



**United States Coast Guard
U.S. Department of Homeland Security**

Retiree Services Program

Training Guide & Resource Kit

**U.S. Coast Guard
Reserve & Military Personnel (CG-13)
January 2014**



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UNIT 1

RETIREE SERVICES PROGRAM

Overview

Introduction

The purpose of the Coast Guard retiree services program is to apprise the Coast Guard military retiree community of changing programs, services, and policies by proactively keeping the lines of communication open to provide regular retiree information on benefits and services when needed.

Lesson Objectives

After successfully completing this lesson, you will be able to:

- **IDENTIFY** the Coast Guard retiree community
 - **DESCRIBE** the purpose of the retiree services program
 - **DESCRIBE** 4 principle elements of the retiree services program
 - **DESCRIBE** the roles and responsibilities associated with COMDTINST 1800.5G (series), Retiree Services Program
-

Reference

- COMDINST 1800.5G Retiree Services Program
-

1800.5G (series), Retiree Services Program

COMDINST 1800.5G establishes and describes Coast Guard policy concerning the scope, responsibilities, and administration of the Coast Guard retiree services program. The Instruction defines the assignment of responsibilities for retiree services support. It also revises the policy regarding the operation of the Commandant of the Coast Guard National Retiree Council (CCGNRC) and Regional Retiree Councils by describing the organizational relationship between the Coast Guard and these councils.

Coast Guard Retiree Community

The Coast Guard Retiree services program will provide the network and organizational structure that reinforces and provides mutual benefit between the Coast Guard and the Coast Guard Military retiree community which is defined as any:

- Regular retired (active duty) member
 - Reserve retired member or any (RET II) status reservist
 - Surviving spouse and annuitants
 - Regular or Reserve retired on the temporary disability retired list (TDRL) or permanent disability retired list (PDRL)
 - Retirees who waive military pay in favor of a combined military and federal civilian retirement
-

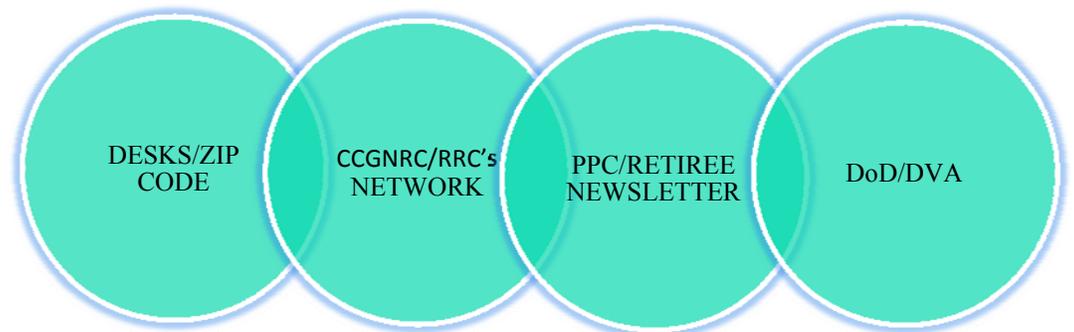
Overview

Four Principle Program Elements

The Coast Guard retiree services program consists of four principle elements:

- Establishment of a network of retiree services desks, organized by geographic areas of responsibility, and overseen by retiree volunteers.
 - The Commandant of the Coast Guard National Retiree Council (CCGNRC) and membership within the regional retiree councils.
 - Routine publication of the *Coast Guard/NOAA Retirees' newsletter* by Pay and Personnel Center (PPC).
 - Collaboration with external agencies, including the Department of Veterans Affairs (DVA) and particularly with the Department of Defense and other DoD military services' retirement activities programs, to increase Coast Guard military retiree community participation in available services, such as seminars and retiree appreciation days at DoD military installations.
-

Four Principle Program Elements Diagram



COMDTINST 1800.5G

Stakeholders associated with COMDTINST 1800.5G

Directive 1800.5G identifies stakeholders with assigned responsibilities in support of the Coast Guard retiree services program, retiree services program key stakeholders are as follows:

- Director of Reserve and Military Personnel (CG-13)
- Director of Health, Safety, and Work-Life (CG-11)
- The Office of Work-Life (CG-111)
- Coast Guard Health, Safety, and Work-Life Service Center (HSWL SC)
- Coast Guard Personnel Service Center (PSC)
- Coast Guard Pay and Personnel Center - Retiree and Annuitant Services Branch (PPC - RAS)
- Director of Operational Logistics (DOL)
- Force Readiness Command (FORCECOM)
- Commandant of the Coast Guard National Retiree Council (CCGNRC)
- Coast Guard Community Services Command (CSC)
- Sponsoring Base Commanders
- Select Training Centers (TRACENS)
- Active Duty Retiree Services Coordinators
- Retiree Services Desk Volunteer Directors
- Retiree Services Volunteer Support Staff
- Regional Retiree Councils
- Retiree Services Program Manager

Director, Reserve and Military Personnel responsibilities (CG-13)

Director, Reserve and Military Personnel (CG-13) shall:

- Serve as program director for the Coast Guard retiree services program
 - Resource and implement an enterprise-wide retiree services program
 - Coordinate field level execution of the Coast Guard retiree services program at Bases and certain Training Centers
 - Oversee retiree services program strategic communications including multi-channel communications infrastructure
-

COMDTINST 1800.5G

**Director,
Reserve and
Military
Personnel
Responsibilities
(CG-13)
(Continued)**

In consultation with FORCECOM (FC-P), publish and maintain Commandant Publications (COMDTPUB) that will:

- Serve as the Coast Guard's retiree guide and single source of important retiree entitlement and benefits information.
- Serve as the Coast Guard's retiree services desk training guide for use by each retiree services desk.
- Serve as the Commandant's executive agent for the CCGNRC.
- Approve the establishment or extension of chartered regional retiree councils at Bases and certain Training Centers.
- Interact and coordinate activities with the other military services' retirement activities programs, the DoD, and the DVA that promote enterprise-wide uniformity.
- Implement retiree services program administrative metrics to measure program outreach success and employ standard process improvement as needed.
- Establish accounts with the Defense Manpower Data Center (DMDC) to facilitate downloading retiree addresses via the Retired Address Finder (RAF). Provide each retiree services desk with access to the Retired Address Finder.

**Director,
Reserve and
Military
Personnel
Responsibilities
(CG-13)**

Director, Reserve and Military Personnel (CG-13) shall coordinate execution of effective pre-retirement, transition, and post-retirement retiree services program requirements with the following policy, program, and technical authorities:

- Director of Health, Safety, and Work-Life (CG-11), the Office of Work-Life (CG-111), and the Coast Guard Health, Safety, and Work-Life Service Center (HSWL SC).
 - Coast Guard Personnel Service Center (PSC) and Coast Guard Pay and Personnel Center (PPC).
 - Judge Advocate General and Chief Counsel (CG-094) acting through Legal and Defense Services (CG-094M).
-

COMDTINST 1800.5G

Sponsoring Base Commanders

Sponsoring Base Commanders and certain Training Center Commanding Officers shall:

- Manage and oversee the Coast Guard retiree services program, as described in this Instruction, by establishing the retiree services desk, led by a retiree volunteer director and coordinated through a command designated active duty retiree services coordinator.
- Solicit and appoint the retiree volunteer director.
- Designate, in writing, an active duty retiree services coordinator.
- Forward copies of the retiree volunteer director appointment and active duty retiree services coordinator designation letters to Commandant CG-13.
- Based on local retiree services demand, provide administrative resources to meet level of retiree services operational requirements.
- Promote close interaction and coordination between the retiree services desk and the local and enterprise-wide stakeholders.

Coast Guard Pay and Personnel Center

Coast Guard Pay and Personnel Center (PPC) shall:

- Publish *The Retirees' Newsletter*, the official national communication link between the Coast Guard and its military retiree community.
- The newsletter is a forum to keep Coast Guard retirees and their families informed on their rights and benefits.
- Deliver retired pay and benefits, as described in references (i) and (j) of 1800.5G and publish and maintain the Survivor Benefit Plan (SBP) and the Reserve component SBP (RCSBP) guides.
PPC is the primary contact for surviving family members of deceased retirees. PPC provides guidance and service to deliver final retirement pay, and inform survivors of benefits they may be eligible for.

Active Duty Retiree Services Coordinator

Active duty retiree services coordinators shall:

- Coordinate the routine management and oversight of the retiree services desk.
 - Provide guidance, support, and training, in coordination with the retiree volunteer director, to retiree services volunteer staff.
 - Establish and implement retiree services desk standard operating procedures (SOP), as provided by Commandant (CG-13).
-

COMDTINST 1800.5G

Active Duty Retiree Services Coordinators

- Arrange for the retiree volunteer director to meet with the command cadre and other unit representatives quarterly, as appropriate.
- Through the retiree volunteer director and the regional retiree council, solicit retiree volunteers to staff the retiree services desk, including Coast Guard Auxiliarists.
- Maintain and provide retiree services desk activity statistics to the command cadre on a quarterly basis.
- Consolidate routine retiree services desk/regional retiree council feedback and forward recommendations to Commandant (CG-13) through the sponsoring command by the end of January each year for consideration by the Commandants' National Retiree Council (CCGNRC) at its annual meeting.

Retiree Volunteer Directors

Retiree volunteer directors shall:

- Conduct routine operation of the retiree services desk.
 - Collaborate with the Active duty retiree services coordinator, including implementation of standard operating procedures, publication of volunteer schedules and retiree services desk activity reports.
 - Employ the Commandant (CG-13) provided training necessary to operate the retiree services desk, including but not limited to, a volunteer training program.
 - Ensure volunteers sign an offer-to-volunteer-services letter.
 - Coordinate with Commandant (CG-13) to establish and maintain the DMDC Retired Address Finder to facilitate downloading retiree addresses in accordance with DMDC protocols.
 - Collaborate with the active duty retiree services coordinator to communicate key military retiree community information impacting retirees within the retiree services desk's AOR.
 - Support and provide oversight to all chartered regional retiree councils within the retiree services desk AOR.
 - Communicate retiree services desk activities, outreach, and volunteer opportunities with the chartered regional retiree council co-chairs.
 - Submit retiree information of national interest to PPC for possible inclusion in the *The Retirees' Newsletter*.
-

COMDTINST 1800.5G

Commandant of the Coast Guard National Retiree Council (CCGNRC)

The CCGNRC was chartered in 1982. Its primary mission continues: to sustain open and positive lines of communication between the Commandant and the entire military retiree community through the Commandant's executive agent, the Director of Reserve and Military Personnel (CG-13).

CCGNRC shall:

- Represent their respective Coast Guard military retiree communities and inform appropriate Coast Guard leadership regarding retiree issues.
- Support two-way communications between the Coast Guard and the Coast Guard military retiree community.
- Facilitate retiree volunteerism in support of Coast Guard active duty and retiree programs and events.
- Meet annually. The annual meeting will normally include a retiree services briefing to the Vice Commandant and Commandant.
- Receive an annual update and provide feedback on matters pertaining to the Coast Guard retiree services program including, but not limited to:
 - Quality assurance assessment of the retiree services program.
 - Ongoing retiree services program changes and adjustments, including policy updates.
 - Prepare and submit an annual report to the Commandant through the executive agent.

Regional Retiree Councils

Regional Retiree Councils shall:

- Be organized by retiree address zip codes.
 - Establish membership that includes all definitions of the Coast Guard military retiree community.
 - Include other retirees who have had some affiliation with the Coast Guard or DoD who seek membership within the regional retiree council.
 - Meet a minimum of twice a calendar year to:
 - Exchange ideas on matters concerning retiree entitlements.
 - Consolidate support on issues that arise during the meetings.
 - Coordinate the activities of council members to gather and provide information on matters of mutual concern.
-

COMDTINST 1800.5G

**Regional
Retiree
Councils
(Continued)**

Collaborate and make recommendations to the local retiree services desk and the CCGNRC.

Prepare and submit meeting minutes to the retiree services desk and the sponsoring command.

Provide input, via the co-chairs, on retiree services to their respective Coast Guard leaders at the appropriate levels and facilitate retiree volunteer support for the benefit of Coast Guard retiree and active duty programs.

Meet by appropriate means. (ie, in person, teleconference)

End of Unit 1

Unit 1 Check-up-on-training - next page



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #1 Check-up-on-training

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (6/6 = 100%)</u>
	Submit to RSP

Choose the best answer for each question below. You are required to attain 100% to pass.

1) The appropriate Coast Guard Retiree Services Program Instruction is _____?

- a) SECNAVINST 5420.169J
- b) AF 36-3106
- c) AR 600-8-7
- d) COMDTINST 1800.5G

2) List the Coast Guard retiree community.

3) List the four principles of the Coast Guard retiree services program.

- 1.
- 2.
- 3.
- 4.

4) Describe the purpose of the Coast Guard retiree services program.

UNIT 2 RETIREE SERVICES DESK'S

Overview

Introduction The purpose of the Coast Guard retiree services Desk's is to provide timely, accurate and relevant referral information to the Coast Guard military retiree community.

Lesson Objectives

After successfully completing this lesson, you will be able to:

- **DESCRIBE** the retiree services desk model
 - **DESCRIBE** purpose of the retiree services desk
 - **DESCRIBE** key positions of the retiree services desk
 - **DESCRIBE** referrals provided by the retiree services desk
 - **DESCRIBE** volunteer training requirements
 - **DESCRIBE** Defense Manpower Data Center (DMDC)
-

References

COMDTINST 1800.5G Retiree Services Program

Retiree Services Desk Model

The Coast Guard retiree services desk model is operated by the Coast Guard military retiree community. Volunteers include Coast Guard retirees or other retirees who have had some affiliation with the Coast Guard, DoD, and auxiliary services.

Each retiree services desk is sponsored by a Coast Guard Base command that designates a Base active duty retiree services coordinator to support volunteer training, operations and retiree services desk support.

Retiree services desks require:

- A dedicated space
 - Telephone
 - Computer / internet access
 - Printer / fax / shredder
 - Photocopier
 - Volunteers
 - Desk / Chairs
 - Mailing support
 - Answering machine / voice mail
 - Retired address finder (RAF) access
-

Retiree Services Desk

Purpose of the retiree services desk

The purpose of the Coast Guard retiree services desk is to inform and keep the Coast Guard retiree community apprised of changes by providing **accurate** and **timely** referral information to the retiree community.

Key Activities

Key Retiree Services Desk activities:

Identify	Coast Guard local retiree community
Identify	Local DoD / VA information on facilities, services, seminars and points of contact for the local Coast Guard retiree community. Local services and contacts for: DEERS / ID / record correction / legal services, pay issues, tax services, TRICARE office, casualty assistance, widow assist services, national cemeteries, local medical facilities, state veteran homes, local military clubs, USO and morale and well being (MWR).
Identify	State of residence; military retiree benefits
Network	Coast Guard established Desks nationwide
Network	Regional Retiree Council
Develop	Local community referral services library
Develop	Local retiree services contact sheet
Develop	Local Retiree Event Calendar
Conduct	Local outreach for volunteers

Key Positions of the Retiree Services Desk

Key retiree services desk positions include:

- Active Duty Retiree Services Coordinator
- Retiree Services Desk Volunteer Director
- Retiree Services Desk Volunteer Staff

Retiree Services Desk

The following referrals are supported by the retiree services desk:

(Volunteer staff is encouraged to develop a referral reference library)

Referral's Provided by the Retiree Services Desk

<input type="checkbox"/> Casualty Assistance	<input type="checkbox"/> Veteran Crisis Hotline	<input type="checkbox"/> VOW Act / 2 nd career	<input type="checkbox"/> Medals / Awards Space
<input type="checkbox"/> CG Newsletter	<input type="checkbox"/> VA Offices	<input type="checkbox"/> Widow Assistance	<input type="checkbox"/> A Travel Volunteer
<input type="checkbox"/> DD-214	<input type="checkbox"/> VA Medical Facilities	<input type="checkbox"/> State Veteran Homes	<input type="checkbox"/> opportunities
<input type="checkbox"/> DEERS Service Offices	<input type="checkbox"/> Veteran Centers	<input type="checkbox"/> Retiree Pay	<input type="checkbox"/> Emergency Hotline
<input type="checkbox"/> DoD Facilities	<input type="checkbox"/> National Cemeteries	<input type="checkbox"/> Mutual Assistance	<input type="checkbox"/> Exchange / Commissary
<input type="checkbox"/> DoD Local Events	<input type="checkbox"/> Coast Guard Benefits	<input type="checkbox"/> Transition Assistance	<input type="checkbox"/> Retiree Forms:
<input type="checkbox"/> DoD Services	<input type="checkbox"/> Record Correction	<input type="checkbox"/> TRICARE	<input type="checkbox"/> USOs:
<input type="checkbox"/> Survivor Assistance	<input type="checkbox"/> Retiree Appreciation Days	<input type="checkbox"/> Pharmacy	<input type="checkbox"/> MWR:
<input type="checkbox"/> Legal Referrals	<input type="checkbox"/> Survivor Benefit Plan / SBP	<input type="checkbox"/> Tax Referrals	<input type="checkbox"/> Other: _____

Referrals not provided by the Retiree Services Desk

The retiree services desk service does not provide:

- Financial services
- Family counseling
- Medical advice

Not a Subject Matter Expert

As a volunteer you are not the subject matter expert, and you may notify the caller that you may need additional time to fully research the referral area.

In the event your resources: Director, Active Duty Coordinator, volunteer Network or CG retiree website cannot fully answer the question, you may reach out to Pay & Personnel Center or proper agency for clarification.

Casualty Assistance



Casualty Assistance – Pay & Personnel Center (PPC) Retiree and Annuitant Services (RAS) is the key POC and handles the condolence and survivor benefits information. PPC can be reached at: 1-800-772-8724.

For information on casualty assistance please visit:

<http://www.uscg.mil/psc/psd/fs/Casualty.asp>

Military Funeral Honors Coordinators

A good database that military and civilian retirees (all services) can search to find a local military funeral honors (MFH) coordinator is:

<https://www.dmdc.osd.mil/mfh/submitStSvc.do>

Retiree Services Desk

Casualty Assistance

For information on casualty assistance please visit:
<http://www.uscg.mil/psc/psd/fs/Casualty.asp> or call: 1-800-772-8724.

Coast Guard / NOAA Newsletter

The Retirees' Newsletter is the official national communication link between the Coast Guard and it's military retiree community. The newsletter is a forum to keep Coast Guard retirees, annuitants, survivors and families apprised on their rights and benefits, including legislative changes for retired pay. The Newsletter is printed quarterly by the Coast Guard Pay and Personnel Center (PPC) in Topeka, Kansas.

Coast Guard retiree services desk directors may submit retiree information of national interest to PPC for possible inclusion in the Retirees' Newsletter by sending an e-mail / or calling:

- PPC-DG-RASNewsletter@uscg.mil
 - 1-800-772-8724 or 785-339-2236
-

Military Records /DD-214

The National Personnel Records Center (NPRC) has provided a website for veterans to print a request form for their military records including DD-214 online:

- <http://vetrecs.archives.gov/>

Fax the form to:

- 314-801-9195
- 314-801-0764 (urgent request)

If mailing:

- National Personnel Records Center
1 Archives Drive
St. Louis, Missouri 63138

Customer Service Staff:

- 314-801-0800
-

Retiree Services Desk

Corrected DD-214

If your DD-214 is incorrect and you want a “correction” form (DD-215), you need to send your request in writing to:

Commander (PSD-MR)
Personnel Service Center
US Coast Guard Stop 7200
4200 Wilson Blvd, Ste 1100
Arlington, VA 20598-7200

- Please include your name, rank / rate, SSN / Employee ID, and date of retirement

DEERS

The Defense Eligibility Enrollment Reporting System (DEERS) controls access to military health care for service members and their dependents. DEERS oversees the issue of service member and family member medical access cards. These are the same as the military identification (ID) cards issued to each retiree and dependents, including spouses. Coast Guard data is contained in the DEERS system.

Coast Guard members / retirees should verify your DEERS information when experiencing:

- Change in sponsors status – Active Duty, Retirement or separation
- Change in sponsors status – National Guard or Reserve member activation or deactivation
- Change in service status (e.g. enlisted to officer, branch change)
- Getting married or divorced
- Birth or adoption of a child
- Moving to new location
- Death of sponsor or family member

DEERS site locator:

<http://www.dmdc.osd.mil/rsl/appj/site>

DoD Services



Major Department of Defense (DoD) military installations provide many services, programs, and information available to all military retirees, including the Coast Guard military retiree community. These retiree services include:

- Retiree Appreciation Days (RAD's)
- Career transition counseling
- Legal Services / Taxes

Retiree Services Desk

DoD Services

- Medical Facilities
- Financial Counseling
- Commissary / Exchange Privileges

Coast Guard retiree services desk directors and volunteers are encouraged to identify and make available a resource list of local DoD: facilities, services, programs and points of contact for it's local area retirees.

<http://www.armyg1.army.mil/rso/rso.asp>

<http://www.commissaries.com/>

http://legalassistance.law.af.mil/content/legal_activities.php.

Coast Guard Retiree Services Website

The Coast Guard retiree services website located at:

<http://www.uscg.mil/retiree/> is a key resource for the retiree services desk.

The site offers information on benefits and services available to the Coast Guard retiree community. In addition, the site provides information on the Commandants National Retiree Council, Regional Retiree Councils including contact information.

Next page UNIT 2 Quiz # 1



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #2 Check-up-on-training - 1

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>		
<u>Date:</u>	<table border="1"> <tr> <td><u>Score (8/8 = 100%)</u></td> <td>Submit to RSP</td> </tr> </table>	<u>Score (8/8 = 100%)</u>	Submit to RSP
<u>Score (8/8 = 100%)</u>	Submit to RSP		

Match the things in column A with their descriptions in column B. Use each description only once. You are required to attain 100% to pass.

<u>Column A</u>	<u>Column B</u>
_____ 1. Coast Guard / NOAA Newsletter	i. Base Active duty retiree services coordinator
_____ 2. Retiree Appreciation Day	j. A referral service not provided by the retiree services desk
_____ 3. A key position in support of the retiree services desk	k. A planned event for retirees, typically held at DoD installations
_____ 4. Medical Advice	l. To provide timely and accurate information for the Coast Guard retiree community
_____ 5. National Personnel Records Center (NPRC)	m. Veterans Opportunity to Work (VOW) act
_____ 6. Retiree Casualty Assistance POC	n. Archives military service records and provides a form for DD-214 request
_____ 7. A purpose of retiree services desk	o. Pay & Personnel Center (PPC-RAS) Retiree and Annuitants Services
_____ 8. Referrals are provided on this Act at the retiree services desk	p. A forum to keep retirees apprised of rights, benefits and legislative changes

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Retiree Services Desk

Survivor Assistance



Survivor Assistance – Pay & Personnel Center (PPC) Retiree and Annuitant Services (RAS) handles the condolence and survivor benefits information. PPC can be reached at: 1-800-772-8724.

For information on casualty assistance please visit:

<http://www.uscg.mil/psc/psd/fs/Casualty.asp>

additional information can be located at: <http://www.va.gov/survivors/>

Legal Referrals

Legal Referrals. Military Legal Assistance providers are available on bases worldwide to help retired military members, as well as their immediate families and/or survivors. Wills and powers of attorney are the most common forms of assistance given, but feel free to make inquiries at your local military installation to learn what assistance they may give. It's a money saving benefit, and every bit helps! You can find a CONUS (stateside) legal office at

http://legalassistance.law.af.mil/content/legal_activities.php.

Veteran Crisis Hotline

If a veteran is in crisis and they need immediate help, they may call 1-800-273-8255 and (PRESS 1) or visit <http://www.veteranscrisisline.net/>

Medals and Awards



The National Personnel Records Center (NPRC) does not issue service medals; that is a function of each military service department. Requests for the issuance or replacement of military service medals, decorations and awards should be directed to the specific branch of the military in which the veteran served.

Veterans Service Records: Military Awards and Decorations

<http://www.archives.gov/veterans/replace-medals.html>

The Coast Guard Medals and Awards Manual COMDTINST M1650.25D contains Coast Guard policy, regulations, and information concerning awards available to individuals and units in or associated with the Coast Guard. It explains procedures for awarding personal decorations, unit decorations, service awards, and nonmilitary decorations, and acceptance of foreign military decorations by members of the Armed Forces of the United States.

Coast Guard Personnel Service Center (PSC)

4200 Wilson Blvd

Suite 1100 Stop 7200

Arlington, VA 20598

Attn: PSC M&A (medals & awards)

Retiree Services Desk

VA Medical Facilities



The **Veterans Health Administration** is home to the United States' largest integrated health care system consisting of 152 **medical centers**, in addition to nearly 1400 community-based outpatient clinics, community living centers, Vet Centers and Domiciliaries. Together these health care facilities provide care to more than 8.3 million Veterans each year.

For more information please visit:

<http://www.va.gov/explore/>

National Cemeteries

Department of Veterans Affairs National Cemeteries

The Department of Veterans Affairs' (VA) National Cemetery Administration maintains 131 national cemeteries in 39 states (and Puerto Rico) as well as 33 soldier's lots and monument sites.

Please note that there is not a VA national cemetery in every state. Be sure to check the listing of [State veterans cemeteries](#).

<http://www.cem.va.gov/>

Arlington National Cemetery: <http://www.arlingtoncemetery.mil/>

Volunteer Opportunities

Several opportunities exist to engage the Coast Guard retiree community. These may include: Coast Guard Day, National Ceremonies and DoD events.

Retiree Appreciations Days



Department of Defense (DoD)'Retiree Appreciation Days (RAD) are a great source of information and services for retirees and their family members. RADs vary from installation to installation, but, in general, they provide an opportunity to renew old acquaintances, listen to guest speakers, possibly renew ID Cards, get medical checkups and take advantage of lots of other retiree related services.

Many RADs offer TRICARE Retiree Dental Plan (TRDP) info, health screenings and vaccinations. Some RADs include special events such as dinners, golf tournaments and presentations.

Due to budget constraints, some RADs may be cancelled or rescheduled. Before traveling long distances to attend a RAD, you should call the sponsoring Retiree Services Office (RSO) to ensure the RAD will be held as scheduled.

An up-to-date RAD list is always available at www.hostmtb.org/RADLIST-2013.txt

Retiree Services Desk

Survival Benefit Plan (SBP)

If you need information or have questions about:

- Your Retired or Survivor Benefit Plan (SBP) annuity payments
- Your Retired/"Annuitant Statement
- IRS Form 1099R (reporting taxable income) or you need to change:
- Your and your dependents' home mailing address (for Retired/"Annuitant Statement, newsletter, 1099R, correspondence)
- Your financial institution or account number for your direct deposit
- Reporting a change to your Designation of Beneficiary for Payment of Unpaid Retired Pay (Note: Use Form *CG PPC-3600 Designation of Beneficiary for Payment of Unpaid Retired Pay)

You may make the requests by telephone, by fax or in writing. Our telephone and fax numbers are:

Toll free: 1 800 772-8724 (Coast Guard Pay & Personnel Center)

Commercial: (785) 339-3415

Fax: (785) 339-3770

SBP Allotments

Allotments, SBP Coverage and Beneficiary Changes

If you need to:

- Start, stop or change an allotment (you may use Form *CG PPC-7221 Retired Allotment Authorization Form, fax in the form or a written request, call or send PPC an e-mail request). If you e-mail PPC with the request, your pay tech will call you to verify your information.
- Report a change to your Survivor Benefit Plan (SBP) coverage (must be in writing)

You may fax your request to (785) 339-3770 or mail to:

Commanding Officer (RAS)

USCG Pay & Personnel Center

444 SE Quincy St

Topeka, KS 66683-3591

PPC(RAS) by e-mail:

<http://www.uscg.mil/ppc/ras/>

Retiree Services Desk

Report of Death

To report the death of a Coast Guard, NOAA retiree/'annuitant or a Lighthouse keeper call:

Toll free: 1 800 772-8724

Commercial: (785) 339-3415

Fax: (785) 339-3770

Or write:

Commanding Officer (RAS)

USCG Pay & Personnel Center

444 SE Quincy St

Topeka, KS 66683-3591

E-mail articles, dependent taps entries, reunion notices, etc., to PPC-DG-RASNewsletter@uscg.mil or call at the numbers listed below:

1 800 PPC-USCG/'1 800 772-8724

VOW / 2nd Career Information

The Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011, provides seamless transition for Service members, expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with service-connected disabilities.

Service members participating in the Transition Assistance Program (TAP) may get a personalized evaluation of how their military training and experience qualifies them for jobs in the civilian sector.

The Department of Labor will conduct a study of how military experience transfers to civilian jobs. In 2013, the Department of Defense may begin using that information to give transitioning Service members a personalized document showing what civilian careers they may be most prepared to pursue.

If you would like more information about how VA can help you with career or education planning call VA's nationwide toll free number, 1-800-827-1000 to request VA Form 28-8832, Application for Educational - Vocational Counseling.

<http://benefits.va.gov/VOW/index.htm>



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #2 Check-up-on-training - 2

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (4/4 = 100%)</u> <input type="button" value="Submit to RSP"/>

Provide the answers to each question below. You are required to attain 100% to pass.

- 1) What is the role of Pay & Personnel Center (PPC) Retiree and Annuitant Services (RAS), in support of survivor assistance?

- 2) What is the phone number to the veterans' crisis hotline?

- 3) What is a DoD Retiree Appreciation Day (RAD)?

- 4) Who should a retiree call regarding their Survival Benefit Plan (SBP) and what is their phone number?

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Retiree Services Desk

“Space-A” flight For service members and their families, traveling Space Available — or Space-A — on military flights can be a great benefit, but you have to be flexible.

Military flights are unpredictable and subject to delays and cancellations. You'll need to be ready both financially and emotionally to change your plans at a moments notice. But for many Space-A passengers, traveling to places like Hawaii, Alaska, Germany, Italy or Japan at no or very low cost is worth the effort. The following information will help you understand how the system works.

<http://www.amc.af.mil/amctravel/>

State Veterans Homes

The National Association State Veterans Homes' (NASVH) primary mission is to ensure that each and every eligible U.S. veteran receives the benefits, services, long term health care and respect which they have earned by their service and sacrifice. The organization also ensures that no veteran is in need or distress and that the level of care and services provided by state veterans homes meets or exceeds the highest standards available.

<http://www.nasvh.org/index.cfm>

Pay & Personnel Center (PPC)



Mission

PPC provides caring and responsive personnel and compensation services for all Coast Guard military members, retirees, annuitants and other customers in support of the Department of Homeland Security missions.

Organizational Values

Customer First: PPC exists to deliver products and services. To be successful PPC understands who the customers are, both external and internal, and maintain a helpful and courteous attitude toward them.

Stewardship, Integrity and Community: PPC provides critical functions for the Coast Guard and are sensitive to the cost and quality of services provided. PPC is the most effective and efficient means of providing pay and human resource services to the Coast Guard.

<http://www.uscg.mil/ppc/>

http://www.uscg.mil/reserve/pay_benefits.asp

Retiree Services Desk

Coast Guard Mutual Assistance



Coast Guard Mutual Assistance (CGMA) is the official relief society of the U.S. Coast Guard. CGMA is a non-profit charitable organization established to provide financial aid to the entire Coast Guard family. While CGMA works closely with the U.S. Coast Guard, it is an independent corporation. Its mission is to promote the financial stability and general well being of Coast Guard people through interest-free loans, grants, and financial counseling.

- Disaster Response
- Education Programs
- Emergency Loans
- Financial Counseling

<http://www.cgmahq.org/>

Transition Assistance

The Transition Assistance Program (TAP) helps service members and their spouses make the initial transition from military service to the civilian workplace with less difficulty and at less overall cost to the government.

TAP consists of comprehensive three-day workshops at select military installations nationwide. Professionally-trained workshop facilitators from the State Employment Services, military family support services, Department of Labor contractors, or VETS' staff present the workshops.

Workshop attendees learn about job searches, career decision-making, current occupational and labor market conditions, and resume and cover letter preparation and interviewing techniques. Participants also are provided with an evaluation of their employability relative to the job market and receive information on the most current veterans' benefits.

http://www.dol.gov/vets/programs/tap/tap_fs.htm

Personnel Service Center



Mission

The Personnel Service Center (PSC) supports mission execution by recruiting, accessing, assigning and developing careers, maintaining well-being, compensating, separating and retiring all Coast Guard military personnel.

The three major commands that report to PSC are:

- Coast Guard Pay and Personnel Center (PPC)
 - Coast Guard Community Services Command
 - Coast Guard Recruiting Command
-

Retiree Services Desk

USO



United Service Organization, a nonprofit, congressionally chartered, private organization, relies on the generosity of individuals, organizations and corporations to support its activities. The USO is not part of the U.S. government, but is recognized by the Department of Defense, Congress and President of the United States, who serves as Honorary Chairman of the USO.

<http://www.uso.org/the-organization.aspx>

MWR



The mission of the Coast Guard Morale, Well-Being, and Recreation (MWR) Program is to uplift the spirits of the Coast Guard Family and be an essential element of Coast Guard readiness and retention through customer-owned and driven MWR programs and services.

<http://www.uscg.mil/mwr/>

<http://www.armymwr.com/>



The *Military Vacations for Families from Armed Forces Vacation Club*® (AFVC) is a "Space Available" program that offers military and other Department of Defense-affiliated personnel the opportunity to enjoy vacations at popular destinations around the world - for the incredibly low prices per week.

Those eligible and their family and friends have access to spacious accommodations at more than 4,000 resorts, apartments, condominiums and homes in more than 100 countries.

<http://www.afvclub.com/>

Retiree Services Desk

TRICARE



Retired service members of the uniformed services and their eligible family members (spouses and children) are eligible for TRICARE.

Eligibility status and accurate and timely payment of claims are based on data in the Defense Enrollment Eligibility System (DEERS). Retiree sponsors must ensure that their information as well as the information of eligible family members is accurate and **up-to-date in DEERS**.

ID Card offices can be located at <http://milconnect.dmdc.mil>

<http://www.tricare.mil/>

Veterans Affairs



VA provides a wide range of benefits including, Disability, Education and Training, Vocational Rehabilitation and Employment, Home Loan Guaranty, Dependent and Survivor Benefits, Medical Treatment, Life Insurance and Burial Benefits.

Eligibility for VA Benefits:

You are eligible for VA benefits if you are a:

- Veteran, Veteran's dependent
- Surviving spouse, child or parent of a deceased Veteran
- Uniformed service member
- Present or former reservist or National Guard member
- Dependents survivors

VA Services Provided include:

- Disability Compensation
- Education Training
- Employment
- Health Care
- Home Loans
- Life Insurance
- Memorial Benefits
- Hospitals / Clinics
- Cemetery locations
- Vet Centers

VA affordable Care Act www.va.gov/aca

VA Office locator <http://www.va.gov/explore/>

Retiree Services Desk

Pharmacy

TRICARE Pharmacy Home Delivery

With TRICARE Pharmacy Home Delivery, your medications are delivered right to your home.

It's Easy to Get Started

Online: You can order refills quickly and easily using [your online account](#). Payment by check card or credit card is required unless you are an active duty member.

Mail: Fill out the [Mail Order Registration Form](#) (PDF file) and then mail the form and your 90-day prescription to the address listed on the form.

Phone: Call 877.363.1296 and have your prescription bottle handy. A patient care advocate will work with your doctor to transfer your maintenance medications to Home Delivery.

We recommend having a 30-day supply of medication on hand while your first order is processed.

<http://www.tricare.mil/Prescriptions.aspx>

Widow assistance

Widow / Widower assistance – Pay & Personnel Center (PPC) Retiree and Annuitant Services (RAS) handles the condolence and survivor benefits information. PPC can be reached at: 1-800-772-8724.

For information on casualty assistance please visit:

<http://www.uscg.mil/psc/psd/fs/Casualty.asp>

Veterans Affairs: <http://www.va.gov/survivors/>

Retiree Services Desk

National Hotlines

- Sexual Assault 877-995-5247 www.SafeHelpline.org
 - Child Abuse 800-4A-CHILD (422-4453) www.childhelp.org
 - Domestic Violence 800-799-SAFE (7233) www.thehotline.org
 - Suicide Prevention Lifeline 1-800-273-TALK (8255) www.suicidepreventionlifeline.org
-

E-benefits

E-Benefits is a portal, a central location for Veterans, Service Members, and their families to research, find, access, and, in time, manage their benefits and personal information.

eBenefits offers:

A personalized workspace called My Dashboard that provides quick access to eBenefits tools. Using eBenefits tools, you can complete various tasks. You can apply for benefits, download your DD 214, reassign 9/11 benefits, view your benefits status, in addition to other actions as needed. This workspace is available to you once you have created an eBenefits account

A catalog of links to other sites that provide information about military and Veteran benefits

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

Volunteer Services

All volunteer staff is required to sign:

- a non-disclosure agreement
 - offer to volunteer services
-

Volunteer required reading

Pay & Personnel Center “Information for Survivors of USCG, USCGR, and NOAA Retirees PPCPUB 1800 Rev: 9 October 2013

Defense Manpower Data Center (DMDC)

The Defense Manpower Data Center (DMDC) is committed to maintaining the accuracy and integrity of personnel data stored in the Defense Enrollment Eligibility Reporting System (DEERS) data base. Data accuracy is of utmost importance when it applies to pay, entitlements, promotion, training, and assignments. To enhance the accuracy and integrity of the data, various personnel data elements will be accepted only from verified sources, including the military and civilian personnel systems that provide their data directly to DEERS.

Retiree Services Desk

Volunteer training requirements

All volunteers will be awarded a certificate of completion upon successfully testing out of the following units:

Position	Unit # Training Requirement
Base Active Duty Coordinator	1,2,3,4,5,6,7
Volunteer Director	1,2,3,4,5,6,7
Volunteer	1,2,5,6,7

Training Record

All Volunteer training records will be held by the Base Active duty coordinator and the Volunteer Retiree Services Desk Director.

Personally Identifiable Information (PII) Training

All volunteers will complete the Coast Guard / DHS safeguarding personally sensitive identifiable information.

END OF UNIT 2

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UNIT 2 QUIZ 3 CHECK UP ON TRAINING – NEXT PAGE



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #2 Check-up-on-training - 3

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (4/4 = 100%)</u> <input type="button" value="Submit to RSP"/>

Provide the answers to each question below. You are required to attain 100% to pass.

- 1) Which training units by number, must a staff volunteer complete in order to serve as a retiree services desk volunteer?

- 2) What is the mission of the Coast Guard Pay & Personnel Center?

- 3) What does DMDC stand for?

- 4) All Volunteer Staff must complete /sign which two documents?

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UNIT 3

ACTIVE DUTY RETIREE SERVICES COORDINATOR

Overview

Introduction

The purpose of the active duty retiree services coordinator is to promote the Coast Guard retiree services program by coordinating the routine oversight of the retiree services desk as described in COMDTINST 1800.5G.

Lesson Objectives

After successfully completing this lesson you will be able to:

- **DESCRIBE** the responsibilities of the active duty retiree services coordinator
 - **DESCRIBE** specific guidance, support and training requirements for volunteers staffing the retiree services desk
 - **DESCRIBE** the purpose of the quarterly meeting between the retiree volunteer director and command cadre
 - **IDENTIFY** retiree services desk activity statistics to be reported to the command cadre on quarterly bases
 - **DESCRIBE** the annual desk activity statistics report to be forwarded to Commandant of the Coast Guard National Retiree Council (CCGNRC) by the end of January each year
-

Reference

COMDINST 1800.5G Retiree Services Program

The Active Duty Coordinator

The designated Base active duty retiree services coordinator collaborates with the retiree volunteer director to identify the administrative resources and equipment needed in support of the retiree services desk.

The active duty retiree services coordinator evaluates:

- Retiree services desk operations
- Councils within district / Volunteer training program
- Standard operating procedures (SOP's)

In addition, the active duty coordinator / sponsoring command will coordinate retiree services program activities such as:

- Appointing a retiree services director
 - Requesting / Extending a chartered regional retiree council that will collaborate with the retiree services desk in support of the local Coast Guard retiree community
-

ACTIVE DUTY RETIREE SERVICES COORDINATOR

Active Duty Coordinator Support

CG-13 retiree services program manager briefs and coordinates with each active duty retiree services coordinator to ensure the standard implementation of the retiree services program to include:

- Review of volunteer training
- Review of standard operating procedures
- Review of active duty coordinator training
- Establishment of Defense Manpower Data Center (DMDC) Retired Address Finder (RAF) account to facilitate downloading retiree addresses, to be used for educational purposes only.

Volunteer Training

The active duty retiree services coordinator will ensure that **all** retiree services desk volunteers successfully complete and test out of the following training units in the retiree services program training guide:

- Unit #1 Coast Guard Retiree Services Program
- Unit #2 Retiree Services Desks
- Unit #5 Retiree Services Volunteer Staff
- Unit #6 Standard Operating Procedures
- Unit #7 Acronyms
- PII Training Review
- Reading assignment - Pay & Personnel Center (Information for Survivors of USCG, USCGR and NOAA Retirees) 18 page review.

Active Duty Coordinator and Volunteer Director training

In addition to Units 1,2,5,6,7 all Base active duty retiree services coordinators and volunteer directors are required to complete unit # 3 Active Duty Coordinator and Unit # 4 Retiree Services Desk Director

End of unit assessments

End of Unit assessments require a score of 100% to receive credit. This is a self paced training program which includes the use of the training guide as reference during the assessment.

ACTIVE DUTY RETIREE SERVICES COORDINATOR

Assessment review

All end of Unit assessments will be completed by the individual volunteer. Assessments will be scored for 100% as follows:

If individual testing is:	Then Individual scoring the Unit assessment is:
Active duty coordinator	CG-13 Program Manager
Volunteer director	Active duty coordinator
Volunteer staff	Volunteer director

Certificate of Completion

All training completion certificates will be issued as follows:

If the individual completing all Unit assessments is:	Then: The endorser of completion certificate is:
Active duty retiree services coordinator	CG-13 Program Manager
Retiree volunteer director	Sponsoring Base CO/XO or Active duty coordinator
Volunteer staff	Sponsoring Base CO/XO or Active duty coordinator

A Standard Certificate of training completion is available through CG-13.

Quarterly Meeting

The purpose of the quarterly meeting / briefing between the volunteer director and the command cadre is to appraise the sponsoring command of desk activity statistics. This briefing offered by the volunteer director must include at a minimum:

- Number of calls / walk in's
- Types of referrals provided
- Regional Council / Retiree Issues
- DoD / VA local events
- Volunteer membership

ACTIVE DUTY RETIREE SERVICES COORDINATOR

Retiree Services Desk Activity Statistics

The “referral” categories that follow have been identified as some of the most needed by the Coast Guard Retiree community. Program metrics will be evaluated to measure program and outreach success.

- | | | | |
|--|--|---|--|
| <input type="checkbox"/> Casualty Assistance | <input type="checkbox"/> Veteran Crisis Hotline | <input type="checkbox"/> VOW Act/2 nd career | <input type="checkbox"/> Medals / Awards |
| <input type="checkbox"/> CG Newsletter | <input type="checkbox"/> VA Offices | <input type="checkbox"/> Widow Assistance | <input type="checkbox"/> Space A Travel |
| <input type="checkbox"/> DD-214 | <input type="checkbox"/> VA Medical Facilities | <input type="checkbox"/> State Veteran Homes | <input type="checkbox"/> Volunteer opportunities |
| <input type="checkbox"/> DEERS Service Offices | <input type="checkbox"/> Veteran Centers | <input type="checkbox"/> Retiree Pay | <input type="checkbox"/> Emergency Hotline |
| <input type="checkbox"/> DoD Facilities | <input type="checkbox"/> National Cemeteries | <input type="checkbox"/> Mutual Assistance | <input type="checkbox"/> Exchange/Commissary |
| <input type="checkbox"/> DoD Local Events | <input type="checkbox"/> Coast Guard Benefits | <input type="checkbox"/> Transition Assistance | <input type="checkbox"/> Retiree Forms: |
| <input type="checkbox"/> DoD Services | <input type="checkbox"/> Record Correction | <input type="checkbox"/> TRICARE | <input type="checkbox"/> USOs: |
| <input type="checkbox"/> Survivor Assistance | <input type="checkbox"/> Retiree Appreciation Days | <input type="checkbox"/> Pharmacy | <input type="checkbox"/> MWR: |
| <input type="checkbox"/> Legal Referrals | <input type="checkbox"/> Survivor Benefit Plan / SBP | <input type="checkbox"/> Tax Referrals | <input type="checkbox"/> Other: _____ |

Referral success will be captured by customer surveys to be completed once the service has been provided. A customer service log and survey sheet have been created to assist with this process.

Desk Activity Statistics includes:

- Types of referrals provided (Pay, USO, MWR ect)
- Time required to research referral
- Referral calls: in / out
- Referral e-mails: in / out
- Outreach efforts hours: (DoD, VA, local community)
- Volunteer hours: daily, weekly, monthly

As a volunteer you are not trained to be a subject matter expert; however you are encouraged and supported to achieve “working knowledge” in the referral categories identified.

Retiree volunteer staff are encouraged to use the Coast Guard retiree services website, desk network in addition to all available DoD and VA retiree community resources.

Retiree Services Desk/Regional Retiree Council annual report

Annually (January) each year the active duty retiree services coordinator will consolidate routine retiree services desk / regional retiree council feedback and forward recommendations through the CCGNRC to CG-13. Reporting requirements for this report include:

- Reporting Retiree Community Issues / Recommendations
 - Reporting Retiree Community Trends - Positive / Deltas
-

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UNIT 3 CHECK UP ON TRAINING – NEXT PAGE

UNIT 4

RETIREE VOLUNTEER DIRECTOR

Overview

Introduction

The retiree volunteer desk director conducts the day to day routine operation of the retire services desk. In collaboration with the Active Duty retiree services coordinator, the director ensures implementation of standard operating procedures and volunteer staff training.

Lesson Objectives

After successfully completing this lesson, you will be able to:

- **DESCRIBE** the responsibilities of the volunteer director
 - **DESCRIBE** coordination requirements with Active Duty retiree services coordinator
 - **DESCRIBE** volunteer training and evaluation requirements
 - **DESCRIBE** regional retiree council collaboration
-

References

COMDTINST 1800.5G Retiree Services Program

Role of the Retiree Volunteer Director

The retiree volunteer desk director coordinates the daily operations of the retiree services desk. The director has direct access to the active duty coordinator and collaborates with existing regional retiree councils in the area of responsibility.

The director coordinates volunteer schedules and retiree services desk's, hours of operation. The director conducts the check-in of new volunteers, orientation and training.

Each volunteer director is encouraged to identify individual staff volunteer skill sets and promote full volunteer staff participation.

In addition, the director ensures:

- Respectful Command representation
 - Offer to volunteer services (volunteer signs)
 - Non-disclosure agreement (volunteer signs)
 - Effective record keeping
-

Retiree Volunteer Director

Role of the Director

The retiree volunteer director implements the sponsoring commands':

- Vision (in support of 1800.5G)
 - Outreach Goals (retiree community)
 - Volunteer participation goals
 - DoD / VA event participation goals
-

Active Duty Retiree Services Coordinator

Support and communication between the active duty coordinator and volunteer director is key, best practices may include (scheduled):

- Daily briefs (during stand-up)
- Weekly / Monthly briefs (during development)

The snap-shot briefings should be specific to retiree services desk and very terse in nature. Areas for **briefing** may include:

- Status of volunteers
 - Status of equipment
 - Outreach efforts
 - SOP practices
 - Future plans
-

Retiree Volunteer staff Training and Evaluation

The retiree volunteer director shall provide the retiree services desk orientation to new volunteers. In addition, the director shall in collaboration with the active duty coordinator, provide training and evaluate the volunteer's assessment.

The director shall ensure that all volunteers complete:

- Unit #1 Coast Guard Retiree Services Program
- Unit #2 Retiree Services Desks
- Unit #5 Retiree Services Volunteer Staff
- Unit #6 Standard Operating Procedures
- Unit #7 Acronyms
- PII Training Review
- Reading assignment - Pay & Personnel Center (Information for Survivors of USCG, USCGR and NOAA Retirees) 18 page review.

End of Unit assessments require a score of 100% to receive credit. This is a self paced training program which allows the use of the training guide as reference during the assessment

Retiree Volunteer Director

Regional Retiree Council

The retiree volunteer director shall collaborate in support of the retiree community with any regional retiree council in the retiree services desk's area of responsibility.

The retiree services desk and regional retiree councils, shall communicate any **outreach activities** and **volunteer opportunities** in support of the retiree community.

Retired Address Finder (RAF)

In accordance with DMDC Retired Address Finder (RAF) "trusted agent" requirements, the volunteer director and active duty coordinator must complete and submit a DD-2875 (system authorization access request SAAR) for approval.

Prior to submitting the request, the active duty coordinator and volunteer director must have an (IA) information awareness annual training record on file or equivalent approved awareness training.

The Retired Address Finder (RAF) system is actively monitored by Defense Manpower Data Center (DMDC). Strict rules require that the information be only used is for "educational" purposes only. The RAF is not a buddy "finder" or system to advertise social events. It is specifically for providing the Coast Guard retiree community with relevant "educational" information such as: **educational seminars and or transitional training events.**

Completion of Personally Identifiable Information (PII) training is also a requirement, prior to establishing an account.

The RAF system may be accessed using a user name and password once your account has been approved and established.

Again, IA training and PII training must be completed prior to establishing a Retiree Address Finder account.

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UNIT 4 CHECK UP ON TRAINING-NEXT PAGE



RETIREE SERVICES DESK –
Unit #4 Check-up-on-training

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (4/4 = 100%)</u>

Provide the answers to each question below. You are required to attain 100% to pass.

1) List 4 responsibilities of the retiree volunteer director.

- 1.
- 2.
- 3.
- 4.

2) Active duty coordinator briefings may include what 5 topics?

- 1.
- 2.
- 3.
- 4.
- 5.

3) Which training units must all volunteers complete?

4) At a minimum, which two subjects must the retiree services desk and regional retiree council communicate on?

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UNIT 5

RETIREE SERVICES DESK VOLUNTEER STAFF

Overview

Introduction

Volunteers are the most important resource of the Coast Guard retiree services desk network. The Coast Guard retiree services program needs to continually recruit, train, and recognize its network of volunteers.

Volunteers offer their time, effort and experience in support of a community they care for and support, volunteerism is a way to “stay connected” while supporting the members, families and organization they have come to know, respect and admire.

Lesson Objectives

After successfully completing this lesson, you will be able to:

- **DESCRIBE** the role of Coast Guard volunteer staff
 - **DESCRIBE** the Coast Guard volunteer training model
 - **DESCRIBE** standard operating procedures for volunteer staff
 - **DESCRIBE** the Schedules for Coast Guard volunteers
 - **DESCRIBE** the limitations of Coast Guard volunteer staff
-

Reference

COMDTINST 1800.5G

Role of the volunteer staff

The role of the volunteer staff is to serve as the “link” to the retiree community. The volunteer’s ability to “listen carefully”, “research” and respond accordingly are key attributes to serving the Coast Guard retiree community.

Coast Guard Volunteer Training Model

The Coast Guard volunteer training model for the retiree services desk has three phases. Phase one requires that each volunteer complete a series of self-paced lesson plans followed by written assessments which are evaluated by either the volunteer director or active duty coordinator.

The second phase of training “observing” refers to the volunteer viewing how operations are conducted at the particular retiree services desk.

The third phase of training is “hands on” under the supervision of the volunteer director and the active duty coordinator.

Retiree Services Desk Volunteer Staff

Standard Operating Procedures

Standard operating procedures exist for the purpose of ensuring the highest possible service to the Coast Guard retiree community. All volunteers are expected to adhere to established standing operating procedures.

Standard Operating Procedures include:

- Handling request for referrals (intake) and follow up procedures
 - Handling notifications of death of a retired member
 - Privacy Act requirements
 - Record keeping requirements
 - Hours of operation
 - Volunteer “end of day” turnovers
 - Office files
 - Security
(SOP’s are established by CGHQ retiree services program)
-

Volunteer Schedules

Volunteer schedules to serve at the retiree services desk, must be coordinated in advance (typically 3-6 months).

The Volunteer Director is responsible for coordinating volunteer availability. Volunteer staff are requested to notify, as soon as possible in the event a member is unable to attend or plans have changed.

The Volunteer Director shall have emergency contact information for all retiree staff volunteers and shall notify them in the event inclement weather or Base security condition has changed.

Volunteer Limitations

Volunteer Directors and Volunteer staff are not authorized to provide any type of “advice” to the retiree community. All volunteers are expected to perform professionally, within their experience, knowledge and availability of accurate information as maintained by the retiree services desk.

If you do not know the full answer to any question:

- Acknowledge you don’t know
- Advise the caller you will research
- Get caller's information
- Research response prior to responding in a timely manner (usually within 24 hours).
- If you are unable to respond, make arrangements for timely follow up.



RETIREE SERVICES DESK –
 Unit #5 Check-up-on-training

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (5/5 = 80%)</u>

Match the things in column A with their descriptions in column B. Use each description only once. You are required to attain 100% to pass.

<u>Column A</u>	<u>Column B</u>
_____ 1. Role of volunteer staff	q. Exist to ensure highest possible service to the retiree community
_____ 2. Volunteer training model	r. Should be coordinated 3-6 months in advance
_____ 3. Standard Operating Procedures	s. To serve as “link” to the retiree community
_____ 4. Volunteer schedules	t. Requires completion of self-paced lesson plans
_____ 5. Volunteer Director	u. Shall have emergency contact information for all retiree staff volunteers

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UNIT 6

STANDARD OPERATING PROCEDURES

Overview

Introduction

Standard Operating Procedures (SOPs) are developed by Coast Guard Headquarters. SOPs provide the standard guidance required to ensure the highest level of customer service. SOPs serve as a tool to measure performance, identify best practices and assist in the volunteer training process.

Lesson Objectives

After successfully completing this lesson, you will be able to:

- **DESCRIBE** the purpose of standing operating procedures
 - **DESCRIBE** volunteer training program requirements
 - **DESCRIBE** ethical standards
 - **DESCRIBE** desk management procedures
 - **DESCRIBE** standard documentation
 - **DESCRIBE** privacy act requirements
-

Reference

COMDINTST 1800.5G

Volunteer Training Requirements

All volunteers are required to complete the retiree services desk training program. Prior to serving as a “trained” volunteer, trainees may observe the operation of the retiree services desk as a “stand in” trainee.

Each volunteer must notify their director of progress during the training program evolution. A score of 100% is required to receive credit towards unit completion. Volunteer Directors will review exams with a “score key” to be provided by their Active Duty Coordinator. All assessments will be completed independently by each volunteer in training.

Code of Conduct

The retiree services program volunteer **Code of Conduct** is imperative and essential to the foundation of the retiree services desk program. Each volunteer shall:

- Support the command’s retiree services program mission
 - Maintain full (customer-retiree) confidentiality
 - Respect the command and retiree family members
 - Avoid conflicts of interest
 - Maintain the highest standards of professionalism
-

Standard Operating Procedures

Ethical Standards

One of the most crucial aspects of developing trust and establishing professionalism as a volunteer serving at a retiree services desk is maintaining **confidentiality**. Any retiree information discussed must be treated with the highest confidentiality and safely guarded.

All volunteers must avoid any conflict of interest that can occur between an individual's personal interest and their official duty as a volunteer staff member. Volunteers may not use their position for personal gain.

All volunteers will act professional, skillful and in a businesslike manner and dress appropriately for the occasion. The volunteer staff is the commands representative to the Coast Guard retiree community.

Hours of operation

Hours of operation: are determined by the **Sponsoring Command, volunteer director** and **volunteer availability**. Volunteer directors are encouraged to coordinate volunteer availability three to six months in advance. The Active duty coordinator is encouraged to assist the volunteer director in advertising volunteerism and "hours of operation" to the retiree community.

Desk Communication

Desk Communication: Remember you are the communication "link" to the retiree community and to be an effective communicator your communication must be **clear and precise**. Clarity in your communication with others will:

- Reduce miscommunication
 - Ensure relevant information is provided
- To be an effective communicator, remember the components that comprise communication: Sender, Message, Receiver and Communication.

Barriers to communications include:

- Environment
- Stereotypes
- Self-perception
- Not "listening" (listen carefully)

Active listening is key to actually "hearing" a person's words and their message. Active listening takes full attention and will help you:

- Focus on what the other person is really saying
 - Clarify details of complex information
-

Standard Operating Procedures

Referral intakes/ answering phone

Referral intakes / answering phone:

The initial intake call is where the communication cycle begins. The greeting below shall be used for answering the phone:

Thank you, for calling the Coast Guard retiree services desk Base (_____) This is (_____) how may I help you?

Volunteers shall use the customer services log when answering a retiree member's call. The log will capture key information such as: members status and e-mail. Please note, the sensitivity of the information Personal Identifiable information (PII) once the log has the caller's information.

A procedure shall be in place to safely protect and file the caller's information.

An "out of office" answering machine shall be used for after hour calls, the message shall read as follows:

Thank you, for calling the Coast Guard retiree services desk, sponsored by Base _____. We are located at _____.

We're sorry we are unable to answer your call, a member of our volunteer staff will call you.

When leaving a message please state the purpose of your call and speak slowly when leaving your call back information.

Thank You! And have a great Coast Guard Day!

Office Files

Office Files: All office files, records and logs shall be protected and kept in safe and secure file cabinets. The only log or record exposed should be the one that's being used or referred to. The Active duty coordinator shall develop standing operating procedures for the volunteer director to implement.

End of shift turnover

Turning over the desk: End of shift desk turnovers will include a briefing between the volunteer director and the oncoming / off going volunteer. At a minimum the following items will be discussed:

- Required follow up phone calls or e-mails
- Required research on referral
- Status of daily logs / volunteer schedule
- Status of office supplies / equipment
- Status of any Decedent affairs issues
- Sponsoring command required updates

Standard Operating Procedures

Log Books

Log books: A series of log books or documents will be used to capture retiree services desk activities. The logs will be made available in both paper and electronic form. These logs must include:

- Daily / weekly / monthly - total customer service log
- Casualty assistance log / checklist
- Customer satisfaction survey
- Equipment inventory log
- Volunteer service hours log
- Process improvement log

Marketing / Outreach

Marketing / Outreach: Constant promotion of services provided by the retiree services desk is imperative. In general, the entire chain of command, local retiree community and regional retiree council can market the notable achievements of the retiree services desk.

Remember the customer:

- Regular Retired
- Reserve Retired and RET II status
- Annuitants
- Survivors
- Disabled retirees
- Spouses
- Family members
- Active / Reserve DoD services

Effective promotional vehicles may include:

- Publications / Newsletter
 - CG Retiree Services Program Website
 - Chain of Command
 - Regional Retiree Council
 - CG retiree services desks network
 - Customer experience satisfaction
 - Community presentations / briefings
-

Standard Operating Procedures

Resources & Publications

Resources & Publications:

Each retiree services desk shall develop and maintain a resource library which shall include at a minimum:

- Retiree Services Instruction
 - Standing operating procedures
 - Recommended reading articles for volunteer staff
 - Training resources for volunteer staff
 - The Retirees' Newsletter
 - PPC "Information for Survivors of USCG, USCGR, and NOAA retirees (9 Oct 2013)
 - DHS handbook for safeguarding sensitive personally identifiable information
-

Recruiting Volunteers

As discussed in Unit 5, Volunteers are the most important resource of the retiree services desk network. Volunteers offer their time, knowledge and experience in support of a community they care for and support, volunteerism is a great way to "stay connected".

Coast Guard Volunteers are enthusiastic, motivated and capable of making impactful contributions to the local retiree community. Volunteers are truly the backbone of the program and for this the Coast Guard is forever grateful.

Volunteers may be recruited through: meetings, announcements, recommendations, events or even during a referral. Volunteers may be auxiliary members, retired DoD and Coast Guard members.

Standard documentation/ reports

Standard documentation includes:

- Monthly Base statistics
 - Monthly Retiree Community issues / recommendations
-

Program Evaluation

The following will be used to evaluate program success:

- Customer feedback
 - Volunteer feedback
 - Outreach effort logs / reports
 - Standard Operating Procedures (implementation)
 - Sponsoring command feedback
-

Standard Operating Procedures

Data Collection and the Privacy Act of 1974	Volunteer staff are required to maintain daily contact log and submit a monthly report. In the performance of the retiree services tasks required to perform duties, all volunteer staff should try to maintain as little personal data as possible about individuals under the provisions of the Privacy Act of 1974.
Notification of Death of a Retired member	Upon notification of death of a retired member, the volunteer director will immediately notify the Active Duty Coordinator or sponsoring command representative.
Social Media	As command representatives, all official and unofficial communication by members of the Retiree Services Program is governed by Coast Guard Public Affairs policy and the public affairs posture of the commanding officer of the unit. The use of social media is discussed in Chapter 11 of the Coast Guard Public Affairs Manual.
Security	All volunteers will become familiar with and follow all security protocols as required by the sponsoring Base Commander. As always if you see something suspicious or unsafe, be sure to notify the proper command representative as soon as possible.

END OF UNIT 6

CHECK UP ON TRAINING –NEXT PAGE



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #6 Check-up-on-training

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (6/6 = 100%)</u> <input type="button" value="Submit to RSP"/>

Provide the answers to each question below. You are required to attain 100% to pass.

- 1) Standard Operating Procedures serve as a tool to: (list 3 items)
 - 1.
 - 2.
 - 3.
- 2) One of the most crucial aspects of developing trust and establishing professionalism as a volunteer serving at a retiree services desk is maintaining _____.
- 3) List the volunteer code of conduct.
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.
- 4) Clarity in your communication with others will:
 - 1.
 - 2.



RETIREE SERVICES DESK – Enter Retiree Services Desk
Unit #6 Check-up-on-training

- 5) List three log books used to capture retiree services activities:
 - 1.
 - 2.
 - 3.
- 6) Describe Data collection procedures for the privacy Act requirement of 1974.

UNIT 7

RETIREE SERVICES PROGRAM - ACRONYMS

Overview

Introduction

The following list of acronyms represents some of the most common referenced throughout the Coast Guard retiree services program:

Lesson Objectives

- **IDENTIFY** retiree services program acronyms
-

Acronyms

Acronym	Meaning
CCGNRC	Commandant of the Coast Guard National Retiree Council
PDRL	Permanent Disability Retired List
TDRL	Temporary Disability Retired List
SBP	Survivor Benefit Plan
RCSBP	Reserve Component Survivor Benefit Plan
PPC-ras	Pay and Personnel Center retiree annuitant services
DoD	Department of Defense
AOR	Area of Responsibility
DVA	Department of Veterans Affairs
HSWL-SC	Health, Safety and Work Life – Service Center
DMDC	Defense Manpower Data Center
RAF	Retired Address Finder
PSC	Personnel Service Center
CSC	Community Services Command (USCG)
DOL	Director of Operational Logistics

Acronyms

SOP	Standard Operating Procedures
NOAA	National Oceanographic and Atmospheric Administration
VA	Veterans Administration
VOW	Veteran Opportunity to Work Act of 2011
RAD	Retiree Appreciation Day
MWR	Morale, Welfare and Recreation
USO	United Service Organizations
DEERS	Defense Enrollment Eligibility Reporting System
NPRC	National Personnel Records Center
TAP	Transition Assistance Program
PII	Personally Identifiable Information
CO	Commanding Officer
XO	Executive Officer
DAV	Disabled American Vets
CRDP	Concurrent Retirement and Disability Payment
CHCBP	Continued Health Care Benefit Program
VSC	Veterans Service Center
USFSPA	Uniformed Services Former Spouses Protection Act
TRO	TRICARE Regional Office
NCA	National Cemetery Association
LES	Leave and Earnings Statement
DBQ	Disability Benefits Questionnaire



RETIREE SERVICES DESK –
Unit #7 Check-up-on-training

<u>Name:</u>	<u>Active Duty Retiree Services Coordinator:</u>
<u>Date:</u>	<u>Score (9/9 = 100%)</u>

Match the things in column A with their descriptions in column B. Use each description only once. You are required to attain 100% to pass.

<u>Column A</u>	<u>Column B</u>
_____ 1. CCGNRC	v. Retiree Appreciation Day
_____ 2. PDRL	w. Leave and Earnings Statement
_____ 3. PPC	x. Department of Veterans Affairs
_____ 4. DoD	y. United Service Organizations
_____ 5. RAD	z. Personally Identifiable Information
_____ 6. LES	aa. Permanently Disabled Retired List
_____ 7. DVA	bb. Department of Defense
_____ 8. PII	cc. Pay and Personnel Center
_____ 9. USO	dd. Commandant of the Coast Guard National Retiree Council

End of Training



MAR 07 2013

COMDTINST 1800.5G

COMMANDANT INSTRUCTION 1800.5G

Subj: COAST GUARD RETIREE SERVICES PROGRAM

- Ref:
- (a) Title 5, United States Code, Section 552a
 - (b) Privacy Act Incident Response, Notification, and Reporting Procedures for Personally Identifiable Information (PII), COMDTINST 5260.5 (series)
 - (c) Preseparation Counseling, COMDTINST 1900.1 (series)
 - (d) Transition Assistance Program, COMDTINST 1900.2 (series)
 - (e) Operating Procedures for Work-Life Staffs, COMDTINST 5400.20 (series)
 - (f) Military Separations, COMDTINST M1000.4 (series)
 - (g) Military Casualties and Decedent Affairs, COMDTINST M1770.9 (series)
 - (h) Coast Guard Morale, Well-Being, and Recreation Manual, COMDTINST M1710.13 (series)
 - (i) Coast Guard Pay Manual, COMDTINST M7220.29 (series)
 - (j) DoD Financial Management Regulation (DoD FMR), Volume 7B, Chapters 42 – 58
 - (k) Legal Assistance Program, COMDTINST 5801.4 (series)

1. **PURPOSE.** This Instruction establishes and describes Coast Guard policy concerning the scope, responsibilities, and administration of the Coast Guard retiree services program. The Instruction defines the assignment of responsibilities for retiree services support. It also revises the policy regarding the operation of the Commandant of the Coast Guard National Retiree Council (CCGNRC) and Regional Retiree Councils by describing the organizational relationship between the Coast Guard and these councils.
2. **ACTION.** All Coast Guard unit commanders, commanding officers, officers-in-charge, deputy/assistant commandants, and chiefs of headquarters staff elements will comply with the provisions of this Instruction. The success of the Coast Guard retiree services program depends on those directly involved, as well as those in positions of Coast Guard leadership who must lend their personal attention and support to this program. Internet release is authorized.

DISTRIBUTION – SDL No. 162

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z
A	x	x	x	x	x	x	x						x	x	x						x					
B	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
C	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
D	x	x	x	x	x			x	x				x									x				x
E	x	x		x	x	x	x		x	x	x	x	x	x			x	x	x	x						
F																	x	x	x							
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NON-STANDARD DISTRIBUTION:

3. DIRECTIVES AFFECTED. Commandant of the Coast Guard National Retiree Council Program, COMDTINST 1800.5F, is cancelled.
4. BACKGROUND. The Coast Guard's core values of Honor, Respect, and Devotion to Duty impose on the service and its members a responsibility to care for all members of the Coast Guard family. Our retirees are forever part of our Coast Guard family, the "long blue line." By tradition and law, retired Coast Guard members are individuals with a continuing military status. All retirees, including their family members and survivors, are entitled to certain rights, benefits, and privileges and are subject to responsibilities arising from these entitlements. Additionally, military retirees not on the temporary disability retired list (TDRL) or permanent disability retired list (PDRL) may be subject to recall at the discretion of the President. Retirees, as part of the total Coast Guard force, remain capable of making life-long contributions to Coast Guard missions. To ensure their contributions continue, retirees must be kept apprised of changing programs, services, and policies. The retiree services program will serve Coast Guard military retirees and eligible surviving family members by proactively keeping the lines of communication open to provide regular retiree information, retiree benefits advice, and services, when needed. This Coast Guard retiree services program policy framework will provide the network and organizational structure that reinforces and provides mutual benefit between the Coast Guard and the Coast Guard military retiree community.
 - a. The Coast Guard military retiree community is defined as any:
 - (1) Regular (active duty) and Reserve retired members.
 - (2) Regular or Reserve retired on the TDRL or PDRL.
 - (3) Retirees who waive military retired pay in favor of a combined military and federal civilian retirement.
 - (4) Surviving spouses, whether in receipt of Survivor Benefit Plan (SBP) annuities, or not.
 - b. Although federal civilian retirement benefits are different and are administered by another agency, Coast Guard civilian retirees may maintain social links with the Coast Guard through association with a regional retiree council or established retiree services desk.
 - c. The Coast Guard Pay and Personnel Center, retiree and annuitant services (PPC-ras) provides information and customer assistance on retiree pay and benefits. The PPC-ras website is located at <http://www.uscg.mil/ppc/ras/>.
 - d. The CCGNRC was chartered in 1982. Its primary mission continues: to sustain open and positive lines of communication between the Commandant and the entire military retiree community through the Commandant's executive agent, the Director of Reserve and Military Personnel (CG-13). The CCGNRC website is located at <http://www.uscg.mil/retiree/cgncra.asp>.
 - e. Major Department of Defense (DoD) military installations provide a menu of services, programs, and information available to all military retirees, including the Coast Guard military retiree community. These retiree services or activities offices are required by their service policy to sponsor annual retiree seminars or retiree appreciation days, which provide for the wide dissemination of information and policies of concern to the services' retiree communities. All military services are encouraged to invite a broad representation

of their retiree community to each retiree seminar or retiree appreciation day. Generally, the Coast Guard does not host retiree seminars or retiree appreciation days, but will make every effort to promote Coast Guard military retiree community participation through the retiree services network.

5. DISCUSSION. The Coast Guard retiree services program consists of four principle elements:

- a. Establishment of a clearly defined (by zip code coverage) network of retiree services desks, organized by geographic areas of responsibility, and overseen by retiree volunteers. The responsibilities of the retiree services desk are generally described as follows:
 - (1) Provide regular referrals and information to the supported military retiree community regarding matters associated with retiree information, retiree benefits advice, and services, when needed. Guide them to the appropriate resource office and maintain a file or have access to reference materials of pertinent retiree information.
 - (2) Foster military service teamwork and increase program effectiveness through active development of close relationships with DoD military service retiree activity offices within the local geographical area. Keep abreast of local military events sponsored by DoD military services in the AOR.
 - (3) Serve as a communication link between supported Coast Guard military retiree community and the larger military community, in addition to other governmental agencies and military coalition members that provide assistance to retirees. Notify the supported retiree community of local DoD sponsored events, such as retiree appreciation days, or other activities of interest to the retiree community.
- b. The CCGNRC and membership within the regional retiree councils.
- c. Routine publication of the *Coast Guard/NOAA Retirees' newsletter* by Pay and Personnel Center (PPC).
- d. Collaboration with external agencies, including the Department of Veterans Affairs (DVA) and particularly with the DoD and DoD military services' retirement activities programs, to increase Coast Guard military retiree community participation in available services, such as seminars and retiree appreciation days at DoD military installations.

6. ORGANIZATION AND DUTIES

- a. Director, Reserve and Military Personnel (CG-13) shall:
 - (1) Serve as program director for the Coast Guard retiree services program.
 - (2) Resource and implement an enterprise-wide retiree services program, including the appropriate level of full-time personnel resources to manage the program and the designation of a program manager, responsible for the routine program management of the retiree services program.
 - (3) Coordinate execution of effective pre-retirement, transition, and post-retirement retiree services program requirements with the following policy, program, and technical authorities:

- (a) Director of Health, Safety, and Work-Life (CG-11), the Office of Work-Life (CG-111), and the Coast Guard Health, Safety, and Work-Life Service Center (HSWL SC).
 - (b) Coast Guard Personnel Service Center (PSC) and Coast Guard Pay and Personnel Center (PPC).
 - (c) Judge Advocate General and Chief Counsel (CG-094) acting through Legal and Defense Services (CG-094M).
- (4) Coordinate field level execution of the Coast Guard retiree services program at Bases and certain Training Centers, with the Director of Operational Logistics (DOL) and Force Readiness Command (FORCECOM).
 - (5) Oversee retiree services program strategic communications including multi-channel communications infrastructure needed to inform Coast Guard leaders, members, and military retiree community.
 - (6) In consultation with FORCECOM (FC-P), publish and maintain Commandant Publications (COMDTPUB) that will:
 - (a) Serve as the Coast Guard's retiree guide and single source of important retiree entitlement and benefits information.
 - (b) Serve as the Coast Guard's retiree services desk training guide for use by each retiree services desk.
 - (7) In consultation with FORCECOM (FC-T), evaluate, define, and prioritize both active duty retiree services coordinator and retiree services desk volunteer training needs and deliver standardized resource training kits across the enterprise.
 - (8) Re-design and maintain Commandant CG-13's retiree services program website to provide sufficient retiree information and ensure ease of access via the internet. Coordinate the retiree services program web information with other key stakeholders (including DoD military services' retirement activities)
 - (9) Serve as the Commandant's executive agent for the CCGNRC, acting as principal point of contact to support the CCGNRC, and be accountable for accurate, timely exchange of information between the CCGNRC co-chairs and the Commandant. The executive agent or a designated representative will participate in the CCGNRC annual meeting and communicate with the CCGNRC on matters relating to the performance of or potential changes in the retiree services program in advance of taking action.
 - (10) Provide appropriate level of budget, logistics (including space and equipment, as needed) and program support for the CCGNRC annual meeting, normally held in the spring in Washington, DC. Fund CCGNRC active duty retired recall orders for each co-chair for the duration of the annual meeting, (unless a co-chair is a current federal government employee), including travel and administrative expenses incurred. Publish the Coast Guard National Retiree Council annual meeting report on the CCGNRC website.
 - (11) Develop and implement a CCGNRC co-chair selection process that:

- (a) Solicits the military retiree community for CCGNRC co-chair candidates.
 - (b) Recommends candidates to the Commandant for selection and announces the results.
- (12) Approve the establishment or extension of chartered regional retiree councils at Bases and certain Training Centers that maintain an effective Coast Guard retiree services network that covers, and is responsive to, the Coast Guard military retiree community within the developed area of responsibility (AOR). Upon approval, issue a charter certificate
 - (13) Interact and coordinate activities with the other military services' retirement activities programs, the DoD, and the DVA that promote enterprise-wide uniformity. Use lessons learned from these relationships to increase Coast Guard retiree services program effectiveness.
 - (14) Implement retiree services program administrative metrics to measure program outreach success and employ standard process improvement, as needed. Establish and administer a retiree services desk-of-the-year award program. Conduct an assessment of the retiree services program every three years that coincides with the selection of the next CCGNRC co-chair(s).
 - (15) Establish accounts with the Defense Manpower Data Center (DMDC) to facilitate downloading retiree addresses via the retired address finder (RAF). Provide each retiree services desk with access to the retired address finder. The retired address finder will permit the retiree services desk to download retiree and surviving spouse addresses. These addresses will be used to disseminate information about upcoming events of interest to the military retiree community. Access to the retired address finder may only be authorized by Commandant (CG-13). Any request for information to be released outside of the Coast Guard must be cleared by the Privacy Act officer or the staff judge advocate at the local level. Personal contact information will be treated in accordance with reference (a). A suspected or confirmed breach/compromise will be reported in accordance with reference (b).
- b. Director of Health, Safety, and Work-Life (CG-11) shall:
- (1) Coordinate execution of effective pre-retirement, transition and post-retirement retiree service program policy, programs, and technical authority with Commandant (CG-111), the Health, Safety, and Work Life Service Center (HSWL SC), and field-level Health Safety and Work-life regional practices, including, but not limited to:
 - (a) Family transition support during pre-retirement, including pre-separation counseling, required by reference (c) and transition assistance, as described in reference (d).
 - (b) Work-life support, as described in reference (e).
- c. Coast Guard Personnel Service Center (PSC) shall:
- (1) Provide centralized personnel support services and expertise that exceed the individual unit responsibility and capacity including:
 - (a) Procedures concerning separations and retirements for all military personnel, in accordance with reference (f).

- (b) Retiree decedent affairs, as described in reference (g).
- d. Coast Guard Community Services Command (CSC) shall promote retiree patronage of morale, well-being, and recreation (MWR), programs as described in reference (h), as well as access to the Coast Guard Exchange System (CGES) and similar service, including the commissary system of the military services in DoD.
- e. Coast Guard Pay and Personnel Center (PPC) shall:
 - (1) Support enterprise-wide retiree services programs including, but not limited to:
 - (a) Publishing the *Coast Guard/NOAA Retirees' Newsletter*, the official national communication link between the Coast Guard and its military retiree community. The newsletter is a forum to keep Coast Guard retirees and their families informed on their rights and benefits, including legislative changes for retired pay.
 - (b) Deliver retired pay and benefits, as described in references (i) and (j), and publish and maintain the Survivor Benefit Plan (SBP) and the Reserve component SBP (RCSBP) guides.
- f. The Judge Advocate General, acting through Legal and Defense Services (CG-094M) shall, support execution of the retiree services program by providing legal assistance, as described in reference (k).
- g. Director of Operational Logistics (DOL) and Force Readiness Command (FORCECOM) shall, implement the retiree services program at Bases and certain Training Centers by establishing and supporting retiree services desks that will perform the duties and responsibilities set forth in this Instruction. Maintain an effective Coast Guard retiree services network that covers, and is responsive to, the Coast Guard military retiree community in the retiree services desk's developed area of responsibility (AOR).
- h. Sponsoring Base Commanders and certain Training Center Commanding Officers shall:
 - (1) Manage and oversee the Coast Guard retiree services program, as described in this Instruction, by establishing the retiree services desk, led by a retiree volunteer director and coordinated through a command designated active duty retiree services coordinator, performed collaterally. The retiree services desk will be primarily augmented by, and in partnership with, trained volunteers, including Coast Guard Auxiliarists.
 - (2) Solicit and appoint the retiree volunteer director using the appointment letter template provided in enclosure (1). The retiree volunteer director will normally serve a three year term, unless otherwise terminated. Consecutive appointments are authorized at the sponsoring command's discretion. Ensure retiree volunteer director signs an offer-to-volunteer-services letter, as shown in enclosure (2).
 - (3) Designate, in writing, an active duty retiree services coordinator, who will provide, as a collateral duty, direct support to the retiree volunteer director that ensures effective command management of the retiree services desk.
 - (4) Forward copies of the retiree volunteer director appointment and active duty retiree services coordinator designation letters to Commandant CG-13.

- (5) Based on local retiree services demand, provide administrative resources to meet level of retiree services operational requirements. This will normally consist of a work station with computer and telephone, office supplies, and printing and postal support. Volunteer access to Coast Guard computers/networks will be subject to the volunteers' eligibility to have a computer account using a logical access credential card.
 - (6) Request the establishment or extension of at least one chartered regional retiree council that will affiliate with the sponsoring command and retiree services desk to provide a venue to express ideas and suggestions regarding Coast Guard retiree services program. The sponsoring command will request the charter from Commandant (CG-13) via the chain of command. Upon approval of the sponsoring command's request, Commandant (CG-13) will issue a charter certificate.
 - (7) Promote close interaction and coordination between the retiree services desk and the local and enterprise-wide stakeholders.
- i. Active duty retiree services coordinators shall:
- (1) Coordinate the routine management and oversight of the retiree services desk as described in this Instruction, including close interaction and coordination with local and enterprise-wide stakeholders.
 - (2) Provide guidance, support, and training, in coordination with the retiree volunteer director, to retiree services volunteers. Establish and implement retiree services desk standard operating procedures (SOP), as provided by Commandant (CG-13).
 - (3) Arrange for the retiree volunteer director to meet with the command cadre quarterly and other unit representatives, as appropriate.
 - (4) Through the retiree volunteer director and the regional retiree council, solicit retiree volunteers to staff the retiree services desk, including Coast Guard Auxiliarists.
 - (5) Maintain and provide retiree services desk activity statistics to the command cadre on a quarterly basis. Consolidate routine retiree services desk/regional retiree council feedback and forward recommendations to Commandant (CG-13) through the sponsoring command by the end of January each year for consideration by the Commandants' National Retiree Council (CCGNRC) at its annual meeting. Reporting requirement details will be outlined in Commandant (CG-13)'s retiree services desk training guide.
- j. Retiree volunteer directors shall:
- (1) Conduct routine operation of the retiree services desk by providing services as described in subparagraph 5.a. of this Instruction.
 - (2) Collaborate with the Active Duty retiree services coordinator, including implementation of standard operating procedures, publication of volunteer schedules and retiree services desk activity reports. Employ the Commandant (CG-13) provided training necessary to operate the retiree services desk, including but not limited to, a volunteer training program. Ensure volunteers sign an offer-to-volunteer-services letter, as shown in enclosure (2).

- (3) Coordinate with Commandant (CG-13) to establish and maintain the DMDC retired address finder to facilitate downloading retiree addresses in accordance with DMDC protocols. The retired address finder will permit the retiree services desk to download retiree and surviving spouse addresses. These addresses will be used to disseminate information about upcoming events of interest to the military retiree community. This information must be appropriately safeguarded. Personal contact information will be treated in accordance with reference (a). A suspected or confirmed breach/compromise will be reported in accordance with reference (b).
- (4) Collaborate with the active duty retiree services coordinator to communicate, in an effective and timely manner, key military retiree community information impacting retirees within retiree services desk AOR.
- (5) Support and provide oversight to all chartered regional retiree councils within the retiree services desk AOR. Communicate retiree services desk activities, outreach, and volunteer opportunities with the chartered regional retiree council co-chairs. Participation in regional retiree council meetings is highly recommended.
- (6) Submit retiree information of national interest to PPC for possible inclusion in the *Coast Guard /NOAA Retirees' Newsletter*.

7. COMMANDANT'S NATIONAL RETIREE COUNCIL (CCGNRC) AND REGIONAL RETIREE COUNCILS.

a. CCGNRC shall be organized as follows:

- (1) Two national co-chairs (one retired flag officer, one retired master chief petty officer).
- (2) One designated representative of each sponsored regional retiree council, which will be normally a co-chair.
- (3) At-large members may be identified as agreed to between the co-chairs and the executive agent (i.e., SBP annuitant).

b. CCGNRC co-chairs shall:

- (1) Normally serve for a three-year term. Consecutive appointments may be recommended through the co-chair nomination, selection, and appointment process.
- (2) Represent the Coast Guard at annual meetings of the military service secretaries' retiree councils to provide input on matters of interest to the Coast Guard military retiree community.
- (3) Meet/communicate regularly with the executive agent to facilitate a mutually beneficial relationship between the Coast Guard and the military retiree community.

c. CCGNRC shall:

- (1) Represent their respective Coast Guard military retiree communities and inform appropriate Coast Guard leadership regarding retiree issues.
- (2) Support the two-way communications between the Coast Guard and the Coast Guard military retiree community.

- (3) Facilitate retiree volunteerism in support of Coast Guard active duty and retiree programs and events.
 - (4) Meet annually, normally in the spring, in Washington, DC. The annual meeting will normally include a retiree services briefing to the Vice Commandant and Commandant.
 - (5) Receive an annual update and provide feedback on matters pertaining to the Coast Guard retiree services program including, but not limited to:
 - (a) Quality assurance assessment of the retiree services program.
 - (b) Ongoing retiree services program changes and adjustments, including policy updates.
 - (6) Prepare and submit an annual report to the Commandant through the executive agent. The annual report may include information regarding the effectiveness of the retiree services program and improvements to retirement transition, pay, benefits, privileges, legislative, veterans' affairs, retiree quality of life, and other Coast Guard military retiree community matters.
- d. Regional retiree councils shall be organized as follows:
- (1) No more than two co-chairs (normally one retired officer, one retired chief petty officer).
 - (2) The regional retiree council co-chairs will be nominated from among the local military retiree community, approved and appointed by the supporting commander or commanding officer.
 - (3) The regional retiree council co-chairs may appoint committee leaders who have been nominated by the regional retiree council membership.
- e. Regional retiree councils shall:
- (1) Be clearly organized by retiree address zip codes so that all of the Coast Guard military retiree community is captured by the network of regional retiree councils.
 - (2) Establish membership that includes all definitions of the Coast Guard military retiree community, whenever possible.
 - (3) Include other retirees who have had some affiliation with the Coast Guard or DoD who seek membership within the regional retiree council.
 - (4) Meet a minimum of twice a calendar year to:
 - (a) Exchange ideas on matters concerning retiree entitlements.
 - (b) Consolidate support on issues that arise during the meetings.
 - (c) Coordinate the activities of council members to gather and provide information on matters of mutual concern.

- (d) Collaborate and make recommendations to the local retiree services desk and the CCGNRC.
 - (5) Prepare meeting minutes and submit them to the retiree services desk and the sponsoring command. The retiree services desk will forward minutes, if considered appropriate feedback, to Commandant (CG-13) in accordance with Paragraph 6.i.(5) of this Instruction.
 - (6) Provide input, via the co-chairs, on retiree services to their respective Coast Guard leaders at their appropriate levels and be facilitators of retiree volunteer support for the benefit of Coast Guard retiree and active duty programs.
 - (7) Meet by appropriate means. The common expectation is that such meetings rely on physical proximity, such as people in the same room at the same time. However, advances in communication technology make other meeting methods viable and reasonable. Meeting methods may include, but are not limited to, voice and video teleconference.
- f. Regional retiree council co-chairs shall:
- (1) Represent the Coast Guard military retiree community at the local retiree councils established by the other military services.
 - (2) Meet with the regional retiree council sponsoring commander or commanding officer annually.
8. RECORDS MANAGEMENT CONSIDERATIONS. This Instruction has been evaluated for potential records management impacts. The development of this Instruction has been thoroughly reviewed during the directives clearance process, and it has been determined there are no further records scheduling requirements, in accordance with Federal Records Act, 44 U.S.C. 3101 et seq., National Archives and Records Administration (NARA) requirements, and the Information and Life Cycle Management Manual, COMDTINST M5212.12 (series). This policy does not have any significant or substantial change to existing records management requirements.
9. ENVIRONMENTAL ASPECT AND IMPACT CONSIDERATIONS.
- a. The development of this directive and the general policies contained within it have been thoroughly reviewed by the originating office and are categorically excluded under current USCG categorical exclusion (CE-1) from further environmental analysis, in accordance with Section 2.B.2. and Figure 2-1 of the National Environmental Policy Act Implementing Procedures and Policy for Considering Environmental Impacts, COMDTINST M16475.1 (series).
 - b. This directive will not have any of the following: significant cumulative impacts on the human environment; substantial controversy or substantial change to existing environmental conditions; or inconsistencies with any Federal, State, or local laws or administrative determinations relating to the environment. All future specific actions resulting from the general policies in this Manual must be individually evaluated for compliance with the National Environmental Policy Act (NEPA), Council on Environmental Policy NEPA regulations at 40 CFR Parts 1500-1508, DHS and Coast Guard NEPA policy, and compliance with all other environmental mandates.” Environmental considerations were examined in the development of this directive and have been determined to be not applicable.

10. FORMS/REPORTS. None.



MANSON K. BROWN
Vice Admiral, U.S. Coast Guard
Deputy Commandant for Mission Support

Encl: (1) Retiree Volunteer Director appointment letter template
(2) Offer-to-volunteer-services template

Retiree volunteer director appointment letter-template

From: (sponsoring command)

To: (name and retired rank)

Subject: APPOINTMENT OF RETIREE VOLUNTEER DIRECTOR

Ref: (a) Coast Guard Retiree Services Program, COMDTINST 1800.5G

Dear (Jon Doe)

1. You are hereby appointed as the retiree volunteer director for this command's retiree services desk.
2. In the performance of your duties, you are guided by the contents of reference (a), section 6.j.(1) through (6).
3. The command active duty retiree services coordinator will schedule your quarterly meetings with me. Additionally, you are authorized direct liaison with the command as you deem necessary.

Commanding Officer Signature

Copy to: CG-13

Offer-to-volunteer-services -template

I, the undersigned, desire to volunteer my services to the Coast Guard retired services desk at (name of sponsoring command).

I expressly agree that such services are offered at no cost to the U.S. Government.
I expect no present or future compensation as a result of the services I will perform under this agreement.

I understand that the performance of services under this agreement entitles me to no compensation, either in pay or benefits.

Retiree services desk volunteer _____ Date _____
(sign)

Retiree volunteer director _____ Date _____
(sign)

Active duty retiree services coordinator _____ Date _____
(sign)



RETIREE SERVICES DESK –
Customer Satisfaction Survey

1. Which Retiree Services Desk did you contact? _____

2. Check the type of referral which you sought assistance for:

- | | | | |
|--|--|---|--|
| <input type="checkbox"/> Casualty Assistance | <input type="checkbox"/> Veteran Crisis Hotline | <input type="checkbox"/> VOW Act / 2 nd Career | <input type="checkbox"/> Medals / Awards |
| <input type="checkbox"/> CG Newsletter | <input type="checkbox"/> VA Offices | <input type="checkbox"/> Widow Assistance | <input type="checkbox"/> Space A Travel |
| <input type="checkbox"/> DD-214 | <input type="checkbox"/> VA Medical Facilities | <input type="checkbox"/> State Veteran Homes | <input type="checkbox"/> Volunteer Opportunities |
| <input type="checkbox"/> DEERS Service Offices | <input type="checkbox"/> Veteran Centers | <input type="checkbox"/> Retiree Pay | <input type="checkbox"/> Emergency Hotline |
| <input type="checkbox"/> DoD Facilities | <input type="checkbox"/> National Cemeteries | <input type="checkbox"/> Mutual Assistance | <input type="checkbox"/> Exchange / Commissary |
| <input type="checkbox"/> DoD Local Events | <input type="checkbox"/> Coast Guard Benefits | <input type="checkbox"/> Transition Assistance | <input type="checkbox"/> Retiree Forms |
| <input type="checkbox"/> DoD Services | <input type="checkbox"/> Record Correction | <input type="checkbox"/> TRICARE | <input type="checkbox"/> USOs |
| <input type="checkbox"/> Survivor Assistance | <input type="checkbox"/> Retiree Appreciation Days | <input type="checkbox"/> Pharmacy | <input type="checkbox"/> MWR |
| <input type="checkbox"/> Legal Referrals | <input type="checkbox"/> Survivor Benefit Plan / SBP | <input type="checkbox"/> Tax Referrals | <input type="checkbox"/> Other |

If other _____

3. Did the referral service meet your needs? Yes No

If no, please explain

4. Was the Retiree Services Desk location convenient to visit? Yes No

If no, please explain

5. What other services would be helpful to retirees and their families?

6. How did you hear about the Retiree Services Desk?

7. Do you have any other additional comments or suggestions?



RETIREE SERVICES DESK –
Volunteer Check In Sheet

Name: _____ Report Date: _____

Grade / Rate: _____

Sponsoring Command:

1. _____ Identify Base CO/XO
 2. _____ Identify Base security officer
 3. _____ Identify Base parking arrangements
 4. _____ Identify Base facilities
 5. _____ Identify Base Admin personnel
 6. _____ Identify Base Active Duty Coordinator
-

Active Duty Coordinator:

1. _____ Introduction to Base Active Duty Coordinator
 2. _____ Discuss command support of retiree services program
 3. _____ Discuss standard operating procedures for retiree services desk
 4. _____ Oversees check in process for volunteer
 5. _____ Monitors training of volunteer
 6. _____ Updates command on volunteer status
-

Volunteer Director:

1. _____ Provides orientation of retiree services desk
 2. _____ Reviews training procedures
 3. _____ Review standard operating procedures
 4. _____ Provides Non-disclosure / offer to volunteer letter
 5. _____ Provides training guide
 6. _____ Documents volunteer contact information
-

Volunteer Staff:

1. _____ Reviews standard operating procedures w/ volunteer director
 2. _____ Reviews training “hands on” protocol with volunteer director
 3. _____ Signs non-disclosure / offer to volunteer letter
 4. _____ Provides schedule to volunteer director
 5. _____ Complete course lesson units /examination
 6. _____ Receives training materials
-



RETIREE SERVICES DESK –
Daily Customer Service Log

Name:				Time:		Date:		
Volunteer Name:			Volunteer hrs./min.:			Date Resolved:		
Referral:	Call	Email	Walk-In	Telephone:		Email:		
Service:		Coast Guard	Navy	Marine	Army	Air Force	Other:	
Component:		Active Duty	Reserve	Guard	Other:			
Status:		Ret II	Retired	Transition	Annuitant	Spouse	Survivor	Disabled
Other:								
Referral Type (code):								
<input type="checkbox"/>	Casualty Assistance	<input type="checkbox"/>	Veteran Crisis Hotline	<input type="checkbox"/>	VOW Act / 2 nd Career	<input type="checkbox"/>	Medals / Awards	
<input type="checkbox"/>	CG Newsletter	<input type="checkbox"/>	VA Offices	<input type="checkbox"/>	Widow Assistance	<input type="checkbox"/>	Space A Travel	
<input type="checkbox"/>	DD-214	<input type="checkbox"/>	VA Medical Facilities	<input type="checkbox"/>	State Veteran Homes	<input type="checkbox"/>	Volunteer Opportunities	
<input type="checkbox"/>	DEERS Service Offices	<input type="checkbox"/>	Veteran Centers	<input type="checkbox"/>	Retiree Pay	<input type="checkbox"/>	Emergency Hotline	
<input type="checkbox"/>	DoD Facilities	<input type="checkbox"/>	National Cemeteries	<input type="checkbox"/>	Mutual Assistance	<input type="checkbox"/>	Exchange / Commissary	
<input type="checkbox"/>	DoD Local Events	<input type="checkbox"/>	Coast Guard Benefits	<input type="checkbox"/>	Transition Assistance	<input type="checkbox"/>	Retiree Forms	
<input type="checkbox"/>	DoD Services	<input type="checkbox"/>	Record Correction	<input type="checkbox"/>	TRICARE	<input type="checkbox"/>	USOs	
<input type="checkbox"/>	Survivor Assistance	<input type="checkbox"/>	Retiree Appreciation Days	<input type="checkbox"/>	Pharmacy	<input type="checkbox"/>	MWR	
<input type="checkbox"/>	Legal Referrals	<input type="checkbox"/>	Survivor Benefit Plan / SBP	<input type="checkbox"/>	Tax Referrals	<input type="checkbox"/>	Other	
If Other:								
Situation:								
Referral / Assistance Provided:								
Follow-Up:								
Additional Notes:								



RETIREE SERVICES DESK –
Process Improvement Sheet

Name: _____ Date: _____

Process Owner/Sponsor: _____

Process Purpose & Description:

Current Process Challenges/Problems:

New Process Proposal:

Benefit from the New Process (Who & What):

Resources/Actions Necessary to Change Current Process:



RETIREE SERVICES DESK –
Volunteer Staff Training Tracker

Volunteer Name: _____

Desk Director: _____

Training Unit	Date Completed	Score	Desk Director Initial
Unit #1 Coast Guard Retiree Services Program			
Unit #2 Retiree Services Desks			
Unit #5 Retiree Services Volunteer Staff			
Unit #6 Standard Operating Procedures			
Unit #7 Acronyms			
PII Training Review			
Reading Assessment – Pay & Personnel Center (Information for Survivors of USCG, USCGR, and NOAA Retirees)			
Orientation			



Weekly Customer Referral Log

Last Updated: 4/4/2014

	12/16/2013	12/17/2013	12/18/2013	12/19/2013	12/20/2013	12/21/2013	12/22/2013	Total Referral Type for Week
Referral Type	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	
Casualty Assistance	1							1
CG Newsletter		2						2
DD-214			3					3
DEERS Service Offices				4				4
DoD Facilities					5			5
DoD Local Events						6		6
DoD Services							7	7
Survivor Assistance	1							1
Legal Referrals		2						2
Veteran Crisis Hotline			3					3
VA Offices				4				4
VA Medical Facilities					5			5
Veteran Centers						6		6
National Cemeteries							7	7
Coast Guard Benefits	1							1
Record Correction		2						2
Retiree Appreciation Days			3					3
Survivor Benefit Plan / SBP				4				4
VOW Act / 2nd Career					5			5
Widow Assistance						6		6
State Veteran Homes							7	7
Retiree Pay	1							1
Mutual Assistance		2						2
Transition Assistance			3					3
TRICARE				4				4
Pharmacy					5			5
Tax Referrals						6		6
Medals / Awards							7	7
Space A Travel	1							1
Volunteer Opportunities		2						2
Emergency Hotline			3					3
Exchange / Commissary				4				4
Retiree Forms					5			5
USOs						6		6
MWR							7	7
Other	1							1
Total Daily Referrals:	6	10	15	20	25	30	35	
Total Referrals for Week:	141							



XXXXXXX Retiree Services Desk Volunteer Phone Tree					
Last Name	First Name	Contact Numbers		Addresses	Emergency POC
Coastie	Joe	(H)	800-555-5555	12345 Semper Paratus Way Apt# 1786 Washington, DC 98765	Jane Coastie (H) – 800-555-5555 (C) – 800-555-5555 (W) – 800-555-5555
		(C)	800-555-5555		
		(W)	800-555-5555	Joe.Coastie@uscg.mil	
		(H)			
		(C)			
		(W)			
		(H)			
		(C)			
		(W)			
		(H)			
		(C)			
		(W)			
		(H)			
		(C)			
		(W)			



RETIREE SERVICES PROGRAM
Retiree Casualty Assistance Checklist

(To be filled out by retiree for personal and family use) Would your family know where to find the following information? You can help your family today by filling out this checklist and making sure your family knows where to find it.

Retiree Information

Name:	SSN:	DOB:
Place of Birth:	Date of Retirement:	Retired Grade/Rank:

Survivor Benefit Plan (Check those that apply)

Are you enrolled in:	<input type="checkbox"/>	RSFPP	<input type="checkbox"/>	SBP	<input type="checkbox"/>	RCSBP	<input type="checkbox"/>	Did you disenroll?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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VA Claim Number:

Eligible to draw VA disability compensation?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Receiving Social Security?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, age first received:	Years:	<input type="text"/>	Months:	<input type="text"/>	Organ Donor?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

Spouse Information

Name:	SSN:	DOB:
Place of Birth:	Place of Marriage:	Date of Marriage:

Children Information

Name:	SSN:	DOB:				
Place of Birth:	Phone Number:	Email:				
Address:	Self-Supporting:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Insurance Policies

Company:	Policy Number:	Amount:
Beneficiary:	Agent Phone Number:	Agent Email:

Investments

Type (IRA, CD, Mutual Fund):	Amount:	Agent Phone Number:	Agent Email:
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Bank Accounts

Bank Name:	Bank Phone:	Bank Website:
Account Type:	Amount:	Account Number:



RETIREE SERVICES PROGRAM
Retiree Casualty Assistance Checklist

Creditor

Name:		Address:			
Phone Number:	Email:	Account Number:	Balance Due:		

Death / Burial Information

Name of Person to Notify of Death:					Relationship:							
Address:					Phone Number:							
Name of Person to Notify of Death:					Relationship:							
Address:					Phone Number:							
<input type="checkbox"/>	Buried	<input type="checkbox"/>	Cremated	Name of Cemetery to be Buried or Inurned:			Buried in Uniform?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	
Funeral?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, where?							
Funeral Home?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If Yes, which one?			Military Honor Guard?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Location of Documents

Will:		DD214 (all):		Current Retired Pay Statement:	
Marriage Certificate(s):		Divorce decree(s)/property settlement(s)			
Death Certificate(s):			Birth Certificate(s)/Adoption Paper(s):		
Retirement Orders/20 Year Letter:		Safe Deposit Box Location & Contents:			
Insurance Policies:			Tax Returns:		
Investment Documents:			Burial Plot Information:		
Medical & Dental Records:			Real Estate Deeds:		



RETIREE SERVICES PROGRAM
Record of Personal Affairs

(To be filled out by retiree for personal and family use)

1. Personal Information:

(1a. First Name)	(1b. Middle Name)	(1c. Last Name)
(1d. Date or Rank)		(1e. Branch of Service)
(1f. Date/Type Retirement/Transfer to Retired/Fleet Reserve)		
(1e. Disability if any, indicate details including percentage, etc.)		

2. Personal Record:

(2a. Place of Birth)		(2b. Date of Birth)
If applicable: (2c. Place of Naturalization)		If applicable: (2d. Date of Naturalization)
If applicable: (2e. Designation, location of court granting naturalization)		
(2f1. Father's First Name)	(2f2. Father's Middle Name)	(2f3. Father's Last Name)
(2f4. Father's Place of Birth)		(2f5. Father's Date of Birth)
(2e1. Mother's First Name)	(2e2. Mother's Middle Name)	(2e3. Mother's Last Name)
(2e4. Mother's Place of Birth)		(2e5. Mother's Date of Birth)
If applicable: (2f1. Spouse's First Name)	If applicable: (2f2. Spouse's Middle Name)	If applicable: (2f3. Spouse's Last Name)
If applicable: (2f4. Date of Marriage)	If applicable: (2f5. City of Marriage)	If applicable: (2f6. State of Marriage)
If applicable: (2g1. Ex-spouse's First Name)	If applicable: (2g2. Ex-spouse's Middle Name)	If applicable: (2g3. Ex-spouse's Last Name)
If applicable: (2g4. Date of Marriage)	If applicable: (2g5. City of Marriage)	If applicable: (2g6. State of Marriage)
If applicable: (2h1. Ex-spouse's First Name)	If applicable: (2h2. Ex-spouse's Middle Name)	If applicable: (2h3. Ex-spouse's Last Name)
If applicable: (2h4. Date of Marriage)	If applicable: (2h5. City of Marriage)	If applicable: (2h6. State of Marriage)
If applicable: (2i1. Ex-spouse's First Name)	If applicable: (2i2. Ex-spouse's Middle Name)	If applicable: (2i3. Ex-spouse's Last Name)
If applicable: (2i4. Date of Marriage)	If applicable: (2i5. City of Marriage)	If applicable: (2i6. State of Marriage)



RETIREE SERVICES PROGRAM
Record of Personal Affairs

2. Personal Record (Continued):

If applicable: (2j1. Child's First Name)	If applicable: (2j2. Child's Middle Name)	If applicable: (2j3. Child's Last Name)
If applicable: (2j4. Child's Place of Birth)		If applicable: (2j5. Child's Date of Birth)
If applicable: (2j6. Child's Address)		
If applicable: (2k1. Child's First Name)	If applicable: (2k2. Child's Middle Name)	If applicable: (2k3. Child's Last Name)
If applicable: (2k4. Child's Place of Birth)		If applicable: (2k5. Child's Date of Birth)
If applicable: (2k6. Child's Address)		
If applicable: (2l1. Child's First Name)	If applicable: (2l2. Child's Middle Name)	If applicable: (2l3. Child's Last Name)
If applicable: (2l4. Child's Place of Birth)		If applicable: (2l5. Child's Date of Birth)
If applicable: (2l6. Child's Address)		
If applicable: (2m1. Child's First Name)	If applicable: (2m2. Child's Middle Name)	If applicable: (2m3. Child's Last Name)
If applicable: (2m4. Child's Place of Birth)		If applicable: (2m5. Child's Date of Birth)
If applicable: (2m6. Child's Address)		
If applicable: (2n1. Child's First Name)	If applicable: (2n2. Child's Middle Name)	If applicable: (2n3. Child's Last Name)
If applicable: (2n4. Child's Place of Birth)		If applicable: (2n5. Child's Date of Birth)
If applicable: (2n6. Child's Address)		
If applicable: (2o1. Full name of lawyer who may be consulted to my personal or business affairs)		
If applicable: (2o2. Address of lawyer who may be consulted to my personal or business affairs)		
If applicable: (2p1. Full name of personal friend who may be consulted to my personal or business affairs)		
If applicable: (2p2. Address of personal friend who may be consulted to my personal or business affairs)		

3. Family Records Location:

(3a. Birth certificates or other proof of date of birth of self and each immediate family member) *Required by insurance companies and Social Security Administration.



RETIREE SERVICES PROGRAM
Record of Personal Affairs

3. Family Records Location (Continued):

<p>If applicable: (3b. Naturalization papers if not born in the U.S.)</p>
<p>If applicable: (3c. Marriage certificate) *Necessary to establish claim for certain payments and benefits in connection with will, social security, and VA benefits.</p>
<p>If applicable: (3d. Divorce decrees, death certificates, or certified copies thereof in case of either spouse)</p>

4. Military Service Personnel File Location:

<p>(4a. Retirement orders, transfer to the Fleet Reserve certificate, DD-214, discharge orders, etc.)</p>

5. Other Important Papers:

(5a1. Will execution)		I have executed a will		I have not executed a will
<p>If applicable: (5a2. Location of will)</p>				



RETIREE SERVICES PROGRAM
Record of Personal Affairs

5. Other Important Papers (Continued):

If applicable: (5a3. Lawyer's name and address)			
If applicable: (5a4. Executor's name and address)			
(5b1. Power of attorney execution)		I have executed a power of attorney	I have not executed a power of attorney
If applicable: (5b2. Executed power of attorney dated)			
If applicable: (5b3. Name and address of named agent or attorney in fact)			
(5c. Location of your and spouse's federal income tax returns and related documentation)			

6. Life Insurance:

If applicable: (6a. Life insurance type)		Government		Commercial		Both
If applicable (6b1. Name of insurer)				If applicable (6b2. Policy number)		
If applicable (6b3. Amount)				If applicable (6b4. Payment option)		
If applicable (6c1. Name of insurer)				If applicable (6c2. Policy number)		
If applicable (6c3. Amount)				If applicable (6c4. Payment option)		
If applicable (6d1. Name of insurer)				If applicable (6d2. Policy number)		
If applicable (6d3. Amount)				If applicable (6d4. Payment option)		



RETIREE SERVICES PROGRAM
Record of Personal Affairs

6. Life Insurance (Continued):

If applicable (6e. Location of policy documentation)
If applicable (6f. Location of policy premium receipts)
If applicable (6g. Similar to above, any other pertinent information regarding property, accidental, liability, or other protection)

7. Annuities (Survivor Benefit Plan, Civil Service, etc.):

If applicable: (7a. Annuity type)	<input type="checkbox"/> Government	<input type="checkbox"/> Commercial	<input type="checkbox"/> Both
If applicable: (7b1. Annuity organization)			
If applicable: (7b2. Name and address of person annuity is payable to)			
If applicable: (7c1. Annuity organization)			
If applicable: (7c2. Name and address of person annuity is payable to)			
If applicable: (7d1. Annuity organization)			
If applicable: (7d2. Name and address of person annuity is payable to)			
If applicable: (7e. Location of annuity documentation)			



RETIREE SERVICES PROGRAM
Record of Personal Affairs

8. Social Security Information:

(8a. Social Security Number)
(8b. Location of Social Security Card or Stub)
(8c. Years that Social Security tax payments were made)
(8d. Location of up to date employment record indicating place and type of work in each case)

9. Property Ownership or Interest Therein Held Individually, Jointly or in Common with Spouse or Another:

If applicable: (9a1. Type of property)	
If applicable: (9a2. Address of where property is located)	
If applicable: (9a3. Name(s) the title is in of)	
If applicable: (9a4. Mortgage, trust, or will encumbering property)	
If applicable: (9a5. Name of organization or person holding the mortgage, trust, or will)	
If applicable: (9a6. Who property taxes are paid to and year(s))	
If applicable: (9a7. Insurance company of property)	
If applicable: (9a8. Insurance policy number)	If applicable: (9a9. Amount insured)
If applicable: (9a10. Types of damage or loss property is insured against)	
If applicable: (9a11. Location of insurance documentation)	



RETIREE SERVICES PROGRAM
Record of Personal Affairs

9. Property Ownership or Interest Therein Held Individually, Jointly or in Common with Spouse or Another (Continued):

If applicable: (9b1. Type of property)	
If applicable: (9b2. Address of where property is located)	
If applicable: (9b3. Name(s) the title is in of)	
If applicable: (9b4. Mortgage, trust, or will encumbering property)	
If applicable: (9b5. Name of organization or person holding the mortgage, trust, or will)	
If applicable: (9b6. Who property taxes are paid to and year(s))	
If applicable: (9b7. Insurance company of property)	
If applicable: (9b8. Insurance policy number)	If applicable: (9b9. Amount insured)
If applicable: (9b10. Types of damage or loss property is insured against)	
If applicable: (9b11. Location of insurance documentation)	



RETIREE SERVICES PROGRAM
Record of Personal Affairs

9. Property Ownership or Interest Therein Held Individually, Jointly or in Common with Spouse or Another (Continued):

If applicable: (9c1. Type of property)	
If applicable: (9c2. Address of where property is located)	
If applicable: (9c3. Name(s) the title is in of)	
If applicable: (9c4. Mortgage, trust, or will encumbering property)	
If applicable: (9c5. Name of organization or person holding the mortgage, trust, or will)	
If applicable: (9c6. Who property taxes are paid to and year(s))	
If applicable: (9c7. Insurance company of property)	
If applicable: (9c8. Insurance policy number)	If applicable: (9c9. Amount insured)
If applicable: (9c10. Types of damage or loss property is insured against)	
If applicable: (9c11. Location of insurance documentation)	



RETIREE SERVICES PROGRAM
Record of Personal Affairs

10. Vehicle Records

If applicable: (10a1. Make)	If applicable: (10a2. Model)	If applicable: (10a3. Year)
If applicable: (10a4. Vehicle identification number (VIN))		
If applicable: (10a5. State or location of registration)		If applicable: (10a6. License plate number)
If applicable: (10a7. Insurance company)		
If applicable: 10a8. Insurance policy number)		
If applicable: (10a9. Location of vehicle documentation)		
If applicable: (10b1. Make)	If applicable: (10b2. Model)	If applicable: (10b3. Year)
If applicable: (10b4. Vehicle identification number (VIN))		
If applicable: (10b5. State or location of registration)		If applicable: (10b6. License plate number)
If applicable: (10b7. Insurance company)		
If applicable: 10b8. Insurance policy number)		
If applicable: (10b9. Location of vehicle documentation)		
If applicable: (10c1. Make)	If applicable: (10c2. Model)	If applicable: (10c3. Year)
If applicable: (10c4. Vehicle identification number (VIN))		
If applicable: (10c5. State or location of registration)		If applicable: (10c6. License plate number)
If applicable: (10c7. Insurance company)		
If applicable: 10c8. Insurance policy number)		
If applicable: (10c9. Location of vehicle documentation)		



RETIREE SERVICES PROGRAM
Record of Personal Affairs

11. Banking Accounts:

If applicable: (11a1. Name and address of banking institution)	
If applicable: (11a2. Type of account)	If applicable: (11a3. Account number)
If applicable: (11b1. Name and address of banking institution)	
If applicable: (11b2. Type of account)	If applicable: (11b3. Account number)
If applicable: (11c1. Name and address of banking institution)	
If applicable: (11c2. Type of account)	If applicable: (11c3. Account number)
If applicable: (11d1. Name and address of banking institution)	
If applicable: (11d2. Type of account)	If applicable: (11d3. Account number)
If applicable: (11e1. Name and address of banking institution)	
If applicable: (11e2. Type of account)	If applicable: (11e3. Account number)



RETIREE SERVICES PROGRAM
Record of Personal Affairs

12. Safe Deposit Box

If applicable: (12a1. Name of bank or trust company)
If applicable: (12a2. Address of bank or trust company)
If applicable: (12a3. Location of safe deposit box key)
If applicable: (12b1. Name of bank or trust company)
If applicable: (12b2. Address of bank or trust company)
If applicable: (12b3. Location of safe deposit box key)
If applicable: (12c1. Name of bank or trust company)
If applicable: (12c2. Address of bank or trust company)
If applicable: (12c3. Location of safe deposit box key)

13. United States Savings or War Bonds:

If applicable: (13a1. Person designated as co-owner)	If applicable: (13a2. Person designated as beneficiary)
If applicable: (13a3. Location of bond(s))	
If applicable: (13b1. Person designated as co-owner)	If applicable: (13b2. Person designated as beneficiary)
If applicable: (13b3. Location of bond(s))	
If applicable: (13c1. Person designated as co-owner)	If applicable: (13c2. Person designated as beneficiary)
If applicable: (13c3. Location of bond(s))	



RETIREE SERVICES PROGRAM
Record of Personal Affairs

Personal Affairs Questionnaire:

Do you or your spouse know where to find the following documents / information?

	Yes	No	
1.			Your birth certificate
2.			Your spouse's birth certificate
3.			Your marriage license or certificate
4.			Divorce decrees or death certificates regarding any prior marriages
5.			Real and personal property tax receipts for last year
6.			Income tax receipts for past four years
7.			Your Social Security Number
8.			Your spouse's Social Security Number
9.			Where your spouse keeps the life insurance policies
10.			List of life insurance policies on spouse's life, including group insurance through business and other sources
11.			What medical, accident, and health insurance your family owns
12.			Location of your spouse's will
13.			Name and account numbers of all savings and checking accounts
14.			All credit cards, account numbers, and telephone numbers to call
15.			Driver's license numbers and state where they were issued
16.			Approximate family income for last year
17.			Location/number of safe deposit box
18.			Location of safe deposit box keys and who has access
19.			Location of service member's DD Form 214
20.			Who to contact in event of the death of a family member



RETIREE SERVICES PROGRAM
Record of Personal Affairs

Record of Emergency Data:

(Sponsor's last name)	(Sponsor's first name)	(Sponsor's middle name)	
(Social Security Number)	(Date of birth)	(Telephone Number)	
(Spouse's full name)			
(Address)			
(Child's full name)	(Child's date or birth)	(Child's address)	
(Child's full name)	(Child's date or birth)	(Child's address)	
(Child's full name)	(Child's date or birth)	(Child's address)	
(Child's full name)	(Child's date or birth)	(Child's address)	
(Child's full name)	(Child's date or birth)	(Child's address)	
(Father's full name and address)			
(Mother's full name and address)			
(Pay arrears beneficiary's name, address, and relationship)			
(Pay arrears beneficiary's name, address, and relationship)			
(Pay arrears beneficiary's name, address, and relationship)			
(PNOK telephone number)		(PNOK relationship)	
(Signature of sponsor)		(Date signed)	



*Information for
Survivors of
USCG, USCGR, and NOAA
Retirees*

U.S. Department of Homeland Security
United States Coast Guard
PPCPUB 1800
Rev: 9 October 2013

Any "collection of information" as defined in the Paperwork Reduction Act of 1995 (codified at 44 U.S.C. 3501 et seq) on forms herein has not been approved by the Director of the Office of Management and Budget (OMB) and does not display a valid control number assigned by the Director. Therefore, no person shall be subject to any penalty for failing to comply with any such collection of information."

PRIVACY ACT STATEMENT

Authority: Collection of this information is authorized by: 10 U.S.C. 2771; DOD Financial Management Regulation, Volume 7B, Chapter 30; and E.O. 9397.

Purpose: The purpose in collecting this information is so that a military retiree can designate a beneficiary to receive any retired pay owed upon his or her death.

Routine Uses: The information will be used by the Coast Guard to determine distribution of final pay arrears upon your death.

Disclosure: Disclosure of this information (including your beneficiary's SSN) is voluntary; however, failure to furnish the requested information may delay payment of retired pay arrearages.

Information for Survivors of USCG, USCGR, and NOAA Retirees

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Filing Report of Death

Introduction Coast Guard Pay & Personnel Center's (PPC) Retiree and Annuitant Services (RAS) must be notified upon the death of a retired Coast Guard or NOAA member.

Prompt notification is necessary so payment may be made of any funds due the retiree's eligible survivors.

The next of kin, or person representing next of kin, should notify PPC (RAS) by calling this toll free number:

☎ 1 800 772-8724

Other agencies to notify:

The Department of Veterans Affairs (☎ 1 800 827-1000)

The Social Security Administration (☎ 1 800 772-1213), or local office.

**Un-cashed
retired
paychecks or
direct deposit
payments**

Retired pay stops upon the death of the retired member. The next of kin must return, to PPC, all unnegotiated retired paychecks or direct deposit payments disbursed after the date of the retiree's death.

**Supporting
Documentation**

You may need several documents to support your claims for various survivor benefits from the Coast Guard, and from various other agencies. Documents you will most likely need are as follows:

- Death certificate (stating cause of death)
 - DD Form 214 or NOAA Form 56-16 (Unless a Reserve with less than 90 days consecutive Active Duty service and no Title 10 recall)
 - Retirement orders
 - Marriage certificate(s)
 - Divorce decree(s)
 - Birth certificate(s)
-

Unpaid Retired Pay

Procedure

When the notification of the death of a member is received, PPC (RAS) will send the designated beneficiary or next of kin a claim form on which to apply for the member's unpaid pay with instructions regarding its completion. Forms and procedures are also included in this booklet to speed the process.

Who may receive payment?

Retired pay due up to the date of a member's death is payable to the surviving person or person in the order of precedence provided on the Form. (Please see pages 15 and 16.)

For assistance, please contact PPC RAS at 1-800-772-8724.

Survivor Annuities

General	<p>The Application for Annuity (CG PPC-Form 1884), with instructions for its completion, is provided on pages 17 and 18 for use if the retired member was participating in one of the following plans:</p> <ul style="list-style-type: none">• Retired Serviceman’s Family Protection Plan• Reserve Component Survivor Benefit Plan• Survivor Benefit Plan
Cost of living adjustments	<p>Annual cost-of-living adjustments (COLAs), based on the Consumer Price Index, will be applied to annuities as authorized by law.</p>
Annual certification of eligibility	<p>Annuitants are required to annually provide PPC (RAS) with certification of eligibility to continue receiving an annuity.</p> <ul style="list-style-type: none">• PPC (RAS) will notify you of this requirement each year during the month of your birth, and you will be asked to complete, sign, and return a certification form.
Annuities for children	<p>If an annuity is established for a retired member’s dependent child or children, the annuity will be paid to a guardian until the child reaches the age of majority.</p> <ul style="list-style-type: none">• The annuity may continue beyond age 18, up to age 22, if the child is a full-time student at an approved educational institution. Certification of school attendance must be provided.• If the child is physically or mentally incapacitated the SBP annuity can be paid for the child’s lifetime. If disability is not deemed permanent a current medical statement must be submitted every 2 years. The forms will be provided by PPC.• A Report of Existence is required on a semi-annual basis. The forms will be provided by PPC.

Continued on next page

Survivor Annuities, Continued

**Court Appointed
Guardianship
required**

If it is necessary to establish an annuity account for an incompetent annuitant either a court Appointed Guardianship must be established or a representative payee must be designated by the Coast Guard.

- A Power of Attorney is not acceptable.
 - A Semi-Annual Report of Existence is required when an annuity is payable to a guardian or other representative. Report forms and instructions will be provided by PPC (RAS).
 - For assistance please contact PPC (RAS) at 1-800-772-8724.
-

Federal Benefits

Introduction The employment of an attorney or agent to process claims for survivor benefits is not necessary. Advice and assistance may be obtained from a casualty assistance officer at a military installation, the American Red Cross, or service organizations such as the American Legion, Veterans of Foreign Wars, and Disabled American Veterans. The following government agencies are also available to assist you:

Subject	Contact
Department of Veterans Affairs Benefits	Local VA office or call 1 800 827-1000
Social Security Benefits	Local Social Security Office or call 1 800 772-1213
Medical and TRICARE	Call 1 800 942-2422
ID Cards	Local military ID card issuing office

Death of a Veteran The VA should be notified of the death of any veteran enrolled in the VA health system or receiving monetary benefits or other services from the VA. To report the death of a veteran to the VA, call 1-800-827-1000.

If the veteran had a Veterans Group Life Insurance (VGLI) policy in force, call 1-800-419-1473. They will instruct you about how to file a claim.

VA Burial Allowance Who to Contact: Department of Veterans Affairs (VA).

Nature of Benefit:

Survivors of retirees who were receiving VA disability compensation or a VA pension are entitled to an allowance of \$300.00 toward funeral expenses. If burial is in a private cemetery, an additional plot allowance of up to \$150.00 may also be paid. If the retiree died from service-connected causes, the allowance may be greater.

Military Funeral Honors and Burial Flags Who to Contact: Funeral Director who contacts 1-877-645-4667 Code #33634 (Generally the Funeral Director will assist in obtaining a flag from any VA regional office or U.S. Post Office. No flag may be issued without a completed VA Form 21-2008, Application for United States Flag for Burial Purposes. Smaller U.S. post offices may not have flags available, however the Funeral Director should direct the person to the proper site to obtain a flag.)

Federal Benefits, Continued

**Military
Funeral Honors
and Burial
Flags (cont'd)**

Nature of Benefit:

Every veteran is entitled to have the following at his/her funeral: (1) An American flag to drape the casket, (2) Two or more uniformed military persons, with at least one a member of the veteran's parent service of the Armed Forces, to attend the funeral in uniform, (3) The American flag folded by the Service members and presented to the family with the Service's condolences and (4) Taps played either by bugler or CD.

**Transportation
of Remains of
Military
Retirees Dying
in Military
Hospital**

Who to Contact: Hospital Liaison or call
USCG PPC RAS
☎ 1-800-772-8724

Nature of Benefit:

A retired member who dies while admitted to a military medical facility located in the United States may be eligible for transportation of remains at Coast Guard expense to the place of the deceased's last permanent residence.

Information for Survivors of USCG, USCGR, and NOAA Retirees

Burials and Memorials

Many veterans are eligible for burial in a VA or State managed VA cemetery: The National Cemetery Scheduling Office has the primary responsibility for verifying eligibility for burial in VA national cemeteries. A determination of eligibility is usually made in response to a request for burial in a VA national cemetery. To schedule a burial fax all discharge documentation to 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117.

Major Categories of veterans eligible for burial in VA cemeteries include:

a. Veterans and Members of the Armed Forces (Army, Navy, Air Force, Marine Corps, Coast Guard)

(1) Any member of the Armed Forces of the United States who dies on active duty.

(2) Any Veteran who was discharged under conditions other than dishonorable. With certain exceptions, service beginning after September 7, 1980, as an enlisted person, and service after October 16, 1981, as an officer, must be for a minimum of 24 continuous months or the full period for which the person was called to active duty (as in the case of a Reservist called to active duty for a limited duration).

b. Members of Reserve Components

Reservists and National Guard members who, at time of death, were entitled to retired pay under Chapter 1223, title 10, United States Code, or would have been entitled, but for being under the age of 60.

c. Commissioned Officers of NOAA and USPHS

In most cases, full time duty after July 29, 1945 will qualify officers of the National Oceanic and Atmospheric Administration or U. S. Public Health Service for burial at VA managed cemeteries. Consult the National Cemetery Scheduling Office for a determination.

Federal Benefits, Continued

Burial at Sea ALCOAST 255/01

Who to Contact: Coast Guard Integrated Support Command, Decedent Affairs Officer (Nearest Coast Guard Unit for Information or call 1-800-772-8724)

Nature of Benefit:

Large Cutter Commanding Officers and Coast Guard Group Commanders may authorize burials at sea, based on operational commitments and the availability of a Coast Guard Cutter. The Integrated Support Command Decedent Affairs Officer coordinates Burial at Sea requests. Due to emotional, logistical and safety factors, next of kin are encouraged not to attend the burial at sea.

Headstones and Grave Markers

Who to Contact:

MEMORIAL PROGRAMS SERVICE (403A)
DEPARTMENT OF VETERANS AFFAIRS
810 VERMONT AVE N.W.
WASHINGTON DC 20420-0001
☎ 1 800 697-6947 or at www.cem.va.gov/hm.htm

Nature of Benefit:

The VA provides, upon request, a headstone or grave marker free of charge (including shipping and setup) for any deceased retiree interred in a national cemetery. For burial in a private cemetery, the VA headstone or marker is free, but there is a charge for setup which is the responsibility of the retiree's survivors. Next of kin may request that space on the marker be reserved for later inscription of spouse information.

Presidential Memorial Certificate

Who to Contact: Department of Veterans Affairs (VA 202-565-4964 (office) or 202-565-8054 (fax) www.cem.va.gov/pmc.htm)

Nature of Benefit:

Upon application, the VA prepares a certificate, which bears the President's signature and expresses the country's grateful recognition of the retiree's service in the Armed Forces.

Continued on next page

Federal Benefits, Continued

**Dependency
and Indemnity
Compensation
(DIC)**

Who to contact: Department of Veterans Affairs (VA). 1-800-827-1000
<http://www.vba.va.gov/bln/dependents/Spouse.htm>

Nature of Benefit:

- DIC is a monthly benefit paid to a member's survivors when cause of death is attributable to an injury or disease incurred while on active duty. DIC is also paid to a member's survivors when death was not from a service-connected condition **if** the member had been rated **by the VA** as 100% disabled for 10 continuous years before death (or 5 continuous years since release from active duty).
- DIC can be paid to a surviving spouse, children, or parents. The DIC amount depends on the survivor's relationship to the deceased. DIC is a flat rate, established annually, to a surviving spouse. An additional amount is paid if there are dependent children being cared for by the surviving spouse, or if the member was rated by the VA as 100% disabled for at least 8 years preceding death.
- If the VA awards DIC to the surviving spouse and the spouse is also eligible for a Coast Guard SBP annuity, the spouse forfeits an amount equal to the DIC from his/her SBP annuity. The surviving spouse will receive a refund of SBP costs based on the difference between the SBP costs actually paid by the retiree, and the SBP costs that would have been incurred in order to provide the annuity payable after the DIC reduction. **The SBP cost refund is only given if the surviving spouse makes claim with the VA for DIC within 1 year after the retiree's death.**
- DIC is a tax-free benefit.

Continued on next page

Federal Benefits, Continued

**VA Non-
Service
Connected
Death Pension**

Who to Contact: Department of Veterans Affairs (VA). 1-800-827-1000

Nature of Benefit:

Surviving spouses and/or children may qualify for this benefit. To be eligible, the veteran must have served for at least 90 days during wartime and must have been permanently and totally disabled from a disability not related to service. The survivor must also meet certain income guidelines established by the VA.

**Social Security
Lump Sum
Death Payment**

Who to Contact: Social Security Administration. 1-800-772-1213
www.ssa.gov

Nature of Benefit:

A lump sum death payment is payable by Social Security to eligible survivors. Only one payment per family is authorized.

**Social Security
Survivor
Benefits**

Who to Contact: Social Security Administration. 1-800-772-1213
www.ssa.gov

Nature of benefit:

Monthly social security survivor benefits can be paid to a surviving spouse who is 60 years of age or older, 50 or older and disabled, or at any age if the spouse has a dependent child. If there is no surviving spouse, social security survivor benefits can also be paid to a dependent child or dependent parent. Contact your local Social Security office for details.

Continued on next page

Federal Benefits, Continued

Veterans Group Life Insurance (VGLI)

Who to Contact:

OFFICE OF SERVICEMEMBER'S GROUP LIFE INSURANCE (OSGLI)
290 W MT PLEASANT AVE
LIVINGSTON NJ 07039-2747
☎ 1 800 419-1473

Nature of Benefit:

Retirees have the option of converting their Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI) upon retirement. If the retiree had VGLI coverage, call the phone number shown above.

.

VA Life Insurance Programs

Who to Contact: Department of Veterans Affairs (VA), 1 800 669-8477.

Nature of Benefit:

The VA has administered numerous life insurance programs since 1919, including:

- U.S. Government (USGLI)
- National Service (NSLI)
- Veterans Special (VSLLI)
- Service Disabilities (SDVI)
- Veterans Reopened (VRI)
- Veterans Mortgage (VMLI)

If the deceased had coverage under any of these programs, the survivors need to call the VA at the above toll free number.

Continued on next page

Federal Benefits, Continued

Medical Care At Uniformed Facilities

Who to Contact: Local military medical facility.

Nature of Benefit:

Medical care for surviving dependents of deceased retired Coast Guard and NOAA personnel may be provided in medical facilities of the Uniformed Services, subject to the availability of space, facilities and the capabilities of the professional staff.

VA Dependents Educational Assistance

Who to Contact: Department of Veterans Affairs (VA). 1-800-827-1000

Nature of benefit:

If a retiree dies of a service-connected disability, the deceased retiree's child (age 18-26) or spouse may be eligible for dependents educational assistance. Contact the VA for details.

Health Insurance and Health Care through TRICARE

TRICARE is the Department of Defense's worldwide health care program (covers hospitalization, medical and pharmacy) available to retirees, spouses, dependents and survivors. The U.S. Coast Guard, U.S. Public Health Service Commissioned Corps, and the National Oceanic and Atmospheric Administration participate in this program.

The retiree (sponsor) will have enrolled your family in one or more of the TRICARE programs. It is important to determine which programs you are enrolled in to ensure continuity of coverage. These choices may change depending on your location, age, status and eligibility for different program options. Use the chart below to determine your available options. Your options may change when you move or when you become entitled to Medicare. When a retiree or surviving spouse or dependent becomes entitled to Medicare Part A, TRICARE supplements Medicare, with TRICARE for Life (TFL) as the secondary coverage.

Continued on next page

Federal Benefits, Continued

Health Insurance and Health Care through TRICARE (Continued)

Details for each program option can be found at the TRICARE website at <http://www.tricare.mil/> or by calling a TRICARE regional office, the Coast Guard Health Benefits Advisor or visiting the TRICARE help desk at a local Military Treatment Facility.

For assistance with health care coverage when moving or traveling, contact your regional TRICARE contractor or primary care physician if enrolled in TRICARE Prime.

Beneficiary Type	Program Options
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others	<p>TRICARE Prime (requires an annual enrollment fee)</p> <ul style="list-style-type: none"> • A designated Military Treatment Facility (MTF) • At civilian providers contracted by the Managed Care Support Contractor • US Family Health Plan (at several regional civilian hospitals) <p>TRICARE Standard / Extra (No annual fee, but annual deductible and co-payments of 20-25%)</p> <p>TRICARE for Life (Enrollment in Medicare Parts A and B. If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to keep TRICARE eligibility.)</p>

Continued on next page

Federal Benefits, Continued

Health Insurance and Health Care through TRICARE (Continued)

Beneficiary Type	Program Options
Retired Reserve service members and their family members.	<p>If a reserve member dies under age 60, his family members become eligible for military benefits on the date the deceased would have reached age 60.</p> <p>TRICARE Retired Reserve (members of the Retired Reserve under age 60 – monthly premiums required)</p> <p>TRICARE Retiree Dental Program (requires monthly premiums based on zip code of residence)</p>

Health Insurance and Health Care through TRICARE (Continued)

Eligibility for any TRICARE program requires enrollment in Defense Enrollment Eligibility Reporting System (DEERS). This is essentially completed when a retired ID card is issued. As a survivor, a new ID card must be issued upon the death of the retiree sponsor. See the section on DEERS that follows this section for information on DEERS.

Supplemental Insurance Plans for those enrolled in TRICARE Standard

By law, TRICARE is always the final payer of any health insurance claim. One exception is TRICARE Supplemental insurance. TRICARE supplements are offered by some military –related organizations and other insurers. These supplements indemnify beneficiaries from the cost of co-payments and sometimes excess charges. The supplements require monthly premiums and have annual deductibles of their own. A call to the carrier will confirm supplemental coverage. Have the insurance certificate # or the military retiree’s Social Security number available.

Continued on next page

Federal Benefits, Continued

TRICARE Contractors Contacts

Information on each TRICARE Program Option is a <http://www.tricare.mil/> and the following telephone numbers:

North Region: 1 877 874-2273

South Region: 1 800 444-5445

West Region: 1 888 874-9378

TRICARE Overseas: 1 888 777-8343

TRICARE for Life: 1 866 773-0404

The Coast Guard also has a dedicated **Health Benefits Advisor**, telephone # 1 800 942-2422 or (1-800-9HBA-HBA)

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program, or TRDP, is administered by the Federal Government Programs division of Delta Dental of California under contract with the U.S. Department of Defense. This is an optional program available to retirees and others. Eligibility includes retired members of the uniformed services, including those in the grey area who are entitled to retired pay but will not begin to receive it until age 60, current and surviving spouses, and some others on a subscriber basis. Enrollment in TRDP is voluntary and requires payment of monthly premiums based on average dental costs in the retiree's zip code. The annual deductible amounts range from \$50 –150 per year depending on the size of the insured's family. Diagnostic and preventative services are covered at 100%. TRDP pays a percentages of other dental costs based on the type of dental service provided. TRICARE Retiree Dental Program details can be found at <http://www.trdp.org> or at telephone 1 888 838-8737.

DEERS

The Defense Eligibility Enrollment Reporting System (DEERS) controls access to military health care for service members and their dependents. DEERS oversees the issue of service member and family member medical access cards. These are the same as the military identification (ID) cards issued to each retiree and dependents, including spouses. Coast Guard data is contained in the DEERS system.

Continued on next page

Federal Benefits, Continued

DEERS (Continued)

DEERS maintains personnel and benefits information for:

- Active, retired, and reserve uniformed service personnel
- Eligible family members of active, retired, and reserve uniformed service personnel
- DoD civil service personnel
- DoD contractors requiring logical access

DEERS is also responsible for producing DoD ID Cards (RAPIDS and Common Access Cards). DEERS supports benefit delivery including medical, dental, educational, and life insurance. In addition, DEERS enables DoD e-business, including identity management, and reduces fraud and abuse of government benefits and supports force health protection and medical readiness.

ID Cards

DEERS issued ID cards are generally required to access health care and other military benefits. ID cards must be up to date to allow medical claims to process.

Military retirees' ID cards are issued without expiration date. However, the retiree should get a new ID card at age 65, or when enrolling in Medicare Part B. The card will be modified to indicate that civilian health coverage can be continued beyond age 65.

Military spouses and eligible family members must renew their ID cards every four years. Spouses that reach age 75 will be issued a permanent ID card. Spouses or other dependents that reach age 65 or otherwise become entitled to Medicare should get a new ID card.

Surviving spouses must get a new ID card soon after the death of their military sponsor.

Note that a current and valid ID card is essential to ensuring continuity of retiree survivor benefits, including health care.

Continued on next page

Federal Benefits, Continued

RAPIDS

The Real-time Automated Personnel Identification System (RAPIDS) application provides on-line access to information in the DEERS database. Over 900 RAPIDS sites in 23 different countries use DEERS data to provide ID cards or related personnel support to eligible persons. RAPIDS can be accessed online at this site: <http://www.dmdc.osd.mil/rsl/appj/site?execution=els1>. Information on where ID cards may be obtained or reissued can be found at this website or by contacting any military installation. The site lists the name, address, contact information, distance from zip code and other dates regarding the issuance of military ID Cards at that location. The site also contains useful information concerning documentation required to obtain a military ID card, contact information and other helpful links.

Common Questions Asked After Death of a Retiree

Introduction

Listed below are some of the more common questions we receive from survivors after the death of a retiree. If you need more information or assistance please feel free to give us a call at this toll-free number:

 **1 800 772-8724**

Questions and answers

Q My spouse died on 20 September. Can I keep his retired paycheck dated 1 October?

A No, this check is for 30 days and your spouse lived only 20 days of the month. You need to return the 1 October payment to PPC (RAS). RAS will issue a special payment for 1-20 September to whomever your spouse designated to receive final retired pay.

Q Will the Coast Guard pay any money for the burial of a retiree?

A No. The Social Security Administration, Department of Veterans Affairs and life insurance policies pay certain burial benefits.

Q Why do I have to submit a claim for final retired pay due when PPC stopped my spouse's pay based upon a telephone report of death?

A A review of the claim and death certificate is conducted to ensure the correct amount of final retired pay is paid to the beneficiary. If a retiree dies around midnight, there may be a difference of one day's pay when compared to the telephone report of death.

Continued on next page

Common Questions Asked After Death of a Retiree, Continued

Questions and answers
(continued)

Q My spouse retired from Civil Service. Where do I submit my claim for benefits?

A You should submit a letter applying for all benefits. Please include the retiree's civil service claim number (it usually begins with **CSA**). Attach a copy of your spouse's death certificate and mail to:

CORRESPONDENCE & DEATH CLAIMS BRANCH
RETIREMENT OPERATIONS CTR
PO BOX 45
BOYERS PA 16020
☎ 1-888-767-6738

Q My spouse received money from the Social Security Administration and the Department of Veterans Affairs. Will PPC notify these agencies of my spouse's death?

A No, it is the responsibility of the family to notify these agencies. The funeral home handling the burial arrangements may notify these agencies for you.

Q Will the Coast Guard pay for transportation of family members to attend the funeral services?

A No, it is the responsibility of attendees to pay for their own transportation.

Q Will the Coast Guard provide military honors at my spouse's funeral service?

A Yes. All Services are required by law to provide Military Funeral Honors (MFH) at the funeral of a veteran, if requested by the family. The Funeral Director arranges for the MFH. The Funeral Director will make arrangements for two uniformed members, one of whom shall be a member of the veteran's parent service of the Armed Forces, to attend the funeral. These personnel will also fold an American flag and present the flag to the family with the Service's condolences. MFH also includes the playing of Taps either with a bugler or a CD.

Applying for Final Retired Pay Due

- Beneficiaries** When a retired member dies, retired pay due through the date of death is paid in this order of precedence:
- a. Beneficiary designated by the member in writing. The beneficiary form must be received by the Coast Guard prior to the member's death.
 - b. Surviving spouse.
 - c. Children and their descendants, by representation.
 - d. Father and mother in equal parts or, if either is deceased, the survivor.
 - e. Legal representative.
 - f. Person entitled under the law of the domicile of the retiree.
 - g. Person paying the funeral expenses.
-

- Required Documentation** You must provide the following documentation to apply for final pay due.
- A completed CG Form 3867 (see next page). Two witnesses must sign and date the form when the applicant signs with an "X". If you are claiming final retired pay as executor, or payer of the funeral bill, you must provide the supporting documentation as requested on the form.
 - **Copy of death certificate.** Note: Death certificate must state cause of death.
-

Filing Application Send completed form to:

COMMANDING OFFICER (RAS)
U. S. Coast Guard
Pay & Personnel Center
444 SE QUINCY ST
TOPEKA KS 66683-3591

A self-addressed envelope will be provided for your convenience.

Payment You can expect to receive your payment for final retired pay due within 45 days after we receive the claim form and supporting documents.

CLAIM FOR FINAL RETIRED PAY

1. Name, Rank, and Employee ID Number of Deceased Retiree	2. Date of Retiree's Death	3. Date of Claim
---	----------------------------	------------------

4. By signature below, I certify that all statements on this claim are true to the best of my knowledge, information and belief. I certify that no evidence to the settlement of this claim has been suppressed or withheld. I understand that any false statement on this claim, or any misrepresentation relative thereto, is a violation of the law punishable by fine of not more than \$10,000 or imprisonment of not more than 10 years or both (32 Statute 197; 18 U.S.C. 10).

IF SUBMITTING THIS CLAIM AS A SURVIVING SPOUSE I certify that I was married to the deceased at the time of death. Such marriage had not been dissolved prior to his/her death.

IF SUBMITTING THIS CLAIM AS LEGAL REPRESENTATIVE/EXECUTOR/ADMINISTRATOR I certify that I have been duly appointed in this capacity and such appointment is still in full force and effect. A court certificate evidencing my appointment is attached.

IF SUBMITTING THIS CLAIM AS THE PERSON PAYING THE FUNERAL EXPENSES I have attached a copy of the funeral bill.

Name and Social Security Number	Age	Relationship to Deceased	Address and Telephone Number	Signature
			() -	
			() -	
			() -	
			() -	
			() -	

Read the Privacy Act Statement on the reverse before signing.

An application signed with an "X" must be witnessed (by two disinterested persons) or notarized or countersigned by the person holding power of attorney. A copy of the power of attorney and explanation why the applicant required assistance must also be submitted.

Signature Of Witness	Signature Of Witness
Printed Name:	Printed Name:
Address:	Address:
Telephone Number: ()	Telephone Number: ()
Date:	Date:

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Instructions for Completing Application for Annuity (CG-1884)

Part A	Self-explanatory.
Part B	<p>Numbers 4, 5, 6 and 7. Self-explanatory.</p> <p>Number 8. Any correspondence (i.e. tax forms, annual certifications, etc.) and the Retiree Newsletter will be sent to the address you provide in this box.</p> <p>Number 9. Self-explanatory.</p> <p>Number 10. To be completed by current spouse.</p> <p>Number 11. To be completed by former spouse, if applicable..</p> <p>Number 12. If you are receiving a survivor annuity from a deceased retiree from any branch of the armed forces, you are not eligible for an annuity from a Coast Guard retiree.</p>
Part C	If a child is a minor or an incapacitated child, provide custodian information.
Part D	Self-explanatory.
Part E	If information required is not known, contact your financial institution.
Part F	<p>Federal Income Tax Withholding (FITW). You may change your elected withholding, or elect no withholding, at any time by submitting an IRS Form W-4P.</p> <p>State Income Tax Withholding. Although most states consider annuities as taxable income, we cannot withhold state income tax from annuities.</p>
Part G	An annuitant whose application is signed with an “X” must be witnessed (two disinterested persons) or notarized or countersigned by the person holding power of attorney. A copy of the power of attorney and explanation why the annuitant required assistance must be submitted.
Express Annuity Start	To enable RAS to start benefit processing under the Express Annuity Start system, please complete Form CG-1884 and mail it to us. This form will be retained in your retired file and information verified to start the survivor benefits.
Questions	If you have any questions or concerns please call your pay technician at 1-800-772-8724.

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DEPARTMENT OF HOMELAND SECURITY
U.S. Coast Guard

**APPLICATION FOR ANNUITY UNDER THE SURVIVOR BENEFIT PLAN (SBP),
RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP),
RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN (RSFPP) and/or
FINAL RETIRED PAY DUE**

PRIVACY ACT STATEMENT

Any "collection of information" as defined in the Paperwork Reduction Act of 1995 (codified at 44 U.S.C. 3501 et seq) on this form has not been approved by the Director of the Office of Management and Budget (OMB) and does not display a valid control number assigned by the Director. Therefore, no person shall be subject to any penalty for failing to comply with any such collection of information.

Authority: Collection of this information is authorized by: 10 U.S.C. Chapters 73 and 165; DOD Financial Management Regulation, Volume 7B, Chapters 30, 37, 49, and 54; and E.O. 9397.

Purpose: The Coast Guard Pay & Personnel Center will use this information to verify eligibility of a surviving spouse, dependent child, former spouse, or natural person with an insurable interest for an annuity under the Survivor Benefit Plan (SBP) and/or Retired Servicemans Family Protection Plan (RSFPP). The information will also be used to verify eligibility for final retired pay arrears due a deceased Coast Guard, PHS, or NOAA member.

Routine Uses: The information will be used by the Coast Guard Pay & Personnel Center to establish a survivor annuity account. The information may be shared with the Internal Revenue Service for tax purposes, and with the Department of Veterans Affairs in conjunction with administration of DVA compensation.

Disclosure: Disclosure of this information (including your SSN) is voluntary; however, failure to furnish the requested information will delay payment of annuities and final pay arrears.

PART – INFORMATION ABOUT THE DECEASED MEMBER

1. Name (<i>Last, First, Middle Initial</i>)	2. Employee ID Number	3. Date of Death
--	-----------------------	------------------

PART B – SURVIVING SPOUSE/FORMER SPOUSE, INSURABLE INTEREST INFORMATION

4. Name (<i>Last, First, Middle Initial</i>)	5. Social Security Number	6. Date of Birth
--	---------------------------	------------------

7. Area Code and Telephone Number	8. Correspondence Mailing Address (<i>including zip/postal code</i>)	9. What is your country of citizenship?
-----------------------------------	--	---

10. Were you legally married to the deceased at the time of death?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
--	------------------------------	-----------------------------

10a. <i>If yes, provide</i> , Place of Marriage:	10b. Date of Marriage:
--	------------------------

11. If former spouse, have you remarried? (<i>If yes, provide place and date of remarriage</i>)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
---	------------------------------	-----------------------------

11a. Place of Remarriage:	11b. Date of Remarriage:
---------------------------	--------------------------

12. Are you receiving a survivor annuity on behalf of any other deceased military member? (<i>If yes, provide deceased member's name, social security number, branch of service and monthly amount below</i>)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
--	------------------------------	-----------------------------

12a. Name of Deceased Member	12b. Social Security Number	12c. Branch of Service	12d. Amount
------------------------------	-----------------------------	------------------------	-------------

PART C – ELIGIBLE CHILDREN OF THE DECEASED UNDER THE AGE OF 23 OR INCAPABLE OF SELF-SUPPORT

13a. Name		13f. Name, Address, Relationship and Telephone Number of Custodian	
13b. Social Security Number	13c. Date of Birth		
13d. Marital Status	13e. Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No		

14a. Name		14f. Name, Address, Relationship and Telephone Number of Custodian	
14b. Social Security Number	14c. Date of Birth		
14d. Marital Status	14e. Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No		

15a. Name		15f. Name, Address, Relationship and Telephone Number of Custodian	
15b. Social Security Number	15c. Date of Birth		
15d. Marital Status	15e. Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No		

PART D – GUARDIAN INFORMATION

16. Has a guardian been appointed by a court for any of the named survivors in Part B or C? <i>If yes, provide a copy of the court order.</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
--	------------------------------	-----------------------------

PART E – DIRECT DEPOSIT INFORMATION

17a. Continue direct deposit to the same account used for member's retired pay. (Continue to Part F)

17b. Direct deposit account shown below. (Complete blocks 18 through 19b or attach a blank voided check)

18. Type of Account: Checking Savings

19a. Routing Transit Number:

--	--	--	--	--	--	--	--	--	--

 Check Digit

19b. Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

PART F – FEDERAL INCOME TAX WITHHOLDING INFORMATION

20. I do not want any federal tax withheld from my annuity. (Continue to Part G)

21. Marital Status (check one): Single, Married or Married but withhold at higher single rate

22. Total No. of Exemptions Claimed: _____

23. Additional Withholding (optional): \$ _____

PART G – AFFIDAVIT AND SIGNATURE

24. I certify that all statements on this claim are true to the best of my knowledge, information, and belief. I certify that no evidence to the settlement of this claim has been suppressed or withheld. I understand that any false statement on this claim, or any misrepresentation relative thereto, is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 10 years or both (32 Stat. 197; 18 U.S.C. 10).

I understand under the law, I cannot receive both a CG, PHS, or NOAA Annuity and Dependency & Indemnity Compensation (DIC) in full amounts from the same retiree. I am only entitled to the amount of the CG, PHS, or NOAA annuity that exceeds the DIC spouse payment. If any overpayments of CG, PHS, or NOAA benefits occur, I authorize the Department of Veteran Affairs to repay the Coast Guard, PHS, or NOAA the Amount of the overpayment from the DIC payments to which I may become entitled.

24a. Date	24b. Signature of Applicant
-----------	-----------------------------

WITNESSES REQUIRED ONLY IF SIGNATURE OF APPLICANT IS MADE BY "X" MARK ABOVE.

An annuitant whose application is signed with an "X" must be witnessed (by two disinterested persons) or notarized or countersigned by the person holding power of attorney. A copy of the power of attorney and explanation why the annuitant required assistance must also be submitted

25. (PRINT) Witness Name (Last, First, MI)	25a. Witness Signature	
25b. Witness Address (Street, City, State and Zip Code)	25c. Witness Telephone Number	25d. Date
26. (PRINT) Witness Name (Last, First, MI)	26a. Witness Signature	
26b. Witness Address (Street, City, State and Zip Code)	26c. Witness Telephone Number	26d. Date



The Retiree Newsletter

(USCG—NOAA—PHS)

“Semper Paratus”

April-June 2014

Honor, Respect, and Devotion to Duty

Issue 2/2014

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NATIONAL COAST GUARD MUSEUM SET TO RISE IN NEW LONDON

A living tribute to the rich history and storied traditions of the United States Coast Guard will soon rise in New London, Connecticut – the heart and soul of Coast Guard country and home of the United States Coast Guard Academy. With a ground breaking planned for May of this year, the first-ever National Coast Guard Museum will forever immortalize and honor the commitment, accomplishments and sacrifices of our Coast Guard men and women.

In April 2013, the Commandant of the US Coast Guard, Admiral Robert J. Papp announced the proposed location and designs for the much-anticipated National Coast Guard Museum intended to be built in the New London Waterfront District adjacent to the city's train station and ferry terminals.

Plans include a four-story, 54,300 square-foot building with four floors of interactive exhibits, event space and lecture rooms, as well as a reception area with gift shop and café. In addition, plans anticipate docking the Coast Guard's tall ship, Barque *EAGLE*, at an adjacent pier serving as an additional attraction. A pedestrian overpass across railroad tracks will connect the museum with the local ferry terminal and train station helping to usher visitors worldwide as they come to experience this first national museum dedicated to the U.S. Coast Guard's history.



The first-ever National Coast Guard Museum will forever honor the commitment and sacrifices of our Coast Guard men and women. Photo: National Coast Guard Museum Association (NCGMA)

“Respect the past, engage the present and look to the future” - the new National Coast Guard Museum will be a fitting tribute to the men and women of the service – those currently serving, those wanting to serve, and all those who have served over the past 224 years. It will be a place where guests will be enlightened and amazed by tales of the Coast Guard’s rich history of bravery, devotion and patriotism. Americans and visitors from all over the world will visit and be inspired by a legacy of service and honour.

For more information about the National Coast Guard Museum or to contribute, please visit www.coastguardmuseum.org or follow us on Facebook and Twitter @USCGMuseum.

(Article submitted by John Johnson, Treasurer NCGMA)

CO's Corner –

The first USPHS retiree payroll using the Coast Guard's Global Pay system was processed successfully in January for 6,800 retirees to the tune of \$30M. We are excited to have you onboard and look forward to serving you for many years to come! We are continuing to work on improving our service to all our customers and are nearing completion of our next major milestone: Transitioning pay for all Coast Guard and NOAA active duty members from our current Joint Uniform Military Pay System (JUMPS) to Global Pay. That will happen on 1 January 2015. Our next major initiative after that will be USPHS active duty pay; details and timing are still being negotiated.

And in other news, on April 29-30, the Commandant's National Retiree Council (CCGNRC) will have their annual meeting in Washington, DC. The CCGNRC Co-Chairs, RADM Acton USCGR (ret) and Master Chief Charles "Skip" Bowen USCG (ret), have selected the "roll out" of the retiree services program as the theme for this year's annual meeting. The meeting will include co-chairs from all established Coast Guard regional retiree councils and guest speakers from the Department of Defense as well as our own PPC-RAS Branch Chief, Debbie Farley. A report from this meeting will be posted on the Coast Guard retiree services website located at: <http://www.uscg.mil/retiree/default.asp>.

And finally, just a reminder to check out our PPC web site at <http://www.uscg.mil/ppc/ras/>. It has a wealth of information for retirees.

Until next time, be safe and enjoy your springtime weather!

CAPT Stuart Lebruska, USCG
Commanding Officer, PPC Topeka

Coast Guard Mutual Assistance (CGMA)... 90 Years of Looking After Our Own

CGMA is the Coast Guard's own financial relief organization, established and maintained by Coast Guard men and women to help shipmates in times of need. This year marks 90 years of service to the Coast Guard community. Over the years, CGMA has provided more than \$170.9 million in direct financial assistance. Last year alone, CGMA provided over \$3.8 million in direct financial assistance and another \$63,000 in much needed programs, such as professional financial counseling, education loan fee reimbursements, newborn baby supplies and respite care. More than \$276,000 in emergency assistance went out to Retired military members.



True to its motto, "We Look After our Own," CGMA relies on voluntary contributions for the funds it needs to carry on its vital role. It receives no Coast Guard or other government funds. Through their contributions, Coast Guard retired members play a significant part in ensuring CGMA remains strong, effective and ready to meet the needs that arise. Please take a minute to consider giving to CGMA this year. Donations may be made by check or credit card. Coast Guard retired members may also donate by allotment from retired pay.

To learn more, visit www.cgmahq.org or call (800) 881-2462.

U. S. Coast Guard Pay & Personnel Center

CAPT Stuart L. Lebruska
Commanding Officer

Gary Earling
Executive Director

Debra G. Farley
Chief, Retiree & Annuitant Services

CWO2 David Cota
Chief, Procedures & Development Branch

Matthew O'Connell
Editor

The Retiree Newsletter is a publication containing news of general interest, suggestions, and information to keep Coast Guard, NOAA and PHS retirees and their family members informed of recent developments. This publication shall not be considered authority and is non-record material.

REUNIONS AND NOTICES

EMTel-TT-IT Reunion: Hear ye, hear ye. All ye ole pole climbers, cable splicers, repeater room executives, 507 switchboard fixers, cable boat operators. Be it known that on May 16-18 in the year 2014 at a place called Chincoteague, VA a reunion will commence at the Pine Grove Camp Ground. A pig-picking BBQ will take place along with other fine dining and drink with plenty of stories that will raise your intelligence level for sure. Contact the Chincoteague Chamber of Commerce web site for hotel/motel accommodations. Reunion coordinators are:

TTCS Bo Stapelton (Ret) (757) 340-3732
 TTCM Curtis Leary (Ret) (919) 469-3010 or
gssi36@earthlink.net

USCGC ANDROSCOGGIN REUNION – If you or your family member(s) served aboard the US Coast Guard Cutter ANDROSCOGGIN (WHEC-68) (p/k/a W-68) we would like to invite you to attend our next ship's reunion.

DATES: May 18 to 21, 2014

WHERE: Dolphin Beach Resort, St. Pete Beach, FL
 (800) 237-8916

ROOM RATES: (range) \$89/standard, \$109/poolside,
 \$139/beachfront (add'l days same rate)
 Plus 12% tax (no add'l resort fees) and
 free parking (1 car per room)

Call: (800) 237-8916—use **Group Code G-CGC-2014**

POC: David White

EMAIL: androscogginreunion@tampabay.rr.com

ADDRESS: PO Box 904, Safety Harbor, Florida
 34695-0904

PHONE: (727) 729-7839

We will hold our **55th Annual Coast Guard Air (AKA "Cosmic Airlines") Reunion** on 18 – 20 May 2014. The event will be held at the Grand Sierra Resort & Casino in Sparks, NV. We have blocked rooms for May 18 – 20 at \$84.75 per night for regular rooms, and \$118.65 per night for rooms with fridges/ microwaves. These prices include the taxes and resort fees. There is an on site RV Park and pet rooms are available. For further information and to obtain a signup sheet contact Roger Schmidt at: rogngina@sbcglobal.net. Please put "Cosmic Air" in the heading box.

Those interested in joining the membership of the **FIRST COAST, COAST GUARD RETIREE COUNCIL**, Jacksonville, FL please contact YNCM Bobby Wester, USCG (Ret), at: BWester2549@aol.com

Attention retirees in the 9th District:

I would like to introduce myself. My name is Bill Schmidt the new Retiree Services Director for Base Cleveland as per Coast Guard Retiree Services Program, COMDTINST 1800.5G. My AOR as the director for Base Cleveland is the boundaries of the Ninth Coast Guard District. I can be used as a point of contact for retiree information. I can be reached at (216) 902-6355 and William.A.Schmidt@uscg.mil. I would also like to start a list of CG retirees in the D9 AOR to disseminate information for retirees from myself, D9, Ninth District Retiree Council and MWR. If you would like to be on this list please send your phone number and e-mail address to me at the email listed above.

USCGC COURIER/VOA MEMORIAL FOUNDATION

REUNION will be held during the week of June 16th through June 21st 2014 in New London, CT. This time and place will allow members of the Association and invited guests to enjoy the many interesting sights of the New London area and, most importantly, attend the unveiling of the Courier Model & Special Exhibit at the U.S. Coast Guard Academy Museum in New London.

Correspondence and information inquiries may be sent to Robert (Bob) R. Hickman, President USCGC Courier/VOA Memorial Foundation at:

108 Gordon Road
 North Syracuse, NY 13212

Should you wish to call:

(315) 458-5995 (h)

(315) 378-7443 (c)

Email: Robert.hickman1@verizon.net

All eight **Omega Stations** were shut down Sep 30th, 1997. If you were stationed at either of the two Coast Guard Manned Stations (LaMoure ND, Kaneohe, HI) or with the **Omega Navigation Systems Operations Detail** (ONSOD) and/or the **Omega Navigation Systems Center**, we would like to hear from you with respect to your thoughts and experiences. Check out the website: <http://www.Haikuvally.com> or email CPO Matthew Bezayiff (ret) for further info at mbezayiff@icloud.com

The **2014 Pacific Northwest Coast Guard Ball**, sponsored by the Navy League of the U.S.—Lake Washington Council, will take place at the Westin Hotel in Bellevue, Washington on 27 September 2014. Details at: <http://www.lakewashnlus.org/Home/index.php>.

REUNIONS AND NOTICES

COAST GUARD INVESTIGATIVE ASSOCIATION

(CGIA) is a professional organization whose purpose is to further camaraderie, friendship and professional working relationships among former and present CGIS and CGI Special Agents and Investigators, Security Managers and Intelligence Officers. We hold annual conventions (the 2014 event will be held in Branson, MO) in order to swap “war” and “sea” stories while renewing old friendships and making new ones. We currently have approximately 150 members and hope to grow. Anyone interested in applying for membership can view the association web page at:

www.coastguardinvestigativeassociation.org

HAWAII COAST GUARD RETIREE COUNCIL will meet at 1900 to 2100 at Club 14, Sand Island the second Wednesday of every August, November, February, and May. Contact CAPT Schultz at schultz369@gmail.com or BMCS Dutton at DuttonM003@Hawaii.RR.Com if you have any questions.

Attention retirees in or having served in District 13: We invite you to affiliate with the Coast Guard Retiree Council Northwest! We keep you in touch with fellow retirees, benefit news and what’s happening in the active Coast Guard. No heavy lifting required. Check out our website at <http://www.cgretirenw.org>. If you’d like to receive our E-mail newsletter, please send your contact information (include email) to feedback@cgretirenw.org.

Coast Guard Tug Association – Our 7th Reunion will be held in Annapolis/Baltimore, MD, Thursday, 18 Sep – Sunday, 21 Sep 2014, based at the Navy Lodge in Annapolis. This organization is dedicated to all Coasties and Navy vets who served aboard Coast Guard/Navy Tugs and supportive civilian tug friend—always looking for new members to our “band of pirates.” Please visit our web site at www.cg-tugs.org for details of reunion registration, agenda and planned events or contact: President, ENG3 C.A. (Sandy) Schwaab, USCG, Ret. at snschwaab@cox.net or 401-364-1004.

Calling all LORANIMALS –The last of the US LORAN Stations have been shut down. Come and join us at: www.Loran-history.info. The web site remembers the Coast Guardsmen who served aboard Loran-A, Loran-C stations and other Loran billets worldwide. These dedicated Coasties are but a few who provided radio navigation signals to millions of navigators. Hosted by CPO Joe Jester, USCG (ret) and MCPO Bill Dietz, USCG (ret).

THE GREATER ST. LOUIS AREA COAST GUARD

RETIREE COUNCIL is growing but we have room for a lot more Coast Guard retirees and annuitants. Come aboard and join the crew! If you are interested in participating or have questions, contact Mike Kelly, LCDR (Ret) at mike1940@centurytel.net or Keith Livingstone, MCPO (Ret) at bassbolt@yahoo.com.

TRACEN YORKTOWN Retiree Council office is located in the lobby on the first floor of Steuben Hall. Office hours are 0800-1400 Monday thru Wednesday or by appointment. Telephone (757) 856-2136 or e-mail us at: www.cgretireeyktn.com. Our retiree luncheon is held at 11:30 AM on the second Wednesday of each month in the Port of York. Feel free to join us for breakfast at 6:30 AM every Wednesday in the galley.

Coast Guard Activities, Europe Facebook Page. Any former members of Coast Guard Activities, Europe Loran C Operations (July 1995 and prior) ACTEUR in London and including Estartit, Lampedusa, Sellia Marina, Sylt, Karagarburn are welcome to join our Facebook page “Coast Guard Activities Europe” and share their memories.

Informal Captains Luncheon. In keeping with a tradition started by RADM AI Manning more than 30 years ago, Coast Guard Captains in the Los Angeles area gather for an informal luncheon on the second Wednesday of every month. Captains in the area are cordially invited to attend. Should you wish to be included on the mailing list, you may advise the mess treasurer, CAPT John H. (Jack) Guest at jack@guestgroup.com.

The **Cactus Coast Guard** meets three times a year in the Phoenix, AZ area for brunch and camaraderie. All former, active duty, reserve and retired Coast Guard members are welcome. We have an active e-mail list so please respond by same to artgbeard@aol.com. No e-mail, contact SKCM Art Sloane, USCG, Ret., (480) 802-6810.

U.S. Coast Guard Chief Petty Officers 46th Annual Convention/Coast Guard Enlisted Association 14th Annual Convention will be held at the Norfolk Waterside Marriot Hotel, Norfolk, VA from 11 through 14 August. Committee Chairman, QMC Bill Segelken, USCG (ret) may be contacted at cpoaconvention@gmail.com and our web site: <http://www.uscgcpoa.org/> where you will find hotel and convention forms as well as a letter from our chairman.

(Reunions and Notices continued on page 5)

REUNIONS AND NOTICES

Shipmates of the **USCGC CONFIDENCE/ACTIVE**, we are working on a reunion sometime possibly this year. If you were on these cutters between 1984 and 1989 contact Russell Pogue at rpogue63@gmail.com. If you are on facebook look for Connie/active reunion and friend us.

The **KEEPERS OF THE PATOS LIGHT LIGHTHOUSE** friends group would like to announce their intention to raise funds for the return and installation of the American Flag and Flagpole to Patos Island. The flag and pole will be installed, hopefully, in August 2014, to coincide with a Coast Guard service members' reunion planned for that month. A fundraising effort is underway. Donations can be sent to c/o Keepers of the Patos Light; "FlagFund" and sent to this address: PO Box 518, Lopez Island, WA 98261. All donations are tax deductible and will be acknowledged by an invitation to Patos Island for the dedication ceremony.

Linda Hudson

President, Keepers of the Patos Light
A 501C3 non-profit organization

USCGC MACKINAW sailors and all other interested parties may be interested to know that the ship, though decommissioned in 2006, now resides at her namesake home of Mackinaw City, Michigan, and is open for public tours and group events. Picture to the right is courtesy of the Icebreaker Mackinaw Maritime Museum. Visit her at the museum website: <http://www.themackinaw.org/>

USCGC CAMPBELL ASSOCIATION (W-32 /W-909)

Our 29th Annual Reunion will be held at the Best Western Merry Manor Inn in South Portland, Maine, from May 5th through May 9th, 2014. Please contact Bob Dell; he may be reached at POB 557, Skippack, PA 19474. His phone number is: (610) 222-4645 and his email is: rbard1@verizon.net. See our website for details and reservations: www.campbellw32w909.org.

The Metro Milwaukee Military Historians, a group of ex military and retirees from all services that meet monthly in Grafton, Wisconsin VFW building is looking for someone that served in SQUADRON ONE and would like to be a speaker on this subject. We have had great speakers from all branches of service but never from the Coast Guard who were involved in any war conflicts. Anyone that is interested can contact me at wterpstra@wi.rr.com Wayne Terpstra CWO-4 retired.



ADDRESS PROBLEMS

Some of you may have noticed an anomaly in your newsletter address. We received several calls to the effect that the city on the address label was incorrect. First, let us assure you that your address is correct in our internal PPC Retiree database (Global Pay). The newsletters are sent out by our contract printer: we send them a download of addresses from Global Pay. In every instance, those who called were receiving our mail exactly at the address we listed internally. The post office requires bulk mailers to utilize the Coding Accuracy Support System (CASS), essentially a corrective software which ensures addresses are spelled correctly, street suffixes are added and postal zip codes are listed in complete fashion (the extra four numbers). It also requires them to use the National Change of Address (NCOA), a secure database of approximately 160 million addresses. The following statement from our contract printer summarizes the process and addresses the confusion on the part of our recipients:

While processing the mail list on the last Print Order the option to substitute with a "vain city" was applied. This normally affects very rural addresses where the Post Office was closed or the actual city no longer exists. The city of the actual post office will be substituted. The USPS recognizes both cities as acceptable and is deliverable if addressed to either. The CASS certification report will confirm this. This process is not uncommon when processing bulk mail for "palletizing" as it allows fewer USPS pallets. An example is the "Allenton" vs. "Eureka" city confusion. The city of Allenton was considered blighted and annexed into Eureka in 1985. Mail with city address "Allenton" or "Eureka" will both be delivered. Also, in the rare occasion that a zip encompasses more than one city, the address may be changed to reflect the city of the actual post office. The U.S. Post Office recognizes both city names encompassing areas that were identified and introduced in the 1960's as part of the Zip Code System. **The post office designations do not necessarily conform to existing neighborhood boundaries.**

RETIREE PAYDAYS FOR CY 2014

January 31	May 30	October 1
February 28	July 1	October 31
April 1	August 1	December 1
May 1	August 29	December 31



Congress created the Consumer Financial Protection Bureau to make markets for consumer financial products and services work for Americans.

The CFPB has a dedicated Office of Servicemember Affairs to address consumer financial challenges affecting military members, veterans, and their families. You can find their webpage at: www.consumerfinance.gov/servicemembers.

If you have issues with your credit card, mortgage, credit reporting, debt collection, bank account or service, money transfer, payday loan, private student loan, or other consumer loan submit a complaint [here](#) (Link address: www.consumerfinance.gov/complaint/) or call toll-free at (855) 411-CFPB (2372).

The CFPB can assist over the phone in more than 180 languages. Complaints can also be faxed in to (855) 237-2392 or mailed to the Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, IA 52244.

Spring Officially Here, Boaters Urged To Use Caution

BOSTON — As air temperatures around the area get warmer, more and more recreational boaters are taking to the water and the Coast Guard cautions boaters not to be fooled by the warmer air temperatures; the water is still cold, very cold. Every year the Coast Guard responds to cold water accidents resulting in the untimely deaths of unsuspecting boaters. The sudden immersion in cold water can result in hypothermia and death. Hypothermia is dangerous because it affects the body's core – the brain, heart, lungs, and other vital organs. Even a mild case of hypothermia affects your physical and mental abilities and increases the risk of accidents. Severe hypothermia causes loss of consciousness and may result in death. Cold water is especially dangerous because loss of body heat occurs 25 times faster in cold water than in cold air. Hypothermia occurs when the body's core temperature falls below its normal level of 98.6°F to 95°F or cooler. The Coast Guard strongly urges all boaters to wear life jackets anytime while out on the water and to always check the weather conditions before heading out. Having proper survival gear while underway and filing a float plan with a friend or family member is strongly recommended.

All Coast Guard personnel that operate aboard a vessel are required to wear the appropriate hypothermia protection and survival equipment according to air and water temperatures.

For more information about safe boating, please visit: <http://www.uscgboating.org/>.

(News Release, USCG, D1, dtd 20 Mar 2014)



USCG Retirements

Name	Grade	Date of Retirement
ABEL, KAREN	SKC	20131201
ABRAHAMZON, KARL	ETCS	20131201
ALEXANDER, GARCEAU	OS1	20131201
ALEXANDER, JAMES	ITC	20131201
ALLAN, JOEL	AETCS	20131201
ALLEN, WARREN	HSC	20131201
ANDERSON, CHUCK	HSC	20131201
ANDREASEN, RICHARD	OSC	20131201
ANNING, MARK	MLES4	20140226
APPERSON, RAWLINS	MKC	20140118
ARGENTI, PETER	HSC	20131201
ATTARDO, ANTHONY	PSC	20131230
ATWOOD, KATHERINE	CDR	20140202
AVELSGARD, BRIAN	OSCS	20131201
BACHMAN, SARAH	AET3	20140227
BALL, MICHAEL	MKC	20131205
BARTON, WILLIAM	MST1	20131201
BEACHBOARD, TIMOTHY	ETCS	20131201
BELCHER, RAYMOND	DC2	20131201
BELL, SILAS	FS1	20131206
BETSILL, BILLY	BMCS	20131215
BISHOP, BRYAN	AETC	20131201
BLACKWELL, BOBBY	AMT1	20131201
BOOP, SCOTT	BMC	20131201
BOOTHE, REMER	LCDR	20140203
BOURDEAU, NATHAN	LTJG	20140102
BOWES, THOMAS	AMTCS	20131201
BOYD, JASON	EMCS	20131201
BOYNTON, GEORGE	MST1	20140102
BRANNAN, KEITH	ASTC	20131201
BRANNAN, BROOKS	AST1	20140201
BROCK, JAMES	BMC	20131201
BROWN, JONATHAN	BMC	20131201
BULLOCK, CALVIN	IV1	20140203
BURLEIGH, CHARLES	BMC	20131201
BURNETTE, WENDELL	MKCS	20131201
BURROW, BILLY	MST2	20140101
BUTTS, ROBERT	LCDR	20131201
BYNUM, UZERALANAI	YN1	20131201
BYRN, DAVID	SK3	20140103
CADWALLADER, ROBERT	FSC	20131201
CALLAWAY, PAUL	SKC	20131201
CALLON, BRIAN	DC2	20131201
CANALES, LUIS	BMCS	20131202
CARLSON, MICHAEL	MKC	20131201
CARNELL, DALE	PS1	20131218
CARR, JOHN	AETC	20131201
CASTILLOBLETSO, MARIE	LCDR	20131201
CHAGNON, SCOTT	ENG3	20131201
CHAMBERS, JASON	FSC	20131201
CHISHOLM, SAMUEL	ETC	20131129
COLINCO, ELFREN	HSC	20131201
CONNOLLY, MARK	MED2	20140125
COOK, STANLEY	LCDR	20140101
COOPER, EDWARD	BM1	20131201
CORBETT, JACKIE	F&S4	20140101
COTTRILL, RICHARD	AST2	20131201
DAYE, CLEVON	YNC	20131201
DEBONIS, RICHARD	OSCS	20131201
DEIBERT, OLIVER	GMCS	20131201
DELGADO, DIMITRI	CDR	20131201
DEMANN, GERALD	PSC	20140129

Name	Grade	Date of Retirement
DIAZ, OSCAR	BMC	20131201
DIAZ, ESPERANZA	SK2	20140201
DILWORTH, DAVID	DC1	20131208
DITTO, JANE	CDR	20131216
DIXON, STEPHEN	BMC	20131201
DODSON, WILLIAM	MSSD4	20131201
DONCEVIC, MICHAEL	AST1	20131201
DOUGLAS, TREVOR	YNC	20131201
DOXSEE, DREW	MSTC	20131201
DUFFER, BRANDON	BM1	20140116
DUNCAN, GERALD	ETC	20131201
DUNCAN, RONALD	HS1	20131201
DWYER, JOHN	CAPT	20131209
EARHART, JAMES	BM1	20131219
EDDIE, DAVID	BMC	20131201
EDWARDS, KEVIN	MSTCS	20131201
ELLISON, RANDY	MKC	20140101
ESTES, JEFFREY	MSTCS	20131201
EVANS, LOREN	DCCM	20131201
FALCONE, CHRISTOPHER	MKCM	20140101
FARRELL, PAUL	YNC	20140101
FERGUSON, RYANN	MK2	20140116
FIELDS, GERRY	YNCM	20131201
FLAHERTY, JOHN	MK1	20131201
FLEENOR, ROBERT	FS1	20131201
FLEMING, CHARLES	PSC	20131202
FOGLE, MICHAEL	ITC	20131201
FORRESTER, JOHN	FS2	20140101
FORSLUND, ERIC	ASTC	20131201
FOSTER, BRIAN	AETC	20131201
FRANK, BRANDON	MEC	20131220
FRAZIER, ROBERT	SKC	20140201
FREAR, DAVID	EM1	20131201
GALLOWAY, NANCY	CDR	20140126
GALVAN, JULIO	HSC	20131201
GAMMON, JANET	CDR	20140202
GATELY, PATRICK	PYA3	20140228
GERRISH, BRUCE	DC1	20131201
GILBERT, JOHN	HSC	20131201
GONZALEZ, ANTHONY	AMT2	20131201
GOUGE, KENNETH	BMC	20131201
GRANT, CHRISTOPHER	BMC	20131201
GRAZIANI, TIMOTHY	OSC	20131201
GREEN, JAMES	BOSN4	20140101
GREERBOLAND, LUCY	YN1	20140115
GREZ, JOHN	MSSD4	20131201
HALL, JEFFREY	PAC	20131201
HAYWARD, DANIEL	AMTC	20131201
HELTERBRIDLE, BRUCE	BMC	20140201
HELZER, JAMMIE	MKC	20140201
HETZEL, HARRY	OSS4	20131201
HEVNER, JOSEPH	EMC	20131201
HILLERNS, JAMES	LCDR	20140115
HIONGSON, VINCE	MK2	20131201
HODGE, JAMES	FSC	20131201
HOOD, PATRICK	MSSE3	20140201
HOPPE, LEONARD	AMT1	20131201
HORNER, JERRY	HSC	20131201
HUNT, TREVOR	LT	20140224
HUNT, MICHAEL	MSSD3	20140101
HUSTEAD, TIMOTHY	PS1	20131204

(Retirements continued on page 8)

(Retirements continued from page 7)

IVEY, TROY	MSSE4	20131201
IWANICKI, DAVID	ENG4	20131201
JACOBS, DALE	MKCM	20131201
JAMES, MARK	YNCS	20131201
JANELLE, RICHARD	CDR	20131225
JENNINGS, RYAN	ISC	20131210
JESSE, LARRY	DC1	20131201
JOHNSON, RICHARD	DC1	20131201
JOHNSON, STEVEN	BMC	20131201
JOHR, DORSEY	AVI4	20131201
JOMP, JEFFRY	AMTC	20131201
JONES, MICHELLE	YNC	20131201
JONES, CRAIG	MKC	20131201
KALSEIM, KEITH	OSC	20131201
KAPANTAIS, MICHAEL	BMC	20140101
KASCHUBE, PATRICK	ETC	20131201
KELLAR, LUCYANN	PERS2	20140201
KELLY, JAMES	MST1	20131201
KERNER, JEFFREY	BOSN4	20131201
KHODADAD, BEHRAM	MSTCS	20131228
KILKEARY, DANIEL	BMCM	20131201
KISER, DAVID	AMTCM	20140201
KISER, CHAD	BMC	20131201
KLEIN, JAMES	LCDR	20140201
KLOCKSON, CHRISTOPHER	F&S2	20140101
KOHL, PAUL	BOSN2	20140114
KORKUC, DAVID	LT	20131201
KREULACH, KARL	AETCS	20131201
LACHMAN, JOHN	MECM	20140216
LAISURE, DONALD	MSTC	20131201
LALLIER, ROBERT	LCDR	20131207
LAMBRIGHT, SCOTT	GM2	20131201
LANGMAN, GUY	BM1	20131201
LASWELL, LINDA	YNCM	20131201
LEBOEUF, HAROLD	OSC	20131201
LENTZ, BRENDA	SK1	20131201
LEWIS, MICHAEL	BOSN4	20140101
LIND, DAVID	ET1	20140115
LINDSAY, WILLIAM	SKCM	20140101
LISKE, ANDREW	CAPT	20140201
LOCKHART, SAMUEL	BMC	20131201
LOPATA, GREGORY	MKCS	20140127
LOUNSBERY, WILLIAM	AMT2	20131201
LOWRY, GILBERT	MST2	20131201
LUKOWIAK, JEFFREY	INV4	20131201
LUSCH, MELISSA	ISC	20140221
MAINORD, JON	AETC	20131201
MAINS, STEVEN	ENG4	20140201
MALONE, JAMES	SKC	20140201
MARIN, CARLOS	HS1	20131201
MARTIN, ROBERT	AMTC	20131201
MASSEY, CODY	BM1	20140228
MAST, JOHN	MKCS	20140201
MAYFIELD, MICHAEL	BM1	20131201
MCBRIDE, HEIDI	YN3	20131217
MCCARTHY, MICHAEL	YN1	20131206
MCDERMOTT, KERRY	BMC	20131201
MCDONOUGH, JAMES	CDR	20140212
MCGREW, ROBERT	SK1	20131201
MCGUFFIE, LARRY	ETC	20131201
MCKENNA, TODD	AMTC	20131201
MCKENZIE, RICKEY	AMT1	20131201
MEEK, KENNETH	OSC	20131201
MELENDY, FOY	BMC	20131201
MERCADOSOLTERO, DIXON	FSC	20131201
MILLARD, ABEGAIL	AET2	20140226
MILLS, BRYAN	AET1	20131201
MINITER, JOHN	CDR	20140102
MITCHELL, RONALD	AETC	20131201
MOAN, JON	AETCM	20140201

MOELLENBERNDT, PATRICK	AETC	20131201
MONTGOMERY, BRIAN	MK2	20131210
MONVILLE, CHRISTOPHER	AST1	20131201
MOON, JEREMIAH	BMC	20131201
MOORE, BEATRICE	PSCM	20131222
MOORE, SEAN	LT	20131201
MOSER, TERRY	SK2	20140101
MULLINS, DONALD	ITC	20131201
MUNNS, TERRY	ETC	20131201
MURRAY, DONALD	HSC	20131201
MURRAY, BRADLEY	BM2	20131220
MYERS, CHRISTINA	CDR	20140205
NATALE, JOHN	LCDR	20131201
NAVARRO, JAIME	YNCM	20131201
NEWMAN, KEVIN	BMC	20131201
NEWTON, DENNIS	ETC	20140201
NOONAN, JAMES	LCDR	20140222
NUGENT, TIMOTHY	MECS	20140101
OGLE, TODD	MKC	20131201
ORMOND, JOSEPH	YNCS	20131201
ORTHOBER, NEIL	OSCM	20140201
OWENS, KIMO	ETC	20131201
PARKER, JOHN	BM1	20131201
PARKER, ASHLEIGH	YN2	20140227
PATTON, STEVE	MEC	20140107
PAZAK, GEORGE	CDR	20140202
PEELER, JUSTIN	OS2	20131220
PEREIRA, NELSON	MSTCS	20131201
PEREZ, RAMON	YNC	20140101
PERRY, ALFONSO	OSC	20131201
PERSON, CHRISTINE	OSCS	20131201
PFANNENSTIEL, JAMES	ETCS	20131201
PFEIFFER, WILLIAM	MKC	20131201
PHARIS, GEORGE	IVCS	20140220
PIERSOL, DALE	ETC	20131201
PILCHER, DWAYNE	AMTCS	20131201
PODHORA, CURTIS	EMCM	20131201
POISSON, MARK	ETCS	20140201
POWERS, PHILLIP	MKC	20131201
PREWITT, LARRY	ELC4	20131201
PRITCHARD, JAMES	LT	20131201
PRITCHETT, RUSSELL	GMC	20140201
PSANIS, PETER	SKCS	20131201
PURGANAN, PHILEMON	LCDR	20131201
RAMIREZ, VICTOR	HSC	20140125
REMCHUK, NICOLE	SK3	20140103
REMER, DANIEL	BMCS	20131201
REYES, TANIA	ISC	20131201
RICHARDS, KEITH	PS2	20131202
RICHARDSON, BRADLEY	MKC	20131201
RING, JEFFREY	ETC	20131201
RIVERA-NIEVES, RAFAEL	GMC	20140201
ROBERTS, WILLIAM	ETC	20131201
ROBINSON, MICHAEL	SKC	20131201
ROCHE, FREDERICK	BM1	20140121
ROCHEFORT, DAVID	ISCM	20131201
RODERIG, DANIEL	YNC	20131201
ROHLAND, MICHAEL	MSTC	20140201
ROLDAN, LUIS	CDR	20140101
ROLFE, PHILIP	OSCM	20131201
ROSE, MICHAEL	SKC	20131201
SAMPLES, KENNETH	MK3	20131202
SANDERS, JOHN	SK1	20131201
SANDFORD, RICHARD	LCDR	20131222
SANICHARRA, MICHAEL	F&S4	20140201
SANNICOLAS, LAURA	SK2	20140209
SCHAEFER, KENNETH	BMC	20131129
SCHEEL, CHARLES	CAPT	20140201
SCHMITT, JEFFREY	OSC	20131201
SCHRADER, ROBERT	MSTC	20140214

(Retirements continued on page 9)

(Retirements continued from page 8)

SEBEK,RICHARD	CDR	20131207
SEGARRA,WILFREDO	LT	20131221
SLEEPER,CHRISTOPHER	SKC	20131201
SLY,WALTER	SKC	20131201
SMITH,GEORGE	BMC	20131201
SMITH,PATRICK	ITC	20131201
SMITH,MATTHEW	AMT1	20140201
SMITH,DONALD	BMC	20131201
SMITH,SHERMAN	SK2	20131201
SNOW,ROBERT	BMC	20131201
SPECK,STEVEN	GMC	20131201
STARLIPER,LISA	OSCM	20131201
STORLE,APRIL	MKC	20140201
STRATTON,WILLIAM	IVCS	20131208
STRONG,DWAYNE	FSCS	20131201
STUBBINS,DAVID	AMTC	20131201
SWANSON,ERIC	EMC	20131201
TATE,DELAINE	OSC	20131201
TEAGLE,GREGORY	BMCM	20131201
TEMPLE,LEAMAN	SKC	20131201
TERRY,COREY	ITC	20131201
THORPE,CODY	AST3	20140116
TIERNEY,STEPHEN	BMCM	20140101
TIERNEY,JAMES	BMC	20131224
TILL,DAVID	MKC	20131201
TOWNER,ANDRE	LCDR	20131201
TURNER,JAMES	SN	20131227
TYDINGS,LEO	IVCS	20131221
VANBECKUM,CHRISTINA	OS3	20140228
VANCLEAVE,TROY	MKC	20131201
VANVELZEN,ELIZABETH	LCDR	20131215
VELEZ,FERNANDO	YNC	20131201
VOUSBOUKIS,JOHN	MKCS	20131201
WACKERLE,JAMIE	MK2	20131201
WADLEY,EDWARD	EMCS	20131201
WADSWORTH,JOHN	BOSN3	20140116
WAGNER,JADE	FS3	20131210
WALKER,BRUCE	BMC	20131201
WALKER,AUSTIN	OSC	20131201
WALSH,KEVIN	IVCS	20140101
WEBER,WILLIAM	EMCM	20140130
WIARD,ERIK	DCC	20131201
WILLIAMS,BRIDGET	YNC	20131201
WILSON,KURT	ETC	20140201
WISSINGER,TIMOTHY	INV3	20140201
WORRELL,STEPHEN	BMC	20131201
WYNNE,ROBERT	ET1	20131201
YBARRA,CRISPIN	MKC	20131201



BOLAND, MARK	CDR	20140201
DANIELS, CECILE	CDR	20140201
WINGROVE, RICHARD	CAPT	20140201

**CONGRATULATIONS TO ALL
FAIR WINDS
AND
FOLLOWING SEAS**

February 28, 2014



Homeland Security

Dear Colleagues,

I am proud to announce President Obama's intent to nominate Vice Admiral Paul F. Zukunft as the 25th Commandant of the U.S. Coast Guard. Since I became Secretary, I have had the opportunity to get to know Vice Admiral Zukunft and if confirmed he will be a great leader for the future of the Coast Guard. As a 37 year veteran of the U.S. Coast Guard, he has demonstrated this leadership while serving in a number of different capacities, including coordinating federal response to the Deepwater Horizon Spill. During the response, Vice Admiral Zukunft directed more than 47,000 responders, 6,500 vessels and 120 aircraft as the Coast Guard worked to respond to and recover from the largest oil spill in U.S. history. Vice Admiral Zukunft currently commands U.S. Coast Guard Pacific Area and is a graduate of the U.S. Coast Guard Academy; he holds advanced degrees from U.S. Naval War College and Webster University. If confirmed as Commandant, Vice Admiral Zukunft will follow another great leader – Admiral Robert Papp, Jr. I thank Admiral Papp for his years of service to the U.S. Coast Guard, to the Department of Homeland Security and to this Nation. I look forward to seeing Vice Admiral Zukunft continue his great work.

Sincerely,

Jeh Charles Johnson
Secretary of Homeland Security

ADM PAPP ANNOUNCES SELECTION OF MASTER CHIEF PETTY OFFICER OF THE COAST GUARD

MCPO Steven Cantrell, the current Coast Guard Atlantic Area Command Master Chief, hails from Memphis, TN and enlisted in September 1983. He served in various afloat and ashore assignments, including as a Gold Badge Command Master Chief to the Vice Commandant of the Coast Guard, the Eighth Coast Guard District, the First Coast Guard District, Officer in Charge of Station Panama City Beach, FL, Station Wrightsville Beach, NC, Station Alexandria Bay, NY and Station Harbor Beach, MI. CMC Cantrell's afloat assignments include Officer in Charge of USCGC RIDLEY and POINT WELLS. CMC Cantrell has earned a permanent cuttermans insignia, coxswain insignia, boat forces insignia and command afloat and ashore insignia as well as the Command Master Chief (gold badge) insignia. CMC Cantrell has earned a Master of Science degree in Business Administration and holds a U.S. Merchant Mariners 100 gross ton and near coastal towing license.

(Source: ALCOAST 084/14)

ADMIRAL PAPP DELIVERS HIS FINAL ADDRESS

WASHINGTON — U.S. Coast Guard Commandant Adm. Bob Papp delivered his final State of the Coast Guard address at Coast Guard Headquarters, St. Elizabeths Campus, Washington, D.C., Wednesday. Papp provided an overview of programs and issues of the last four years and also looked ahead to what the Coast Guard may face in the future.

Emphasizing that this year the Coast Guard became the first military service to achieve a clean financial audit, Papp remarked that the Coast Guard provided a sound stewardship of taxpayer dollars, an “achievement that required an all hands effort across the service.” Papp mentioned progress in the Coast Guard’s improvement of its sexual assault prevention and response program, citing the commitment of \$5 million and 32 military and civilian billets to the effort and the creation of the Special Victims Counsel, made up of specially-trained Coast Guard attorneys dedicated to assisting victims of sexual assault. The sole focus of these attorneys is to represent the victim throughout the entire process of holding a perpetrator accountable, ensuring the victim has an advocate to speak for them. “I have no greater responsibility than to ensure no Coast Guardsman ever has to experience the devastation of sexual assault at the hands of someone they thought was a shipmate,” he said. Papp also emphasized that if a victim believes their case is not being addressed, “they can email me. I’m in the global directory. It will be taken care of.” The commandant also focused on the acquisition of new assets, such as the christening of the fifth National Security Cutter, the James, this summer, and the newest Fast Response Cutter, the Charles Sexton, being commissioned next week. He said the Coast Guard has also received 148 of the ordered 170 Response Boats-Medium, stating they were delivered on time as well as on budget. As a maritime nation and with more than 90 percent of trade being carried in ships, America needs our service, Papp said. Highlighting the “layered security” approach of the U.S. Department of Homeland Security, he focused on the Coast Guard’s partnerships with other DHS agencies to counter threats before they reach U.S. borders.

Papp also took a moment to recognize the service’s recent loss of Boatswains Mate Third Class Travis Obendorf, who was mortally injured during a rescue operation in the Bering Sea and Senior Chief Petty Officer Terrell Horne, who was killed by drug traffickers during drug interdiction operations.

(News Release, USCGHQ, dtd Feb 26, 2014)

NOAA Satellites Helped Save 261 People Last Year

The same [NOAA satellites](#) that helped forecasters predict severe weather, like the Moore, Okla., tornado last May and November’s deadly Midwest tornado outbreak, also played a key role in rescuing 261 people from potentially life-threatening scenarios throughout the United States and its surrounding waters last year. A combination of NOAA polar-orbiting and geostationary satellites detected distress signals from emergency beacons carried by downed pilots, shipwrecked boaters and stranded hikers and relayed information about their location to first responders on the ground.

NOAA satellites are part of the international Search and Rescue Satellite Aided Tracking System, called [COSPAS-SARSAT](#). This system uses a network of satellites to quickly detect and locate distress signals from emergency beacons onboard aircraft and boats, and from smaller, handheld personal locator beacons called PLBs. Of the [261 rescues](#), 139 were waterborne rescues, 34 were from aviation incidents and 80 were from events on land, where PLBs were used.

(Source: www.noaanews.noaa.gov)

PHS HEALTH NEWS

On Jan. 11, 1964, Dr. Luther Terry, the U.S. surgeon general of the U.S. Public Health Service, released The Surgeon General’s report of 1964, the first such analysis that laid out the effects of tobacco and smoking, and spurred initiatives to lower tobacco use among Americans. Its conclusions were built on more than 7,000 studies on smoking and concluded for the first time that smoking caused lung cancer in men, and likely in women, and that lighting up was the most likely cause of chronic bronchitis. Now, fifty years later, thanks to Terry’s efforts and those of his successors, a study published in *JAMA* by researchers from the Cancer Intervention and Surveillance Modeling Network (CSINET) reports that 20% of adult Americans now smoke, compared to 50% in 1964.

(Source: [Time Magazine](#), Alexandra Sifferlin)





TAPS

LAST NAME	FIRST NAME	GRADE	DATE	CITY	STATE
ALEXANDER	JAMES	CS2	20131228	THE VILLAGES	FL
ALLAN	WILLIAM	CAPT	20140126	SEATTLE	WA
ALLEN	JAMES	RMCS	20131220	CHESAPEAKE	VA
ARNOLD	HARRY	MUCS	20140120	QUAKER HILL	CT
BASKIN	MARTIN	CAPT	20140217	WOOSTER	OH
BEAUDOIN	WILLIAM	AT1	20140225	SAULT STE MAR	MI
BECKER	THOMAS	CWO1	20131203	LATHROP	CA
BENNETT	VINCENT	EMCS	20131215	MENOMOMINE	WI
BIRCH	DONALD	QMCM	20140102	E FALLMOUTH	MA
BISSONNETTE	JAMES	AM2	20131216	WILMER	AL
BLAIR	DONALD	BMCM	20140206	MIAMI	FL
BLAXTON	BOBBY	BMCS	20140216	ROYSE CITY	TX
BLOCHER	GEORGE	QMC	20131214	HOUSTON	TX
BLOUNT	BENJAMIN	FSC	20140119	WARRENTON	OR
BOMMARITO	JOHN	PS1	20140104	BRIDGEPORT	MI
BORUT	ROBERT	MK3	20140118	LAKE GROVE	NY
BRACKETT	HAROLD	CWO4	20140213	MANCHESTER	NH
BRADTKE	DONALD	CWO3	20140112	DELAND	FL
BRAJAK	FRANK	RDCS	20140126	N BILLERICA	MA
BRANDON	JAMES	CDR	20140115	TULSA	OK
BROSSARD	HOWARD	LT	20140105	HAYWARD	WI
BROWN	WILLIAM	CWO2	20131216	MARION	IN
BROWN	ARNOLD	CDR	20140118	FOX POINT	WI
BRUNSON	JOE	AEC	20131223	ELBERTA	AL
BULLWINKLE	DIANA	HSC	20140201	LAS CRUCES	NM
BUTKOWSKI	ROBERT	YNCS	20140121	TRENTON	MI
CAREY	DONALD	RMC	20131204	CLEVELAND HTS	OH
CAREY	JOHN	GMC	20131207	SHELTON	WA
CARLSEN	DANIEL	MKC	20140130	MIMS	FL
CATE	DAVID	BM1	20140221	JOHNSTON	RI
CHAPPELL	JAMES	CDR	20140205	MERRITT ISLAND	FL
CHERNY	JOHN	CWO4	20140113	MENTOR	OH
CHETTO	MICHAEL	ENG4	20140205	PALATINE	IL
CHINNIS	ROBERT	MKCM	20140223	ST AUGUSTINE	FL
CIPOLLO	JOSEPH	COMM2	20140208	PLYMOUTH	MA
CISEK	LEON	CWO4	20140111	UNION CITY	CA
CLANCY	JAMES	ENG2	20140111	NORTH BEND	OR
CLAYTON	ROY	LCDR	20140201	BUNN	NC
CLEMMONS	JUNIUS	TTCM	20140216	E STROUDSBURG	PA
COEN	JAMES	CAPT	20131206	NORTH ANDOVER	MA
COLLINS	JOHN	CWO4	20131201	FT WORTH	TX
COY	JOHN	ENC	20131213	VALLEY STATION	KY
COYLE	FRANCIS	ENC	20140122	AMA	LA
CRABILL	JOSEPH	BMC	20140223	MECHANICSVILLE	MD
CROWE	RAYMOND	DCCS	20140116	MARYSVILLE	IN
CURRIER	GARY	DC1	20131224	GALVESTON	TX
DABNEY	WILLIAM	CWO2	20131203	LOUISVILLE	KY
DANIEL	DANIEL	CAPT	20131227	BALTIMORE	MD
DANIELS	RICHARD	BM2	20131220	LELAND	NC
DAVIS	JEFFREY	FA	20140222	GARDENA	CA

(TAPS continued on page 12)

LAST NAME	FIRST NAME	GRADE	DATE	CITY	STATE
<i>(TAPS continued from page 11)</i>					
DILLARD	JOEL	MKC	20140124	GUIN	AL
DOBERSON	FREDERICK	CS1	20140212	SAVANNAH	GA
DORSEY	JAMES	CWO2	20131128	OLATHE	KS
DOYLE	DAVID	LCDR	20131223	RAPID CITY	SD
DREW	WILLIAM	CDR	20131229	JUNO BEACH	FL
DUCOTE	RUFUS	ENG3	20131211	DAPHNE	AL
DUFRESNE	LEO	CSC	20131225	WOONSCKET	RI
DUGGS	EDWARD	LT	20131208	OFFUTT AFB	NE
EADY	JAMES	DCCS	20140102	WILMER	AL
EAVENSON	RALPH	LCDR	20140213	AUBURN	CA
ENSRUD	NORMAN	CAPT	20131214	WOODBIDGE	VA
FARMER	JOHN	BMC	20131229	DEPOE BAY	OR
FARRENKOPF	STERLING	QM1	20131128	S CHATHAM	MA
FAULKENBERRY	WILLIAM	CDR	20140213	SANDYS	BM
FERGUSON	DANIEL	ENCS	20140109	PLAINFIELD	IN
FITZGERALD	HARVIE	CDR	20140124	VIRGINIA BCH	VA
FLUET	RICHARD	EM1	20131225	MT CLEMENS	MI
FRIEDHOFF	ROBERT	CDR	20140121	PORTLAND	OR
FRITZ	JAMES	DCCM	20140206	EAST LYME	CT
FRITZSCHE	DIETER	SK3	20131223	GRESHAM	OR
GAINNEY	ROBERT	AMCM	20140131	ELIZABETH CITY	NC
GAINSFORD	LELAND	SKC	20131215	SARASOTA	FL
GATLIN	ROBERT	CWO4	20140121	SEMINOLE	FL
GERIS	WILLIAM	SKCM	20131222	ABINGDON	VA
GLOVER	LEONARD	ELC4	20140217	SAN PEDRO	CA
GOODMAN	LOWELL	LCDR	20140209	BELMONT	ME
GRANDY	WILEY	CWO3	20131128	POPLAR BRANCH	NC
GREEN	CLARENCE	BM1	20140113	MITCHELLVILLE	MD
GRINNELL	ROGER	MKCM	20131214	PORTSMOUTH	RI
GROSS	JESSE	CDR	20140102	PELHAM	NY
HAGLUND	ROBERT	CDR	20140125	CORTLANDT MNR	NY
HAJDALENKO	GREGORY	SN	20131228	SMYRNA	GA
HART	ROBERT	ETCS	20131202	SAN FRANCISCO	CA
HATHAWAY	CHARLES	CAPT	20131212	CHATHAM	MA
HELM	GEORGE	ELC4	20131228	WARREN	MI
HEWLETT	WILLIAM	CAPT	20140109	FERNANDINA BCH	FL
HEYM	RICHARD	CAPT	20131129	MILLTOWN	NJ
HILL	RANDALL	ENG2	20140118	WAKEFIELD	MI
HINES	ROBERT	CSC	20140201	NEWNAN	GA
HIRAHARA	MELVIN	BMC	20131216	ASTORIA	OR
HOLT	FRED	EMC	20131203	STOCKTON	CA
HOULNE	EDWARD	ETC	20140128	WARMINSTER	PA
HOWARD	REUBEN	BMC	20131203	HOLLIS	ME
HUDGINS	HOWARD	LCDR	20131219	JACKSONVILLE	FL
HUGHES	CYRIL	ADC	20131222	GRASS VALLEY	CA
JACOBS	KERWIN	LCDR	20140107	MERIDIAN	ID
JOHNSON	EDWARD	MK2	20140118	PORTLAND	OR
JOHNSON	NICHOLAS	SN	20131229	ST. PETERSBURG	FL
KAZARIAN	HARRY	FN	20131221	WARWICK	RI
KEECH	HOWARD	AD1	20140110	VALRICO	FL
KELLY	THOMAS	MK2	20140207	COLUMBIA	SC
KERMON	WILLIAM	DCC	20131210	WILMINGTON	NC
KIEL	ROBERT	MK1	20140220	MILLINGTON	MD

(TAPS continued on page 13)

LAST NAME	FIRST NAME	GRADE	DATE	CITY	STATE
<i>(TAPS continued from page 12)</i>					
KITE	CLEVELAND	MKC	20140126	SEMMES	AL
KNOX	JAMES	AD3	20131128	CLAXTON	GA
LAMBERT	DENNIS	GMC	20140112	SPRINGDALE	AR
LANE	JOSEPH	BMCM	20140111	BEAR	DE
LANGE	HERBERT	ENCM	20131219	ELIZABETH CITY	NC
LEFKO	THOMAS	BM1	20140105	WALNUT CREEK	CA
LIPSKI	ALOYSIUS	PS1	20131225	MEDINA	OH
LITTLEJOHN	EDWARD	MKC	20131206	ST ANTHONY	MN
LONCHIEK	ROBERT	MMCS	20131225	STATEN ISLAND	NY
LOOSE	DONALD	CDR	20140125	OROVALLEY	AZ
LOWEN	DARRYLD	AECM	20131227	LAS CRUCES	NM
LUMADA	DOMINCIANO	FS2	20140221	CERRITOS	CA
LUNALINDSEY	BARBARA	SK1	20131227	WALNUT GROVES	MS
LYNN	FRANK	EN2	20140104	VIRGINIA BEACH	VA
MAGUIRE	RICHARD	CDR	20131225	PONTE VEDRA BCH	FL
MALOTT	SAMMIE	FS1	20140127	WILLIAMSBURG	OH
MARZOLINE	ERNEST	CWO2	20140114	RIVERSIDE	CA
MATHEWS	LEONARD	CWO2	20140206	SPRINGVILLE	TN
MAYERHOFER	FRANK	AM1	20131226	KERNERSVILLE	NC
MCELVAIN	KENNETH	PS1	20131231	EL SEGUNDO	CA
MCGINNIS	ROBERT	BMC	20131218	MEDFORD	MA
MCNERTNEY	JAMES	BM1	20140216	FRANKSTON	TX
MERIWETHER	THOMAS	CWO4	20140219	WICHITA FALLS	TX
MICHAELS	BRENTON	LCDR	20140118	CHEBOYGAN	MI
MILLS	WILLIAM	HSC	20131214	TESQUE	NM
MIMS	MICHAEL	MK1	20140111	BUDA	TX
MISHKOFSKI	JOSEPH	CWO4	20140125	VIRGINIA BEACH	VA
MOORE	FRANKLIN	YNCS	20140114	REDWOOD CITY	CA
MORRISON	THOMAS	BMC	20140130	CHARLEVOIX	MI
MURPHY	JIMMY	MKCM	20140205	SABATTUS	ME
NAVRAN	LESLIE	CDR	20131230	BELLINGHAM	WA
NEHRBASS	CHARLES	ENC	20140222	VAN ETTEN	NY
NEWCOMER	GERALD	RMCS	20140221	AUBURN	WA
NICHOLS	JAMES	MK1	20140108	FLIPPIN	AR
NORRIS	DAVID	CDR	20131218	DURHAM	NC
OBENDORF	TRAVIS	BM3	20131218	ALAMEDA	CA
OBRIEN	JAMES	LCDR	20140214	CARRIERE	MS
OMPICO	ANTONIO	FSC	20140113	BAGUIO CITY	BENGUE
ORCHARD	ANTHONY	CWO3	20131212	VILLACIDRO	CA
OSTER	FRANK	LCDR	20140215	FERNANDINA BEACH	FL
PAGE	RALPH	CWO2	20140119	MELBOURNE	FL
PARRELLA	ROBERT	ADCM	20131221	SAN DIEGO	CA
PARSONS	GLEN	CDR	20140212	EL CAJON	CA
PENIX	GORDON	RDCM	20140206	SEATTLE	WA
PETERSEN	GARY	HSC	20140110	PORTLAND	OR
PINTO	KENNETH	YN2	20140206	REDDING	CA
PORRO	VICTOR	EN1	20140120	EAST KINGSTON	NH
PRATT	CALVIN	LCDR	20140206	HILLSBORO	OR
QUARLES	BILLY	HSC	20140217	CORSICIANA	TX
QUINLAN	JOHN	RMC	20131227	ELIZABETH CITY	NC
QUINN	ROBERT	YN1	20131205	RUMSON	NJ
RAMOS	SABASTIAN	BMC	20140127	TAUNTON	MA
REESE	TEDDY	CWO2	20140104	ROCKY POINT	NC

(TAPS continued on page 14)

LAST NAME	FIRST NAME	GRADE	DATE	CITY	STATE
<i>(TAPS continued from page 13)</i>					
RIGGS	KENNETH	CWO4	20140102	LEAGUE CITY	TX
RIVERA	JOSE	MK1	20131210	ARROYA	PR
ROBERTSON	PAUL	LCDR	20140120	MIAMI	FL
ROBINSON	BRIAN	LCDR	20140214	MANASSAS	VA
RODRIGUEZ	DANA	EM1	20140207	HOUSTON	TX
ROHRER	WILLIAM	CAPT	20131222	ROY	WA
RUBLE	CHARLES	CDR	20131224	SAN ANTONIO	TX
RUTLEDGE	LEWIS	MK1	20140222	SAN DIEGO	CA
RYDER	EARL	CWO2	20140118	PAXICO	KS
RYLAND	JOHN	CDR	20131204	RENTON	WA
SANTACRUZ	GEORGE	CAPT	20140225	SLIDELL	LA
SCHAAB	LOUIS	CWO2	20131231	AVON	NJ
SCHWIER	HALLYE	CDR	20140106	FORT WORTH	TX
SELIN	CARL	CAPT	20140223	KEY COL BCH	FL
SHEA	RAYMOND	MK1	20131210	SANDOWN	NH
SIMPSON	JAMES	LCDR	20131208	ST SIMONS ISLAND	GA
SLAUGHTER	JOHN	SK1	20140121	GARDEN GROVE	CA
SMITH	JAMES	BTC	20131202	CASTLE ROCK	CO
SNOW	ROBERT	CWO3	20140103	HENDERSON	NV
SNYDER	JAY	CDR	20140211	CHANTILLY	VA
SPERRY	FRANK	CDR	20140216	ST IGNACE	MI
STAPLES	ROBERT	SN	20140117	MATHIS	TX
STAUTER	JOHN	AM1	20140222	SEMMES	AL
STEINFORD	TERRY	LCDR	20140125	COOPER CITY	FL
STEPHENSON	JOHN	ETC	20131224	HILLSBORO	TX
STRANG	ALDER	BMC	20140120	JACKSONVL BCH	FL
STRONG	CARL	MK1	20140114	BRIDGE CITY	TX
STYMANS	DUANE	BMC	20140107	LATHROP	CA
SUMRELL	MAHLON	MKCS	20140117	HARBINGER	NC
SUTTON	KEVIN	SK1	20140129	JACKSON	MS
TAMASHIRO	YASUO	FSCM	20140118	PEARL CITY	HI
TAMONDONG	RODOLFO	SKC	20131211	PASADENA	MD
TEEPE	WILLIAM	CDR	20131208	LAS VEGAS	NV
TELFER	THOMAS	MKCS	20140116	BALDWIN	MI
THURSTON	DONALD	CWO4	20131219	MURRAY	KY
TOLBERT	WAYNE	BMC	20140217	CHINCOTEAGUE	VA
USELTON	DONALD	QMC	20140119	BROOKSTON	IN
VALENTINI	JOSEPH	TTC	20131221	REISTERTOWN	MD
VERJINSKI	LAWRENCE	DPCS	20140115	SAN JOSE	CA
WALES	DONALD	ADC	20140123	SENECA	SC
WARREN	DANIEL	ATC	20131206	NAPLES	FL
WATSON	THOMAS	CWO3	20131204	LAKE STEVENS	WA
WEBB	WILLIE	RMC	20131212	ACWORTH	GA
WEBBER	J	MK1	20140225	HULL	MA
WEEKS	DEANEYS	CWO4	20140218	HUDSON	FL
WELCOME	JOHN	FSCS	20131224	ELIZABETH CITY	NC
WELSH	STEPHENS	PSS2	20140130	JACKSONVILLE	FL
WILLIAMS	EDWARD	MK1	20140124	BAYSWATER	NY
WILLIAMS	FRANK	BMC	20131211	DAVENPORT	FL
WILLIAMS	TYRONE	TCC	20140220	NEW ORLEANS	LA
WILSON	DONALD	DC1	20140221	BOYD	TX
WIMMER	ROBERT	LCDR	20131228	SPOKANE	WA
WINBERRY	GEORGE	FS1	20140121	PALM BAY	FL
ZEOLI	ANTHONY	QMCS	20131211	HERNANDO	FL

Dependent TAPS

Name of Dependent	Relationship	Date of Death	Location
Joann S. Bannister	Wife of TTC Adolph Bannister, USCG Ret	01 Oct 2012	West Columbia, SC
Jena R. Barrett	Wife of CAPT James P. Barrett, USCGR Ret	01 Nov 2013	Alexandria, LA
Helen M. Batista	Wife of BMC Richard F. Batista, USCG Ret	21 Dec 2013	San Antonio, TX
Hedelisa L. Bowles	Wife of DCC James M. Bowles, USCG Ret	15 Dec 2013	Salisbury, MD
Patricia A. Bruce	Wife of CDR Richard E. Bruce, USCG Ret	18 Sep 2013	Severna Park, MD
Irene "Peggy" Clough	Wife of CDR Albert H. Clough, USCG Ret	05 Dec 2013	Palmer, AK
Linda L. Devore	Wife of BMC Gregory J. Devore, USCG Ret	08 Jun 2013	Hardyville, KY
Lynn "Hunkie" Downen	Wife of MK2 John Downen, USCG Ret	19 Jan 2014	Enfield, IL
Georgia R. Durden	Wife of ENC Billy D. Durden, USCG Ret	22 Apr 2011	Townsend, GA
Barbara D. Galloway	Wife of CDR Frederick R. Galloway, USCG Ret	12 Feb 2014	Riva, MD
Barbara L. B. Gryder	Wife of PSC Robert J. Gryder, USCG Ret	14 Dec 2013	Ten Mile, TN
Judith A. Guich	Wife of LCDR John Guich, USCG Ret	09 Feb 2014	Shoreline, WA
Stephanie L. Hanzalik	Wife of CAPT James Hanzalik, USCG Ret	25 Nov 2013	Slidell, LA
Martha Heyde	Wife of MKC John P. Heyde, USCG Ret	07 Jan 2014	Montgomery, TX
Patricia A. Helm	Wife of MK1 Clarence Helm, USCG Ret	15 Dec 2013	Springfield, IL
Margaret Holzbauer	Wife of CPO James Holzbauer, USCG Ret	27 Sep 2013	Lucama, NC
Carmine M. Huber	Wife of ASMC William D. Huber, USCG Ret	04 Dec 2013	East Machias, ME
Mabel Knighton	Wife of QMCM Charles Knighton, USCG Ret	17 Sep 2013	Woodruff, SC
Barbara A. Lancaster	Wife of CWO4 William T. Lancaster, USCG Ret	04 Dec 2013	Fort Pierce, FL
Tamy L. Lee	Wife of LT Michael P. Lee, USCG Ret	26 Oct 2013	Reno, NV
Kathleen M. Massman	Wife of RM1 Gerald R. Massman, USCG Ret	31 Dec 2013	Brenda, AZ
Glenna B. Martin	Wife of CDR Ralph T. Martin, USCG Ret	11 Nov 2013	Tulsa, OK
Bonnie I. McGowan	Wife of BMC Ronald V. McGowan, USCG Ret	04 Feb 2013	Boothwyn, PA
A. Catherine McMillan	Wife of BMCM William McMillan, USCG Ret	01 Feb 2014	Port Charlotte, FL
Phyllis F. Paul	Wife of SKC Robert C. Paul, USCG Ret	08 Sep 2013	Staunton, VA
Mildred Pierce	Wife of CWO4 William T. Pierce, USCG Ret	23 Jan 2014	Athens, TN
Mary L. Schmidt	Wife of CAPT Dale R. Schmidt, USCG Ret	09 Oct 2013	San Antonio, FL
Margaret Sheard	Wife of LCDR Gerald Sheard, USCGR Ret	11 Apr 2010	Budd lake, NJ
Carole Simpson	Wife of CAPT William Simpson, USCG Ret	24 Jan 2014	New London CT
Beth M. Spencer	Wife of BMC David H. Spencer, USCG Ret	28 Oct 2013	Michigan City, IN
Dorothy Sprick	Wife of CAPT Robert Sprick, USCGR Ret	08 Aug 2010	Venice, FL
Chris Springsteen	Wife of CWO4 Harold R. Springsteen, USCG Ret	08 Jan 2014	Grants Pass, OR
Carol Swaine	Wife of BMCS Mark Swaine, USCGR Ret	28 Sep 2013	Worcester, MA
Kay F. Wehausen	Wife of PSCS John E. Wehausen, USCG Ret	15 Jun 2013	Sturgeon Bay., WI
Betty L. Willey	Wife of BMC Bradley J. Willey, USCG Ret	05 Jan 2014	Tahuya, WA
Betty Mae Wilmot	Wife of SK1 Harry C. Wilmot, USCG Ret	18 Feb 2014	York, PA
Sue R. Wilson	Wife of BMCM Jack L. Wilson, USCG Ret	13 Dec 2013	Wilmington, NC

If you have lost a loved one and would like their name printed in Dependent TAPS, please contact PPC-DG-RAS@uscg.mil with their name, date of death, your name and retired rank, and city/state of residence. RAS will make appropriate updates and then forward to The Retiree Newsletter Editor. Or you can send your request in writing and mail to: Commanding Officer (RAS), Pay & Personnel Center, 444 SE Quincy Street, Topeka, KS 66683-3591. You may also fax your request to (785) 339-3770.

SID CEASAR, COAST GUARD VETERAN (1922-2014)

Feb 12, 2014— Sid Caesar, the prodigiously talented pioneer of TV comedy who paired with Imogene Coca in sketches that became classics and who inspired a generation of famous writers, died Wednesday. His talent for comedy was discovered when he was serving in the Coast Guard during World War II and got a part in a Coast Guard musical, "Tars and Spars." He also appeared in the movie version. His 1950's television show, "Your Show of Shows," reached 60 million viewers weekly and earned Mr. Caesar 1 million dollars a year at a time when, he said, \$5 bought a steak dinner for two. He was 91.

Source: <http://www.legacy.com/memorial-sites/coast-guard/>

Editor's notes**KEEPING RETIREE & ANNUITANT SERVICES INFORMED**

All retirees are reminded to inform PPC (RAS) as soon as possible following changes of marital status (divorce, death, annulment, marriage, just to mention some), death of a designated SBP beneficiary, or any other changes which could impact retired pay. Additionally, when you make a change with DEERS it **does not** constitute a change to your Retired Pay account since DEERS is a totally different system from RAS.

STATE TAX REMINDER: As a reminder when moving from one state to another and updating your home mailing address, don't forget to change your state tax withholdings. The retiree must request a change for state tax as an address change does not automatically change or stop the state information that the tax is being paid to.

Send your reunion or other notices to:

The Retiree Newsletter
Commanding Officer (P&D)
U.S. Coast Guard Pay & Personnel Center
444 SE Quincy Street
Topeka, KS 66683-3591

E-mail: PPC-DG-RASNewsletter@uscg.mil
Phone: (toll free, U.S. only) 1-800-772-8724 or (785) 339-2236

Coast Guard/NOAA/PHS Retiree Personnel Locator: If you are searching for a Coast Guard/NOAA retired individual, we can help. Place your personal correspondence to that individual in a sealed envelope, making sure to include how they can get in touch with you. On the outside of that envelope, address it to them with their full name and rank/rate (for military). Please write your return address and attach a stamp on the envelope. Then, place that envelope in a larger envelope and address it to:

**Commanding Officer (RAS)
USCG Pay & Personnel Center
444 SE Quincy Street
Topeka, KS 66683-3591**

RAS will complete the person's address and place it in the mail.

Need a corrected DD-214?

If your DD-214 is incorrect and you want a corrected form (DD-215), you need to send your request in writing to:

Commander (PSD-MR)
Personnel Service Center
US Coast Guard Stop 7200
4200 Wilson Blvd, Ste 1100
Arlington, VA 20598-7200

Please include your name, rank/rate, SSN/Employee ID, and date of retirement.

More DD-214 information

Great news for veterans—the National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214 online: <http://vetrecs.archives.gov/>. This will cut the waiting time veterans have had in the past waiting for copies of their DD-214s. **Note:** This website does not allow you to see or print a copy of your DD-214 but does allow you to print the request form needed to mail or fax to NPRC for obtaining a copy of your DD-214.

VA compensation payments and federal income taxes

If you retired from the USCG, NOAA or PHS based on years of service and are later given a retroactive service connected disability rating by the VA, your retirement pay for the retroactive period is excluded from income up to the amount of VA disability benefits that you would have been entitled to receive. The form 1099R reports the entire distribution because the income, when paid, was taxable under the law.

A corrected form 1099R which could support the decrease in taxable income will not be issued by PPC.

This policy is contained in the DOD Financial Management Regulations, VOL 7B and also is stated in the IRS instructions for Form 1099R, which directs that the entire income distribution will be reported if a part is taxable and a part is not taxable.

Retirees who are affected by this policy should consult a tax preparer for assistance. The retiree should provide copies of the Form 1099R and the VA Award Letter to claim a refund of taxes paid on the excludable amount.

You may also claim a refund of any taxes paid on an excludable amount in previous years by filing an amended return on Form 1040X, subject to Statute of Limitations.

Pay & Personnel Center, Retiree & Annuitant Services (RAS) - Directory Assistance

Questions, Address or Direct-Deposit Changes

If you need information or have questions about:

- ◆ Your retired or Survivor Benefit Plan (SBP) annuity payments
- ◆ Your Retired/Annuitant Statement
- ◆ IRS Form 1099R (reporting taxable income)

or you need to change:

- ◆ Your and your dependents home mailing address (for Retired/Annuitant Statement, newsletter, 1099R, correspondence)
- ◆ Your financial institution or account number for your direct deposit
- ◆ Report a change to your Designation of Beneficiary for Payment of Unpaid Retired Pay (Note: Use Form *CG PPC-3600 Designation of Beneficiary for Payment of Unpaid Retired Pay)

You may make the requests listed above by **telephone**, by **fax** or in **writing**. Our telephone and fax numbers are:

Toll free: 1-800-772-8724
Commercial: (785) 339-3415
Fax: (785) 339-3770

Allotments, SBP Coverage and Beneficiary Changes

If you need to:

- ◆ Start, stop or change an allotment (you may use Form *CG PPC-7221 Retired Allotment Authorization Form, fax in the form or a written request, call us or send us an e-mail request). If you e-mail us with the request, your pay tech will call you to verify your information.
- ◆ Report a change to your Survivor Benefit Plan (SBP) coverage (must be in writing)

You may **fax** your request to (785) 339-3770 or mail to:

Commanding Officer (RAS)
USCG Pay & Personnel Center
444 SE Quincy St
Topeka, KS 66683-3591

() Note: forms available from our website
<http://www.uscg.mil/ppc/forms>*

E-mail: PPC-DG-RAS@uscg.mil

Website: <http://www.uscg.mil/ppc/ras/>

Income Tax Withholding Changes

If you need to:

- ◆ Start or change the amount of State Tax Withholding (Retirees can call, e-mail, fax or use *IRS Form W-4, or state form. **If using IRS form, indicate that the form is for State Income Tax Withholding, not federal, which state it's for and the dollar amount to be withheld, (minimum amount is \$10.00, no cents).** We cannot withhold state tax for annuitants)
- ◆ Change your Federal Income Tax Withholding (Retirees use Form W-4, Annuitants use Form W-4P)
- ◆ Change exemptions or additional withholding

Federal tax changes **must** be in writing. The original Form IRS W-4 or W-4P must be mailed to PPC (RAS) for action and filing, per IRS requirements. PPC (RAS) cannot accept a faxed W-4 or W-4P. Please mail to:

Commanding Officer (RAS)
USCG Pay & Personnel Center
444 SE Quincy St
Topeka, KS 66683-3591

()Note: forms available from our website
<http://www.uscg.mil/ppc/forms>
or directly from the IRS*

Report of Death

To report the death of a Coast Guard, NOAA or PHS retiree/annuitant call:

Toll free: 1-800-772-8724
Commercial: (785) 339-3415
Fax: (785) 339-3770

Or write:

Commanding Officer (RAS)
USCG Pay & Personnel Center
444 SE Quincy St
Topeka, KS 66683-3591

E-mail articles, dependent taps entries, reunion notices, etc., to **PPC-DG-RASNewsletter@uscg.mil** or call us at the numbers listed below. **The deadline for the next issue is May 9, 2014**

1-800-PPC-USCG/1-800-772-8724

Other Important Phone Numbers and Websites

Medical/Dental Benefits	Phone	Websites/Notes
Eligibility (DEERS)/ID Cards	1-800-538-9552 (TTY/TDD) 1-866 363-2883	http://www.tricare.mil/deers In CA: 1-800-334-4162; In AK & HI 1-800-527-5602
Mail-Order Pharmacy	1-877-363-1303	http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP
Retiree Dental Plan	1-888-838-8737	http://www.trdp.org
TRICARE Overseas	1-888-777-8343	http://www.tricare.mil/mybenefit/home/overview/Regions/RegionsNonUS
TRICARE United States	phone numbers on their website	http://tricare.mil
TRICARE For Life	1-866-773-0404	http://www.tricare.mil/tfl/default.cfm
Senior Pharmacy Program	1-877-363-6337	http://tricare.mil/mybenefit/home/overview/Eligibility/WhoIsEligible/MedicareBeneficiaries
Federal Long-Term Health Insurance	1-800-582-3337	http://www.opm.gov/insure/ltc/
CG Health Benefits Advisor	1-800-942-2422	
Veterans Benefits	Phone	Websites/Notes
Department of Veterans Affairs	1-800-827-1000	http://www.va.gov
Insurance Information	1-800-669-8477	http://www.insurance.va.gov
Veterans Group Life Insurance		http://www.insurance.va.gov/sglisite/vgli/vgli.htm
New VGLI Applications and VGLI Reinstatements: OSGLI PO Box 41618 Philadelphia, PA 19176-9913	1-800-419-1473 Overseas phone (973) 548-5699 Overseas fax # (973) 548-5300	Death and accelerated benefits claims only: Fax: 1-877-832-4943 All other fax inquiries: 1-800-236-6142 or e-mail: osgli.claims@prudential.com All other inquiries: osgli.osgli@prudential.com General Correspondence: Office of Servicemembers' Group Life Insurance 80 Livingston Avenue Roseland, NJ 07068-1733
Federal Benefits for Veterans and Dependents	1-800-827-1000	http://www.va.gov/opa/vadocs/current_benefits.asp VA Pamphlet 80-02-1
Headstones and Markers	1-800-697-6947	http://www.cem.va.gov/hm.htm

(Continued on page 19)

*(Continued from page 18)***Other Important Phone Numbers and Websites**

Other	Phone	Websites/Notes
Final Active Duty Pay	1-866-772-8724 Overseas (785) 339-2200	http://www.uscg.mil/ppc/ses/ Commanding Officer (SES) USCG Pay & Personnel Center 444 SE Quincy St Topeka, KS 66683-3591
Contact PPC (SES) for information on Severance Pay, Separation Pay, Disability Severance Pay, LES's, IRS Form W-2.		
Travel Claims	1-866-772-8724 Overseas (785) 339-2200	http://www.uscg.mil/ppc/tvl.asp Send final travel claim to: Commanding Officer (TVL) USCG Pay & Personnel Center 444 SE Quincy St. Topeka, KS 66683-3591
Service Records	(314) 801-0800	http://www.archives.gov/veterans/military-service-records/ Write to: National Personnel Records Center Military Personnel Records 1 Archives Drive St. Louis, MO 63138-1002
Veterans or next-of-kin of a deceased veteran can log on http://www.archives.gov/veterans/military-service-records and make requests. All others must write in and include complete name, rank/grade, SSN, dates of service and date of birth of the veteran. DD-214s are also available via the website.		
Social Security	1-800-772-1213	http://www.ssa.gov
WWII U.S. Merchant Marine Awards and Decorations	(202) 366-2646	http://www.marad.dot.gov/contact_us.html Maritime Administration U.S. Department of Transportation 1200 New Jersey Ave, SE Washington, DC 20590 Attn: Patricia Thomas, W25314
National Coast Guard Retiree Council Help Desk Telephone/E-mail "HOTLINE"	(202) 475-5381	E-mail: NRHDesk@gmail.com

ARE YOU NEARING YOUR 65TH BIRTHDAY? IMPORTANT INFORMATION REGARDING YOUR MEDICAL BENEFITS

When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE pays secondary to MEDICARE. You **MUST** enroll in MEDICARE PART B to retain your TRICARE coverage. If you are within 90 days of your 65th birthday, you should log on to <http://www.ssa.gov> or <http://www.medicare.gov> to enroll in MEDICARE PART B. Additional information can be found on the TRICARE web site at http://www.tricare.mil/Welcome/Eligibility/MedicareEligible.aspx?sc_database=web or by telephone at: 1- 866-773-0404. You may also call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552.

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Handbook for Safeguarding Sensitive Personally Identifiable Information

March 2012



Homeland
Security

March 2012

Dear Colleagues,

I am pleased to share with you the newly revised edition of the DHS Privacy Office's *Handbook for Safeguarding Sensitive PII* (Handbook) which applies to every DHS employee, contractor, detailee, intern and consultant.

This Handbook provides guidelines to help you safeguard Sensitive **Personally Identifiable Information (PII)** in both paper and electronic form at DHS. Your component Privacy Officer, component Privacy Point of Contact (PPOC), Program Office, or System Owner may set additional or more specific rules for handling PII, particularly *Sensitive PII*, based on the sensitivity of the information involved.

The Handbook provides step-by-step guidance on how to identify and protect Sensitive PII:

- In the office, or while traveling or teleworking
- On a portable electronic device, such as a Blackberry, laptop, or USB flash drive
- When emailing, faxing, or by other electronic transfer
- When mailing externally, overseas and inter-office
- When storing on a shared drive or SharePoint

The Handbook also provides simple instructions on:

- Encrypting Sensitive PII
- Securing Sensitive PII when not in use
- Disposing of Sensitive PII

By observing these guidelines, you will be doing your part to protect the Sensitive PII of our employees, contractors, and the public, and helping to prevent a privacy incident. If you have any questions regarding this Handbook, please contact your component Privacy Officer or PPOC. You may also call us at 703-235-0780 or email us at privacy@dhs.gov.

Sincerely,



Mary Ellen Callahan
Chief Privacy Officer
Chief Freedom of Information Act Officer
The Privacy Office
United States Department of Homeland Security

Handbook for Safeguarding Sensitive PII

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Introduction

As someone who works for or on behalf of the Department of Homeland Security (DHS or Department), it is your responsibility to protect information that has been entrusted to the Department. An important part of this duty is to ensure that you properly collect, access, use, share, and dispose of **Personally Identifiable Information (PII)**.

You should exercise care when handling all PII. *Sensitive* PII, however, requires special handling because of the increased risk of harm to an individual if it is compromised.

This Handbook provides minimum standards that apply to every DHS employee, contractor, detailee, intern and consultant.¹ Your component Privacy Officer, Privacy Point of Contact (PPOC), Program Office, or System Owner may set additional or more specific rules for handling PII based on the sensitivity of the information involved. Your supervisor or component Privacy Officer or PPOC will be able to direct you to your component-specific rules.

This handbook explains:

- how to identify PII and Sensitive PII,
- how to protect Sensitive PII in different contexts and formats, and
- what to do if you believe Sensitive PII has been compromised.

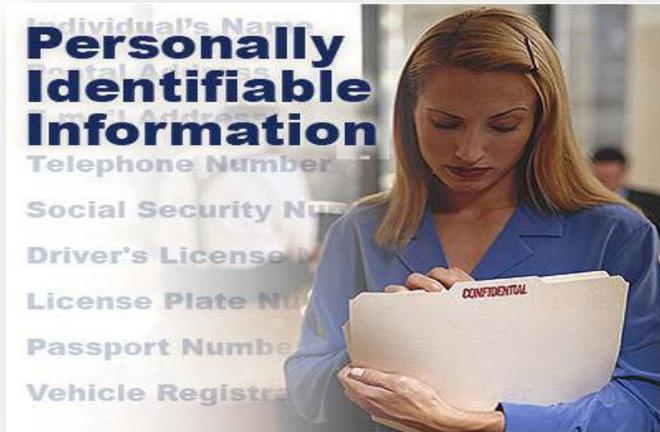
Additionally, Appendix A of this handbook gives instructions on how to encrypt a file containing Sensitive PII. Appendix B provides answers to frequently asked questions on specific procedures for protecting Sensitive PII. And Appendix C includes three useful factsheets: one summarizing this handbook, one on protecting Sensitive PII while teleworking, and one providing instructions on how to restrict network shared drive access.



1.0 The difference between PII and Sensitive PII

DHS defines personal information as “**Personally Identifiable Information**” or PII, *which is any information that permits the identity of an individual to be directly or indirectly inferred,*

including any information that is linked or linkable to that individual, regardless of whether the individual is a U.S. citizen, lawful permanent resident, visitor to the U.S., or employee or contractor to the Department.



Sensitive PII is *Personally Identifiable Information, which if lost, compromised, or disclosed without authorization, could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual.*

Sensitive PII requires stricter handling guidelines because of the increased risk to an individual if the data are compromised.

Some categories of PII, when maintained by DHS, are sensitive as stand-alone data elements, including: Social Security numbers (SSN), Alien Registration numbers (A-number), or biometric identifiers. Other data elements such as a financial account number, citizenship or immigration status, or medical information, in conjunction with the identity of an individual (directly or indirectly inferred), are also considered Sensitive PII. In addition, the context of the PII may determine whether the PII is sensitive, such as a list of employees with poor performance ratings.

Not all PII is sensitive. For example, information on a business card or in a public phone directory of agency employees is PII, but is not considered Sensitive PII if it is publicly available.

However, PII that is available to the public is still considered Sensitive PII in certain circumstances. For example, an individual's SSN might be available in a public record maintained by a local court; however, DHS would still consider that individual's SSN to be Sensitive PII because the SSN is a key identifier used in identity theft, and therefore is inherently sensitive. Another example is a DHS employee who maintains a personal public website identifying herself as having a certain medical condition; however, that same medical information in the employee's personnel file at DHS is treated as Sensitive PII.

1.1 PII That Is Always Sensitive

The following personal identifiers, when maintained by DHS, are Sensitive PII even if they are not linked with additional PII or contextual information:

- complete (9-digit) SSN
 - DHS continues to review and reduce its use of SSNs² because they are especially sensitive identifiers that can increase an individuals' risk of identity theft if compromised. DHS programs and offices should minimize access to, use of, and or display of SSNs wherever possible.³
- Alien Registration number (A-number)
- driver's license or state identification number
- passport number
- biometric identifiers (e.g., fingerprint, iris scan, voice print)⁴



The following information is Sensitive PII when linked with the person's name or other unique identifier, such as an address or phone number:

- citizenship or immigration status
- criminal history
- medical information
- full date of birth
- authentication information such as mother's maiden name or passwords
- portions of SSNs such as the last four digits⁵
- financial account numbers
- other data created by DHS to identify or authenticate an individual's identity, such as a fingerprint identification number (FIN) or Student and Exchange Visitor Information System (SEVIS) identification number

Examples of PII

PII:

Name, email, home address

Sensitive PII:

Social Security number

Alien Registration number

Driver's license or Passport number

Biometrics

Financial and medical records

Account numbers

Criminal history

1.2 PII That Is Sensitive In Certain Contexts

Context matters. PII that might not include the data elements identified in 1.1 may still be sensitive and require special handling if it could cause substantial harm, embarrassment, inconvenience, or unfairness to an individual.⁶

For example, a collection of names:

- Is **not** Sensitive PII if it is a list, file, query result, etc. of:
 - attendees at a public meeting
 - stakeholders who subscribe to a DHS listserv
 - employees and contractors at the DHS Privacy Office

- **Is** Sensitive PII if it is a list, file, query result, etc. of:
 - law enforcement personnel, such as investigators, agents, and support personnel
 - employees with poor performance ratings
 - undocumented immigrants awaiting deportation proceedings

1.3 Alien Files and Alien Numbers

You may access and use Alien Files (A-Files) and their associated A-numbers often in fulfilling your duties at DHS.

- In all contexts, this information is Sensitive PII and must be safeguarded as such.
- You may also use an A-number as a case number for matters pending before the Department of Justice, Executive Office of Immigration Review and Board of Immigration Appeals, or for immigration matters pending before the federal courts. Nothing in this Handbook is intended to interfere with the practice of agency personnel with respect to the uses of the A-number in these contexts.
- The known location of the alien is the only other PII that may be included in the unencrypted emails sent to DHS law enforcement personnel from non-DHS staff (e.g., DHS contractors who need to send emails originating outside the DHS firewall).

Note: When non-DHS staff need to send A-numbers to DHS law enforcement personnel, and it is not feasible or consistent with operational needs to do so using encrypted emails, non-DHS staff may send unencrypted A-numbers to DHS law enforcement personnel in order to fulfill their DHS law enforcement and immigration enforcement duties.

2.0 Safeguarding Sensitive PII

You should exercise care when handling all PII. Sensitive PII, however, requires special handling because of the increased risk of harm to an individual if it is compromised. The following guidelines explain how you must properly collect, access, use, share and dispose of Sensitive PII at the Department.



2.1 Collect Sensitive PII Only as Authorized

When collecting Sensitive PII, be sure that you have the legal authority to do so, and, if required, have a Privacy Act System of Records Notice (SORN) in place that describes the information.

- If you are collecting or maintaining Sensitive PII electronically, be sure to check with the DHS Privacy Office or your component Privacy Officer to determine if your database or information technology system requires an approved Privacy Impact Assessment (PIA), and/or compliance with the Federal Information System Management Act (FISMA).

When collecting PII from members of the public, ensure that all paper or electronic forms or processes are reviewed and approved by the DHS Forms Manager prior to collection.

- Collecting personal information from members of the public may trigger separate requirements under the Paperwork Reduction Act (PRA)⁷, and may also require that the form contain a Privacy Act Statement.

2.2 Limit Use of Sensitive PII

Only access or use Sensitive PII when you have a need to know that information,⁸ that is, when your need for the information relates to your official duties.

- Use must be compatible with notices, such as a SORN, PIA, or Privacy Act Statement provided to the individuals from whom the information was collected. If you are unsure about whether a specific use is appropriate, you should confirm with your supervisor, component Privacy Officer, or PPOC.⁹
- If you work for DHS as a contractor, you must have a nondisclosure agreement (NDA) on file with DHS prior to handling Sensitive PII,¹⁰ and complete the mandatory online privacy awareness training course.
- Never browse files containing Sensitive PII out of curiosity or for personal reasons.

2.3 Minimize Proliferation of Sensitive PII

Minimizing proliferation of Sensitive PII helps to keep it more secure and reduces the risk of a privacy incident.

Refer requests for Sensitive PII from members of the media, the public and other outside entities, including requests from members of Congress that are not requesting on behalf of a committee chair or co-chair, to your component Freedom of Information Act (FOIA), Privacy or Disclosure Officer.¹¹

Limit the sharing of Sensitive PII:

- *Internally:* You are authorized to share Sensitive PII with another DHS employee or contractor if the recipient's need for the information is related to his or her official duties.
- *Externally:* You are authorized to share Sensitive PII outside of DHS if:
 1. The recipient's need for the information is related to his or her official duties; *and*
 2. There is a published routine use in the applicable SORN. [All DHS SORNs are posted on the DHS Privacy Office website (www.dhs.gov/privacy)]; *and*
 3. There is an Information Sharing and Access Agreement or a formal Request for Information in place for disclosures of DHS information.

Creating data extracts of Sensitive PII:

Do not create unnecessary or duplicative collections of Sensitive PII, such as duplicate, ancillary, "shadow," or "under the radar" files.

- In some instances, it may be appropriate to create new spreadsheets or databases that contain Sensitive PII from a larger file or database. Before doing so, consult Attachment S1 in the *DHS Sensitive Systems Policy Directive 4300A: DHS Policy and Procedures for Managing Computer-Readable Extracts Containing Sensitive PII*, which can be found on [DHS Connect](#). This document outlines DHS policies on how to manage computer readable extracts containing Sensitive PII.
- Unauthorized replication may constitute an unauthorized or illegal Privacy Act system of records. Your component Privacy Officer or PPOC should be consulted to provide guidance specific to the situation.
 - When you need to print, copy, or extract Sensitive PII from a larger data set, limit the new data set to include only the specific data elements you need to perform the task at hand.
 - In addition, if you need to create duplicate copies of Sensitive PII to perform a particular task or project, delete or destroy them when they are no longer needed.

2.4 Secure Sensitive PII

When you handle, process, transmit, transport and/or store Sensitive PII, you should limit the potential for unauthorized disclosure. For example, protect against “shoulder surfing” or eavesdropping by being aware of your surroundings when processing or discussing Sensitive PII.

PII in electronic form:

Sensitive PII should only be accessed via DHS-approved portable electronic devices (PEDs) such as laptops, USB flash drives, and external hard drives (including contractor-owned equipment or a system that is approved to be used as a government system.).¹² PEDs must be encrypted as noted in *DHS Sensitive Systems Policy Directive 4300A*. Personally-owned USB flash drives may not be used.

Personally-owned computers should not be used to access, save, store, or host Sensitive PII unless you log in through the DHS Virtual Desktop. Each Component has a different procedure for accessing the DHS network remotely, so please check with your Help Desk. These rules also apply to all individuals on an approved telework program.¹³ See Appendix C for additional guidance.

Transporting hard copy PII:

Obtain authorization from your supervisor before removing documents containing Sensitive PII from the workplace. Do not take Sensitive PII home or to any non-DHS approved worksite, in either paper or electronic format, unless appropriately secured. Paper documents must be under the control of the employee or locked in a secure container when not in use.

Physically secure Sensitive PII when in transit. Do not mail or courier Sensitive PII on CDs, DVDs, hard drives, USB flash drives, floppy disks, or other removable media unless the data are encrypted. Also, do not pack laptops or electronic storage devices in checked baggage or leave them in a car for an extended period of time. Never leave paper files or electronic devices in plain sight in an unattended vehicle. Additionally, do not return failed hard drives to vendors for warranty repair or replacement if the device was ever used to store Sensitive PII. These devices should be returned to your IT department for proper handling.

Hard copy PII in the workplace:

Never leave Sensitive PII in hard copy unattended and unsecured.

Physically secure Sensitive PII (e.g., in a *locked* drawer, cabinet, desk, or safe) when not in use or not otherwise under the control of a person with a need to know. Sensitive PII may be stored in a space where access control measures are employed to prevent unauthorized access by members of the public or other persons without a need to know (e.g., a locked room or floor, or other space where access is controlled by a guard, cipher lock, or card reader). But the use of

such measures is not a substitute for physically securing Sensitive PII in a locked container when not in use.

Try not to send Sensitive PII using a fax machine. If possible, scan and then encrypt the document(s) and email it. If the information must be sent by fax, do not send Sensitive PII to a fax machine without contacting the recipient to arrange for its receipt.

Emailing PII:

Within DHS: You can email Sensitive PII without protection if the recipient's need for the information is related to his or her official duties. However, if you have any doubt about that, or **to ensure protection**, the DHS Privacy Office strongly recommends that you password-protect Sensitive PII you email within the Department, or redact the Sensitive PII before you email or print it. Some components require encryption when emailing Sensitive PII *within* DHS, so check your component's policy.

Outside of DHS: Email the Sensitive PII within an encrypted attachment with the password provided separately (e.g., by phone, another email, or in person). See Appendix A for guidance on encryption techniques, and page 8 for guidelines on external sharing of Sensitive PII.

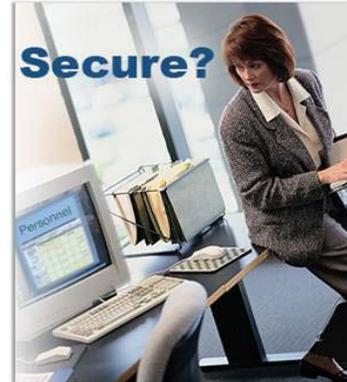
Storing PII on the shared drive:

Store Sensitive PII on shared access computer network drives ("shared drives") only if access is restricted to those with a need to know by permissions settings or passwords. Refer to Appendix C for the process to control access to a network shared drive folder.



3.0 Privacy Incident Reporting

DHS defines a **privacy incident** as the loss of control, compromise, unauthorized disclosure, unauthorized acquisition, unauthorized access, or any similar term referring to situations where persons, other than authorized users and for an unauthorized purpose, have access or potential access to PII in usable form, whether physical or electronic. The term encompasses both **suspected and confirmed incidents**, whether intentional or inadvertent, involving PII which raise a reasonable risk of harm.¹⁴



3.1 How to Report a Privacy Incident:

- You must report all privacy incidents, whether suspected or confirmed, to your supervisor immediately. If your supervisor is unavailable, or if there is a potential conflict of interest, report the incident to your Program Manager, Help Desk, component privacy officer, or PPOC.
- Document or maintain records of information and actions relevant to the incident, as they may be required in the privacy incident handling report.
- Any alleged violations that may constitute criminal misconduct, identity theft or other serious misconduct, or reflect systemic violations within the Department, will be reported to the DHS Office of the Inspector General (OIG) as part of the privacy incident reporting process.

3.2 Do Not Further Compromise the Information

Beware of these common mistakes so that your response to a privacy incident does not cause another incident:

- Do not forward compromised information (e.g., SSN, full name, birth date, etc.) when reporting an incident.
- If and when the compromised Sensitive PII is needed by your supervisor, PPOC, Information System Security Manager (ISSM), or the Help Desk in order to respond to an incident, you will be given instructions regarding the individual to send it to.
- If you see Sensitive PII in an email that you suspect constitutes a privacy incident, remember that the information is duplicated and further compromised if you forward or reply to it.

To obtain more information on privacy incident reporting, download the *Privacy Incident Handling Guidance* at www.dhs.gov/privacy.

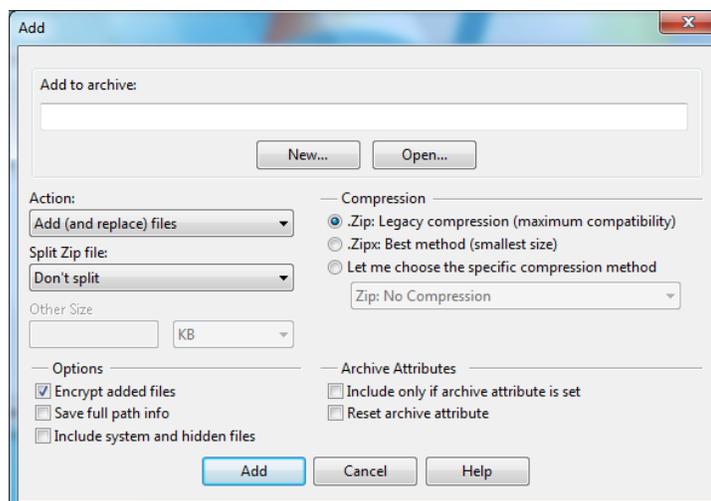
Appendix A: Encrypting a File

Encryption is the process of changing plain text into cipher text for the purpose of security or privacy. Until the Department adopts public key infrastructure (PKI), you have two options for file encryption: WinZip 12.0 and Adobe Acrobat 9 Pro (for PDFs). WinZip 12.0 uses 256-bit encryption which is the Department standard.

NOTE: WinZip version 12.0 only applies to DHS Headquarters' LAN A infrastructure. Contact your component IT Help Desk to obtain the preferred file encryption method. The recipient of a WinZip encrypted file will need WinZip software in order to open the file.

To Encrypt a File using WinZip 12.0:

1. Save the file that needs to be encrypted.
2. Open up Windows Explorer and locate the file.
3. Right click on the file
4. Select **“WinZip, Add to Zip file...”**
5. The **“Add”** dialog box will open (pictured below).
6. The **“Add to archive”** box should be automatically populated with your file path. If not, select **“New”** and pick the path where the zipped file will reside. Insert the name of the **“File name”** box and click **“OK.”**
7. In the **“Action”** box, select **“Add (and replace) files.”**
8. In the **“Compression”** box, select **“.Zip: Legacy compression (maximum compatibility).”**
9. In **“Split Zip file”** box, select **“Don't split.”**
10. In the **“Options”** area, click the **“Encrypt added files”** check box and uncheck the **“Include system and hidden files”** box.
11. In the **“Archive Attributes”** area, do not select either option.
12. Click the **“Add”** button.



13. Click the “**OK**” button on the “**WinZip Caution**” dialogue box.
14. On the “**Encrypt**” dialogue box, enter a string of characters as a password composed of letters, numbers, and special characters (a minimum 8 characters, a maximum of 64) in the “**Enter password**” box.



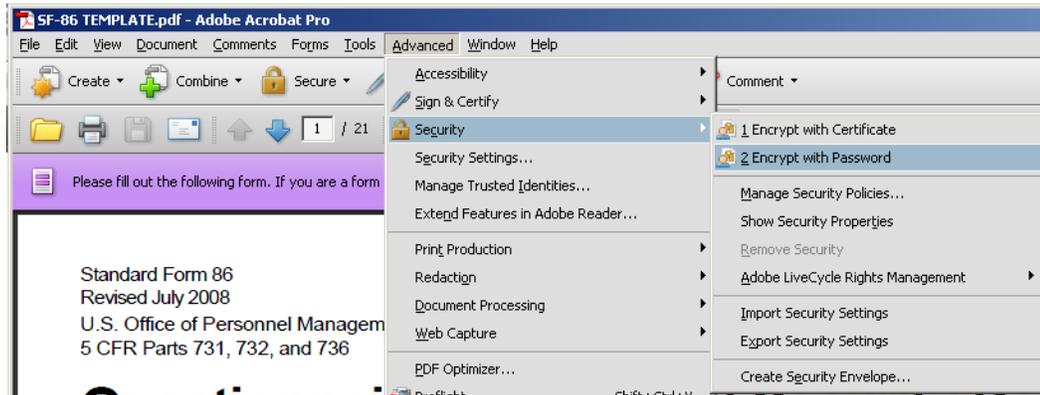
15. Retype the password in the “**Re-enter password (for confirmation)**” box.
16. Check the “**Hide the password**” checkbox if it has not already been checked.
17. Select the “**256-Bit AES encryption**” radio button.
18. Click “**OK.**”
19. You have successfully created the new Zip file which has the file encrypted and password protected in it. The new Zip file can now be attached to an email.

NOTE: In a **SEPARATE** medium (i.e. by phone or in person), send the password to the recipients of the email. As a last resort, the password can either be sent out by email prior to sending the file, or afterwards, but **NEVER** in the same email to which the file is attached.

To Encrypt a PDF File using Adobe Acrobat 9 Pro:

NOTE: Adobe Acrobat Professional software must be purchased. The recipient of the encrypted file will need Adobe Reader 9 or higher in order to open the file. Adobe Reader 9 or higher can be downloaded for free from Adobe's website (<http://www.adobe.com/>).

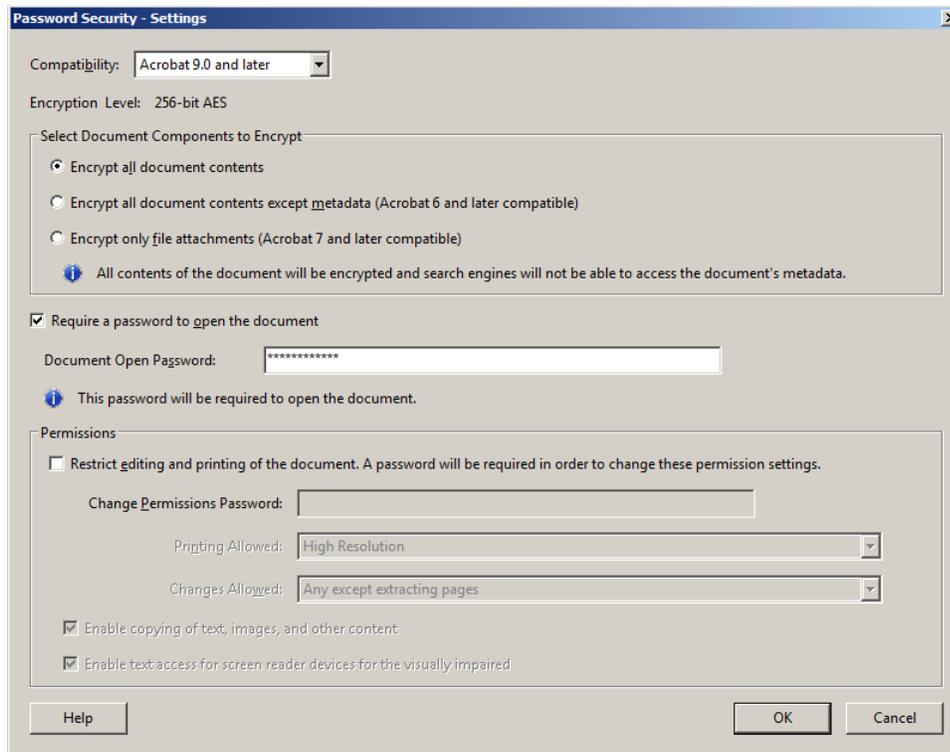
1. Open up Windows Explorer and locate the file.
2. Make sure the file is in PDF format. If not, right click on the file and click "**Convert to Adobe PDF**" to save the file with a PDF extension.
3. With the PDF file open in Adobe Acrobat 9 Pro, click "**Advanced, Security, Encrypt with Password**" (pictured below).



4. Click "**Yes**" when prompted to change the security on the document (pictured below).



5. Set "**Compatibility**" to "**Acrobat 9.0 or later**" so that the encryption level is 256-bit AES. Ensure that "**Encrypt all document contents**" is selected.
6. Check the box labeled "**Require a password to open the document.**"
7. Enter a password in the "**Document Open Password**" field. Please make sure the password is at least 8 characters long and is a combination of letters, numbers, and special characters. Click **OK** (pictured below).



8. In the Adobe Acrobat – Confirm Document Open Password box, retype the password in the “**Document Open Password**” field.
9. Click **OK** if you see a message that the settings do not take effect until the document is saved.
10. Record the password since you will need to provide it to the recipient so that he or she can open the file.

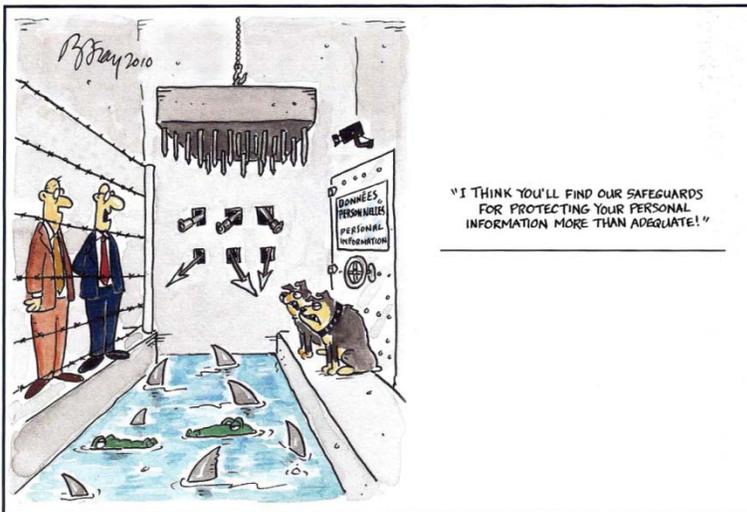
NOTE: If you are encrypting a form, click “**Advanced, Extend Features in Adobe Reader, Save Now, Save**” before closing the PDF document. This enables recipients with only Adobe Reader to type and save form data. This must be the last step, as changes to password encryption and page layout cannot be made after extending features. (If necessary, this feature can be undone by clicking File, Save as Copy, Save.)

11. Close the PDF document (by clicking File, Close, or the small bold **x** near the upper right corner). Or, you can close Adobe Acrobat program entirely (by clicking File, Exit, or the big [X] button in the upper right corner).
12. The new encrypted PDF file and password can now be sent to the user.

NOTE: In a **SEPARATE** medium (i.e. by phone or in person), provide the password to the recipients of the email. As a last resort, the password can either be sent out by email prior to sending the file, or afterwards, but **NEVER** in the same email to which the file is attached.

Appendix B: Frequently Asked Questions

These FAQs provide guidelines on how to protect Sensitive PII. You may also consult Appendix C for the *Safeguarding Sensitive PII Factsheet*, which summarizes these rules.



1. How can I protect Sensitive PII . . .

A. In the office?

- Physically secure Sensitive PII (e.g., in a *locked* drawer, cabinet, desk, or safe) when not in use or not otherwise under the control of a person with a need to know. Sensitive PII may be stored in a space where access control measures are employed to prevent unauthorized access by members of the public or other persons without a need to know (e.g., a locked room or floor, or other space where access is controlled by a guard, cipher lock, or card reader). But the use of such measures is not a substitute for physically securing Sensitive PII in a locked container when not in use.
- Never leave Sensitive PII unattended on a desk, network printer, fax machine, or copier.
- Use a privacy screen if you regularly access Sensitive PII in an unsecured area where those without a need to know or members of the public can see your screen, such as in a reception area.
 - Lock your computer when you leave your desk. Depending on your equipment, you may lock your computer by (1) holding down “”+ “L”, (2) holding down “Ctrl”+ “Alt” + “Delete” and then hitting “Enter”, or (3) by removing your Personal Identity Verification (PIV) Card from your keyboard.
 - Do not permit your computer to remember passwords.
- Avoid discussing Sensitive PII in person or over the telephone when you’re within earshot of anyone who does not need to know the information.
 - If you must discuss Sensitive PII using a speakerphone, phone bridge or video teleconference, do so only if you are in a location where those without a need to know cannot overhear.

- Keep in mind that phone conversations are easily overheard between cubicles, so Sensitive PII is most securely discussed in an office or conference room behind a closed door.
- Remember that some places that seem private still pose a risk for unauthorized disclosure, such as in a taxicab or the DHS shuttle.

B. While traveling?

- Sensitive PII should only be accessed via DHS-approved PEDs such as laptops, Blackberrys, USB flash drives, and external hard drives, all of which must be encrypted as noted in *DHS Sensitive Systems Policy Directive 4300A*.
- *Personally owned computers should not be used to access, save, store, or host Sensitive PII unless you log in through the DHS Virtual Desktop.* Each Component has a different procedure for accessing the DHS network remotely, so please check with your Help Desk.
- When transporting your laptop or PED:
 - If you must leave it in a car, lock it in the trunk so that it is out of sight. Do not leave your laptop or PED in a car overnight.
 - Do not store a laptop or PED in an airport, a train or bus station, or any public locker.
 - Avoid leaving a laptop or PED in a hotel room. If you must leave it in a hotel room, lock it inside an in-room safe or a piece of luggage.
 - At airport security, place your laptop or PED on the conveyor belt only after the belongings of the person ahead of you have cleared the scanner. If you are delayed, keep your eye on it until you can pick it up. Never place a PED in checked luggage.
 - If your PED is lost or stolen, report it as a lost asset following your component reporting procedures.

C. While teleworking?

- Sensitive PII should only be accessed via DHS-approved PEDs such as laptops, Blackberrys, USB flash drives, and external hard drives, all of which must be encrypted as noted in *DHS Sensitive Systems Policy Directive 4300A*.
- *Personally-owned computers should not be used to access, save, store, or host Sensitive PII unless you log in through the DHS Virtual Desktop.*
 - Each Component has a different procedure for accessing the DHS network remotely, so please check with your Help Desk.
 - Don't transfer files to your home computer or print agency records on your home printer.
 - Don't forward emails containing Sensitive PII to your personal email account (e.g., your Yahoo, Gmail, or AOL e-mail account) so that you can work on it on your home computer.
 - These rules also apply to all individuals on an approved telework program.¹⁵
- Obtain authorization from your supervisor to remove documents containing Sensitive PII from the office.

- Secure your PED and any hard copy Sensitive PII while teleworking, and ensure that other household members cannot access them.

Consult Appendix C for more details on how to protect Sensitive PII while teleworking.



D. In email or other electronic transfer?

Within DHS: You can email Sensitive PII without protection if the recipient's need for the information is related to his or her official duties. However, if you have any doubt about that, or **to ensure protection**, the DHS Privacy Office strongly recommends that you password-protect Sensitive PII you email within the Department, or redact the Sensitive PII before you email or print it. Some components require encryption when emailing Sensitive PII *within* DHS, so check your component's policy.

Outside of DHS: Email the Sensitive PII within an encrypted attachment with the password provided separately (e.g., by phone, another email, or in person). See Appendix A for guidance on encryption techniques, and page 8 for guidelines on external sharing of Sensitive PII.

E. When sending via facsimile (fax)?

- Avoid faxing Sensitive PII if at all possible. If you must use a fax to transmit Sensitive PII, use a secured fax line, if available. Alert the recipient prior to faxing so they can retrieve it as it is received by the machine. After sending the fax, verify that the recipient received the fax.

F. In the interoffice mail?

- Sensitive PII should be sent in accordance with your Component's interoffice mail procedures,¹⁶ or by DHS courier. Consult your supervisor for your office's accountable interoffice mail procedures. Verify that the recipient received the information.

G. In the outgoing mail?

- For mailings containing a small amount of Sensitive PII materials (such as individual employee actions):
 - Seal Sensitive PII materials in an opaque envelope or container.
 - Mail Sensitive PII materials using the U.S. Postal Service's First Class Mail, Priority Mail, or an accountable commercial delivery service (e.g., UPS).
- For large data extracts, database transfers, backup tape transfers, or similar collections of Sensitive PII:
 - Encrypt the data (if possible) and use a receipted delivery service (i.e., Return Receipt, Certified or Registered mail) or a tracking service (e.g., "Track & Return") to ensure secure delivery is made to the appropriate recipient.

H. When mailing overseas?

- When serviced by a military postal facility (e.g., Army Post Office/Fleet Post Office), send Sensitive PII materials directly to the office via the U.S. Postal Service's First Class Mail.
- Where the overseas office is not serviced by a military postal facility, send the Sensitive PII materials through the Department of State diplomatic courier.

I. On my office shared drive, SharePoint site, intranet, or public websites?

- Do not post Sensitive PII on the DHS intranet, component intranet sites, SharePoint collaboration sites, shared drives, multi-access calendars, or on the Internet (including social networking sites) that can be accessed by individuals who do not have a "need to know."
- See Appendix C for the process to control access to a network shared drive, or consult your component Help Desk for assistance.
- For SharePoint collaboration site use, please consult the DHS/ALL/Privacy Impact Assessment (PIA)-037 found at www.dhs.gov/privacy. This PIA sets out minimum standards for SharePoint privacy and security requirements. DHS components may build more detailed controls and technical enhancements into their respective sites, so please contact your component Privacy Officer before establishing a new collaboration site that will contain PII.

2. How can I minimize my use of Sensitive PII?

Whenever possible, minimize the duplication and dissemination of electronic files and papers containing Sensitive PII.

- If you need to use a unique number or data element to identify individuals, use email addresses or case record numbers instead of Social Security numbers.
- Only print, extract, or copy Sensitive PII when the risk is justified by an official need that is not easily met using other means.
 - For example, if you need to generate a list of employees and their salaries in a particular office for a project, query the payroll database to return only those employees' names and salaries (and not, for example, other sensitive data such as SSNs). If you cannot customize the reports generated by a database, consider loading the results into an Excel spreadsheet and deleting the data you do not need before saving the file and distributing it to others. For more information, consult Attachment S1 in the *DHS Sensitive Systems Policy Directive 4300A: DHS Policy and Procedures for Managing Computer-Readable Extracts Containing Sensitive PII*, which can be found on [DHS Connect](#).
 - Before emailing, printing or making paper copies, redact Sensitive PII that is not necessary for your immediate use or for a recipient to see.

3. Why shouldn't I store Sensitive PII on unauthorized equipment?

- DHS issued or approved PEDs such as laptops, Blackberrys, USB flash drives, and external hard drives, are encrypted.¹⁷ Encryption protects the data on the device from being accessed by an unauthorized user if the device is lost or stolen.
- Non-government issued equipment, even if encrypted, may have unauthorized software or allow an unauthorized person to access the data. This equipment may also have viruses, spyware, or other technology that may cause harm to the DHS network, and could allow unauthorized access to DHS information, including Sensitive PII, if the non-government issued equipment is connected to the DHS network.

4. How do I secure Sensitive PII that cannot be encrypted, such as paper copies or some external media?

- Sensitive PII in hard copy or stored on external media must be kept in a locked compartment, such as filing cabinet or desk drawer. Alternatively, hard copies can be scanned and password protected or encrypted. External media can be mailed using the instructions outlined in this document.

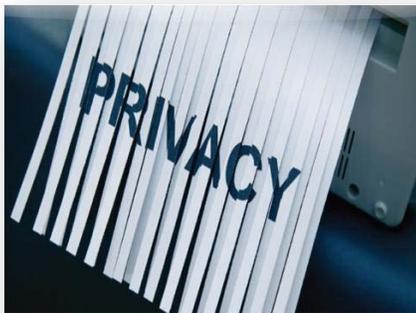
5. What are my responsibilities when requesting or receiving Sensitive PII?

When collecting Sensitive PII from members of the public, use only an OMB-approved¹⁸ paper or electronic form, and collect Sensitive PII directly from the individual to the extent possible.

- For example, if a DHS employee needs to submit information about a visitor to have him or her cleared to enter a DHS facility, the *visitor* should fill out his or her portion of the approved visitor form whenever possible.¹⁹ This will limit unnecessary dissemination of that individual’s personal data, and will also allow him or her to be aware of what information is being collected, to consent to releasing that information, and to receive notice as required by the Privacy Act of the uses and purpose for collecting the information.
- As a best practice, every request you make for Sensitive PII should be accompanied by a reminder of how to properly secure the information. DHS suggests the following reminder when requesting information from someone outside of DHS:

“The information I have requested is Sensitive Personally Identifiable Information. To properly secure this information, please send it within an encrypted and password-protected attachment with the password provided under a separate cover, such as in person, by phone, or in a separate email.”
- If someone sends you Sensitive PII in an unprotected manner, you must protect that data in the same manner as all Sensitive PII you handle once you receive it.
 - For example, if someone outside of DHS sends unsecured Sensitive PII in the body of an email to you, you must encrypt that data if you wish to email it to another non-DHS recipient.
 - The DHS Privacy Office strongly recommends that you password-protect Sensitive PII you share within the Department, or redact the Sensitive PII before you share or print it.

6. When and how should I destroy materials containing Sensitive PII?



Follow retention and disposal policies: Sensitive PII, including archived emails²⁰ containing Sensitive PII, shall be destroyed when retention of the data is no longer required, consistent with applicable record retention schedules²¹ or as identified in the applicable SORN or PIA published on www.dhs.gov/privacy.

- Printed material must be destroyed using an approved shredder or “burn bag.” Secure burn bags containing Sensitive PII that are awaiting removal.
- All Sensitive PII on diskettes must be permanently erased or destroyed according to your ISSM’s standards before re-use.
- PEDs containing Sensitive PII must be sanitized according to your ISSM’s standards when no longer needed by an employee or contractor.

Appendix C: Helpful Documents

At the end of this document you will find three helpful factsheets:

1. ***How to Safeguard Sensitive Personally Identifiable Information***: summarizes the key points in this Handbook.
2. ***Protecting PII: Telework Best Practices***: details the steps to protect Sensitive PII while working remotely.
3. ***Controlling Access to a Network Shared Drive Folder***: details the steps to restrict access to a particular folder within your shared drive that may contain Sensitive PII.



Endnotes

¹ As required by OMB M-07-16, these rules also apply to DHS licensees, certificate holders, and grantees that handle or collect PII, including Sensitive PII, for or on behalf of DHS.

² DHS and other Federal agencies are working to minimize the use of Sensitive PII, but many processes related to personnel practices and procedures will still require the use of items such as date of birth and SSN in the interim. Further, Executive Order 9397 mandates the SSN as the Federal employee ID number. This means that any type of recordkeeping that requires an employee ID number currently requires SSN, including several human resources and training IT systems.

³ For more information on using Social Security numbers at DHS, see Privacy Policy Guidance Memorandum 2007-02 *Regarding Use of Social Security Numbers at the Department of Homeland Security*, June 4, 2007 under the Privacy Policy Guidance and Reports link at www.dhs.gov/privacy.

⁴ The Intelligence Reform and Terrorism Prevention Act of 2004 defines *biometric identifier information* as “the distinct physical or behavioral characteristics of an individual that are used for unique identification, or verification of the identity, of an individual.” Examples of biometrics include a person’s fingerprint, voiceprint, or iris scan.

⁵ Because of the numbering scheme used to assign SSNs, the first five digits of the nine-digit number can in many cases be extrapolated from a person’s place and date of birth. This means that in some cases, the last four digits of the SSN plus additional information may permit the entire SSN to be known. For more information, see *The SSN Numbering Scheme* at <http://www.ssa.gov/history/ssn/geocard.html>.

⁶ Subsection (e)(10) of the Privacy Act of 1974, as amended (5 USC § 552a) states that “[e]ach agency that maintains a system of records shall...establish appropriate administrative, technical, and physical safeguards to insure the security and confidentiality of records and to protect against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom information is maintained.”

⁷ For more information about the Paperwork Reduction Act (PRA) (44 U.S.C. 3501 et seq.), contact the DHS PRA Program Office at DHSPRA@hq.dhs.gov.

⁸ DHS Management Directive 11042.1: *Safeguarding Sensitive But Unclassified (For Official Use Only) Information* defines need to know as the determination made by an authorized holder of information that a prospective recipient requires access to specific information in order to perform or assist in a lawful and authorized Governmental function, i.e., access is required for the performance of official duties.

⁹ Depending on your role in the Department, the appropriate supervisor may be your Program Manager, Director, Privacy Officer, or ISSM. You are also encouraged to contact the DHS Privacy Office at privacy@dhs.gov if you need assistance locating the person who can respond to your privacy questions, have privacy issues that need escalation, clarification, or resolution, or if you need your concern to be kept confidential. Also, you should refer to the DHS Office of Inspector General (OIG) any alleged violations of the terms of this document that may constitute criminal misconduct, identity theft, or other serious misconduct, or reflect systemic violations within the department. You can contact the OIG by writing to DHS Office of Inspector General/MAIL STOP 2600, Attention: Office of Investigations – Hotline, 245 Murray Drive, SW, Building 410, Washington, DC 20528. You can also fax the information to (202) 254-4292, or email DHSOIGHotline@dhs.gov.

¹⁰ NDAs are generally obtained from DHS contractors prior to those individuals being issued a badge and/or access to DHS systems, as part of the security on boarding process.

¹¹ If you are unsure to whom to refer the request, contact your supervisor or the FOIA office at FOIA@dhs.gov.

¹² DHS Sensitive Systems Policy Directive 4300A, section 4.8.3 (b) states that “equipment that is not owned or leased by the Federal Government, or operated by a contractor on behalf of the Federal Government, shall not be connected to DHS equipment or networks without the written prior approval of the Component ISSM.”

¹³ DHS Management Directive 3070.2, *Telework Directive*, specifies that “[t]eleworking employees are subject to ensuring that records subject to Privacy Act and sensitive or classified data are not disclosed to anyone except those who are authorized access to such information in order to perform their duties.”

¹⁴ To obtain more information on privacy incident reporting, download the *Privacy Incident Handling Guidance* at www.dhs.gov/privacy.

¹⁵ DHS Management Directive 3070.2, *Telework Directive*, specifies that “[t]eleworking employees are subject to ensuring that records subject to Privacy Act and sensitive or classified data are not disclosed to anyone except those who are authorized access to such information in order to perform their duties.”

¹⁶ For more information on accountable interoffice mail, see the *Outgoing Mail Policies and Services* section of the DHS Executive Secretariat Handbook or contact the DHS mailroom. If your office does not participate in DHS HQ interoffice mail, consult your supervisor for your local accountable interoffice mail procedures.

¹⁷ OMB Memorandum M-06-16 requires that all agencies “[e]ncrypt all data on mobile computers/devices which carry agency data unless the data is determined to be non-sensitive, in writing, by your Deputy Secretary or an individual he/she may designate in writing.” Encryption of all mobile computing devices is required by *DHS Sensitive Systems Policy Directive 4300A*. If you are issued a portable electronic device which you believe may not be encrypted, contact your component ISSM.

¹⁸ See OMB Office Of Information And Regulatory Affairs *Inventory Of Approved Information Collections* at www.whitehouse.gov/omb for a list of OMB-approved forms.

¹⁹ Subsection (e)(2) of the Privacy Act of 1974, as amended (5 USC § 552a) states that “[e]ach agency that maintains a system of records shall...collect information to the greatest extent practicable directly from the subject individual when the information may result in adverse determinations about an individual’s rights, benefits, and privileges under Federal programs.”

²⁰ Archived emails in this context include only those that the user manages, not those saved as part of system backups by system administrators.

²¹ For questions about record retention schedules, contact your Component Records Officer or DHSRecordsManagement@HQ.DHS.GOV.



HOW TO SAFEGUARD SENSITIVE PERSONALLY IDENTIFIABLE INFORMATION

This factsheet is intended to help you safeguard **Sensitive Personally Identifiable Information (PII)** in paper and electronic form during your everyday work activities. DHS employees, contractors, consultants, interns and detailees are required by law to properly collect, access, use, share, and dispose of PII in order to protect the privacy of individuals.

What is PII?

PII is any information that permits the identity of an individual to be directly or indirectly inferred, including any information which is linked or linkable to an individual. Some PII is not sensitive, such as that found on a business card. Other PII is **Sensitive PII**, which if lost, compromised, or disclosed without authorization, could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual. **Sensitive PII requires stricter handling guidelines which are detailed below.**

Examples of Sensitive PII include: Social Security numbers (SSN), alien registration numbers (A-number), or biometric identifiers (e.g., fingerprint, iris scan). Other data elements such as financial account numbers, citizenship or immigration status, or medical information, in conjunction with the identity of an individual, are also considered Sensitive PII. In addition, the context of the PII may determine its sensitivity, such as a list of employees with poor performance ratings.

General Rules for Safeguarding Sensitive PII

A privacy incident is defined as the actual or potential loss of control, compromise, unauthorized disclosure, unauthorized acquisition or access to Sensitive PII, in physical or electronic form. Privacy incidents occur primarily when employees fail to use appropriate controls while accessing, using or sharing Sensitive PII or when they use Sensitive PII for an unauthorized purpose. The proper controls to safeguard Sensitive PII are detailed below.

Collecting and Accessing Sensitive PII

If you are collecting or maintaining Sensitive PII electronically, be sure your database or information technology system has an approved Privacy Impact Assessment. Also, before collecting Sensitive PII, be sure that you have the authority to do so based on either the Privacy Act System of Records Notice (SORN) or a Standard Operating Procedure (SOP). Access to Sensitive PII is based upon your having a “need to know,” i.e., when the information relates to your official duties. Limit your access to only that Sensitive PII needed to do your job.

- Ensure documents are not accessible to casual visitors, passersby, or other individuals within the office without a “need to know.” If you leave your work area for any reason, activate your computer’s screen saver. At the end of your shift, either log off or activate a password-protected lock on your computer.
- Ensure privacy while having intra-office or telephone conversations regarding Sensitive PII.

Using and Sharing Sensitive PII

You are authorized to share PII *outside* of DHS only if there is a published routine use in the applicable SORN and an information sharing and access agreement that applies to the information.

1. **Proper use of email to share Sensitive PII:**

- Within DHS:** You can email Sensitive PII without protection if the recipient’s need for the information is related to his or her official duties. However, if you have any doubt about that, or **to ensure protection**, the DHS Privacy Office strongly recommends that you password-protect Sensitive PII you email within the Department, or redact the Sensitive PII before you email or print it. Some components require encryption when emailing Sensitive PII *within* DHS, so check your component’s policy.
- Outside of DHS:** Email the Sensitive PII within an encrypted attachment with the password provided separately (e.g., by phone, another email, or in person).
- Never email Sensitive PII to a personal email account to work remotely.** *Personally owned computers should not be used to access, save, store, or host Sensitive PII unless you log in through the DHS Virtual Desktop.* Each

component has a different procedure for accessing the DHS network remotely, so please check with your Help Desk.

2. **Protect hard copy Sensitive PII:** Do not leave Sensitive PII unattended on desks, printers, fax machines, or copiers. Secure Sensitive PII in a locked desk drawer, file cabinet, or similar locked enclosure when not in use. When using Sensitive PII, keep it in an area where access is controlled and limited to persons with an official need to know. Avoid faxing Sensitive PII, if at all possible.
3. **Proper use of the U.S. mail to share Sensitive PII:** Encrypt Sensitive PII stored on CDs, DVDs, hard drives, USB flash drives, floppy disks, or other removable media prior to mailing or sharing. *Note:* FOIA requests may require different handling instructions.
 - a) **Within DHS:** Sensitive PII should be mailed in blue messenger envelopes furnished by your onsite DHS mailroom or courier. Verify that the recipient received the information.
 - b) **External mail:** Seal Sensitive PII in an opaque envelope or container, and mail using First Class or Priority Mail, or a traceable commercial delivery service (e.g., UPS or FedEx).
4. **Safeguard DHS media:** Sensitive PII may only be saved, stored, or hosted on DHS-approved portable electronic devices (PEDs), such as laptops, USB flash drives, and external hard drives, all of which must be encrypted as noted in *DHS Sensitive Systems Policy Directive 4300A*. Personally-owned computers or USB flash drives may not be used *unless you log in through the DHS Virtual Desktop*. *Note:* If you need to transport your laptop or PED and must leave it in a car, lock it in the trunk so that it is out of sight. Do not leave your laptop or PED in a car overnight. If it is stolen or lost, report it as a lost asset following your component reporting procedures.
5. **Making electronic copies of Sensitive PII:** In some instances, it may be appropriate to create new spreadsheets or databases that contain Sensitive PII from a larger file or database. Before doing so, however, please consult Attachment S1 to the *DHS Sensitive Systems Policy Directive 4300A*.
6. **Posting Sensitive PII to web sites and shared drives:** Do not post Sensitive PII on the DHS intranet, the Internet (including social networking sites), shared drives, or multi-access calendars that can be accessed by individuals who do not have a “need to know.”
7. **Social engineering/phishing:** Be alert to any phone calls or emails from individuals claiming to be DHS employees and attempting to get personal or non-public information or asking to verify such information about you. DHS will not ask you to verify or confirm your account login, password, or personal information by email or over the phone.
8. **Sharing account logins and/or passwords:** Do not share account information, especially logins or passwords, with anyone. Do not have login or password information accessible to others (e.g., on a sticky note on your computer).

Disposition of Sensitive PII

Sensitive PII, including that found in archived emails, must be disposed of when no longer required, consistent with the applicable records disposition schedules. If destruction is required, take the following steps:

- Shred paper containing Sensitive PII; do not recycle or place in garbage containers. Be especially alert during office moves and times of transition when large numbers of records are at risk.
- Before transferring your computer or PED to another employee, ask your Help Desk to sanitize Sensitive PII from computer drives and other electronic storage devices according to your component’s information security standards or *DHS 4300A Sensitive Systems Handbook*.

Report Privacy Incidents

You must report all privacy incidents, whether suspected or confirmed, to your supervisor immediately. If your supervisor is unavailable, or if there is a potential conflict of interest, report the incident to your Program Manager, Help Desk, component privacy officer or privacy point of contact. To obtain more information on privacy incident reporting, download the *Privacy Incident Handling Guidance* on DHS Connect.

For More Information

To obtain more detailed guidelines on the safe handling of Sensitive PII, download the *Handbook for Safeguarding Sensitive PII* at the website listed below.

Protecting PII: Telework Best Practices

Teleworking and Information Security

Telework presents many benefits to the federal workforce, such as managing commutes, saving taxpayer money by decreasing government real estate, and ensuring continuity of essential government functions in the event of emergencies. While telework allows for greater flexibility in managing our workforce, there are risks to privacy and information security¹ that are inherent with a remote workforce. Information security policies do not change when an employee works from home. It is the duty of the employee to safeguard Sensitive information, including personally identifiable information (PII),² while teleworking.

Safeguarding Sensitive PII

Effective teleworking begins with having a signed telework agreement in place. Work with your supervisor to determine what types of documents are appropriate to take home and what documents should stay secured within the DHS work space. Know the sensitivity of your documents, and make sure they are appropriately marked to help mitigate the risk of unauthorized disclosure.

One of the most effective ways to safeguard documents containing Sensitive PII is to keep electronic documents within the DHS network and to properly secure hard copy documents that you take outside of the DHS work space. Stay within the network by logging in remotely through the DHS Virtual Desktop*, whether you use your DHS-issued laptop or your personal computer. If you choose to work from your personal computer, **do not forward documents to your personal email account** as a way to avoid issues such as slow network connectivity or the inability to print. While there may be instances where you need to send information to an individual's personal account (i.e. job applicant), forwarding unencrypted emails to your own personal email account or sending unencrypted documents outside the DHS network that contain Sensitive PII is considered a privacy incident (or data breach).

If you know you will be teleworking, identify the files you may need to work on in

¹ The Federal Information Security Management Act of 2002 (FISMA) defines information security as protecting information and information systems from unauthorized access, use, disclosure, disruption, modification, or destruction in order to provide (A) integrity, which means guarding against improper information modification or destruction and includes ensuring information nonrepudiation and authenticity; (B) confidentiality, which means preserving authorized restrictions on access and disclosure, including means for protecting personal privacy and proprietary information; and (C) availability, which means ensuring timely and reliable access to and use of information.

² PII is any information that can directly or indirectly lead to the identification of an individual. Sensitive PII is defined as personally identifiable information, which if lost, compromised, or disclosed without authorization, could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual.

advance, and organize them on your network drive or DHS laptop so that they will be easily accessible to you while teleworking. You may also want to take advantage of DHS-approved collaboration tools, such as SharePoint, to easily access files while teleworking. However, before using SharePoint to store Sensitive PII, make sure your site has been approved for such use and that access is limited to only those individuals whose need for the information is related to his or her official duties. Have a back-up plan in mind in case you experience issues with network connectivity, but never transfer files to your personal computer using thumb drives or other portable electronic devices.

Be able to secure your DHS equipment and information at all times, including while transporting information home or while traveling. If you must leave equipment or documents unattended, secure them (i.e. in the trunk of your car, in a hotel safe, etc.), but only for short periods of time. Inventory your documents before teleworking, and ensure all documents are returned to the office.

Examples of Privacy Incidents Associated with Telework

Know how to recognize a privacy incident and how to report it.

- Sending an email containing Sensitive PII to your personal email account.
- Sending unencrypted Sensitive PII outside the DHS network (i.e., to another agency, to a private sector partner, to a potential hire).
- Allowing family members access to documents containing Sensitive PII.
- Printing documents containing Sensitive PII to your personal printer.
- Using a thumb drive or other device to transfer data (i.e., Sensitive PII) to your personal computer.

***Report any suspected or confirmed privacy incidents
to your supervisor
or your component Help Desk.***

WHEN	DO	DON'T	WHY
Before you telework...	 Plan ahead to ensure that Sensitive documents can be safely accessed remotely. Organize your files so that they are easily accessible via the DHS Virtual Desktop*. Use DHS-approved, portable electronic devices, which are encrypted, thereby adding a layer of protection to your data.	 Don't forward emails to your personal email account or use non-approved portable electronic devices. Have a back-up plan in case you experience issues with network connectivity, but never transfer or download data to your personal computer, personal email account, or to non-encrypted devices.	When you remove data from the DHS network, DHS cannot protect it. There may be instances where you need to send Sensitive PII to job applicants or individuals without DHS accounts, but it must be encrypted. To send it unencrypted is considered a privacy incident.
	 Obtain authorization from your supervisor to take home Sensitive documents, and make sure documents containing Sensitive PII are marked "For Official Use Only" or "Privacy Data." Inventory your hard copy documents when you leave the office and before you return them to the office.	 Don't take Sensitive PII home that you do not need. Limit your removal of Sensitive PII from the office to only that information that is relevant and necessary to the work outlined in your telework agreement.	Hard copy documents are easily lost or misplaced, putting Sensitive PII at risk. Conducting an inventory and properly marking documents helps mitigate the risk of unauthorized disclosure.
Transport of documents ...	 Be able to secure Sensitive data when not in use. If you must leave your laptop or hard copy documents inside a vehicle, lock them in the trunk but only for short periods of time. When traveling, place Sensitive data in a hotel safe when not in use.	 Don't leave your laptop or hard copy documents unattended overnight. Maintain accountability of your data by ensuring documents are secured when not in use.	Failure to maintain accountability of Sensitive PII can lead to loss, theft, or misuse, resulting in a privacy incident.
At home...	 Log in through the DHS Virtual Desktop* Organize your work space at home so that work files are separate from personal files and can be properly safeguarded.	 Don't email or save files containing Sensitive PII to your home computer.  Don't print agency records to your home printer. 	Your home computer, printer, fax, and copier all contain internal storage or "hard drives." Even when these devices are disposed of, the information stored within is vulnerable.
	 Take advantage of DHS collaboration tools such as SharePoint. Do not post Sensitive PII on the DHS intranet, Component intranet sites, SharePoint collaboration sites, shared drives, multi-access calendars, or on the Internet (including social networking sites) that can be accessed by individuals who do not have a "need to know."	 Don't store Sensitive PII on SharePoint unless your site has been approved for such use. Access must be limited to those that have an official need to know.	Collaboration tools provide quick, easy access to data, but without proper security controls, can lead to data winding up in the wrong hands. Sharing Sensitive PII with unauthorized users is considered a privacy incident.
	 Secure your data, and ensure other household members do not have access to it. Organize your work space at home so that government property and information are kept separate from personal property and can be properly safeguarded.	 Don't leave files containing Sensitive data lying out in the open. Never leave Sensitive PII in view of children, spouses, or visitors. Sensitive PII should be secured in locked cabinets and your computer/Blackberry should remain locked when not in use.	Failure to properly secure Sensitive records could result in inadvertent sharing of Sensitive PII.

*Each Component has a different process for accessing the DHS network remotely. Please contact your Help Desk.

Controlling Access to a Network Shared Drive Folder

August 2011

Most likely your office maintains space on a DHS shared network drive. Your office controls access to its portion of the shared drive through a folder-based security mechanism. Typically, access to your main folder is restricted to the staff on your office's main email distribution list.

If you want to restrict access to a particular folder within your shared drive, here's what to do:

1. Create/identify the folder you want to control.
2. Find the full path to that folder by:
 - a. Clicking on My Computer on your desktop.
 - b. Finding your network shared drive and right clicking it.
 - c. In the left NAV under "Details", the network drive path will appear, for example:
 - \\ZZA1CE-0350\dhs-g\DHS\Your Office\Your Folder
3. Create the name of an email distribution list that you'd like to use to govern access to the folder. Use something like "officename [folder]". Keep it short, simple, easy to recognize in the GAL. This email list becomes your security group, and as the manager of this group, you have the ability to add and remove names of users, as needed. To do this [once the email list is created], open the security list in the GAL, click "modify members", then add or remove users.
4. Identify who you want to have access to that folder – you will need full DHS email addresses.
5. Email IT Support and tell them you want to:
 - a. Restrict access to a folder. Send them the full path (step 2).
 - b. Create an email distribution list with the names you picked (step 3); and
 - c. Add all the names/email addresses to that distribution list and give each of those individuals "owner" rights to the distribution list – this way anyone in that list can change the list if you want to add/remove names. You can also pick one person and give them ownership rights to add/remove people from the distribution list. However you do it, it's key that someone you know can edit that list of names – this will give you control over who can access the folder.
 - d. Restrict access to that folder so that only users on the distribution list can access it. You can make this a little more complex by changing the tiers of control over the folder.
 - i. Full restriction/access – only those on the list can open the folder and once they're in they can do anything they want.
 - ii. Read only – you can allow anyone to read files in that folder – they cannot edit/delete anything – then only people on the distribution list can change.
6. Then get confirmation from IT Support, and conduct a test –
 - a. See if someone outside your new group can open the folder.
 - b. See if someone inside your group can open the folder and change stuff in it.
 - c. See if someone on your list can change the names on the list.



RETIREE SERVICES DESK –
Knowledge Quiz: DHS PII Handbook

Name:	Active Duty Retiree Services Coordinator:
Date:	Score (15/15 = 100%)

This is an open book (DHS PII Handbook) self-paced test. Provide the answer(s) for each question below. You are required to attain 100% to pass.

- 1) What does the acronym PII stand for and what is the difference between PII and Sensitive PII?

- 2) Give five examples of PII that is always sensitive and five examples of PII that become sensitive when linked with a person's name or another unique identifier.

- 3) Identify and list the four subsections that explain the guidelines to properly collect, access, use, share and dispose of Sensitive PII. Then provide the page numbers in which these subsections are located in the DHS Handbook for Safeguarding Sensitive Personally Identifiable Information.

-
- 4) Briefly describe the process/procedures for emailing PII within DHS and outside of DHS.

5) Which types of privacy incidents and to whom are you to report them to if your supervisor is not immediately available?

6) What are three common mistakes you should avoid to not cause additional privacy incidents?

7) What are the first four steps to encrypt a file using the software WinZip?

8) What are the first four steps to encrypt a file using the software Adobe Acrobat?

9) What are four steps to protecting Sensitive PII in the office?

10) What are four steps to protecting Sensitive PII while traveling?

11) What are four steps to protecting Sensitive PII while teleworking?

12) In the outgoing mail, how do you protect small amounts of Sensitive and large data extracts or database transfers?

13) How do you secure Sensitive PII that cannot be encrypted, such as paper copies?

14) When and how should you destroy materials containing Sensitive PII?

15) Where and what are the three helpful factsheets located in the DHS Handbook for Safeguarding Sensitive Personally Identifiable Information?



Federal Benefits for Veterans Dependents and Survivors

2013 Edition



VA



U.S. Department
of Veterans Affairs

Phone Numbers

Bereavement Counseling.....	1-202-461-6530
Civilian Health and Medical Program (CHAMPVA).....	1-800-733-8387
Caregiver Support	1-855-260-3274
Debt Management Center.....	1-800-827-0648
Education.....	1-888-442-4551
Federal Recovery Coordination Program	1-877-732-4456
Foreign Medical Program.....	1-888-820-1756
Headstones and Markers.....	1-800-697-6947
Health Care.....	1-877-222-8387
Homeless Veterans.....	1-877-424-3838
Home Loans.....	1-888-827-3702
Life Insurance.....	1-800-669-8477
National Cemetery Scheduling Office.....	1-800-535-1117
Pension Management Center.....	1-877-294-6380
Presidential Memorial Certificate Program.....	1-202-565-4964
Special Health Issues.....	1-800-749-8387
Telecommunication Device for the Deaf (TDD).....	1-800-829-4833
VA Benefits.....	1-800-827-1000
VA Combat Call Center	1-877-927-8387
Veterans Crisis Line.....	1-800-273-8255
Women Veterans.....	1-877-222-8387

Web Sites

Burial and Memorial Benefits	www.cem.va.gov
Caregiver Support	www.caregiver.va.gov
CHAMPVA.....	www.va.gov/hac/forbeneficiaries/forbeneficiaries.asp
eBenefits.....	www.ebenefits.va.gov
Education Benefits.....	www.gibill.va.gov
Environmental Exposures.....	www.publichealth.va.gov/exposures
Health Care Eligibility.....	www.va.gov/healthbenefits
Homeless Veterans.....	www.va.gov/homeless
Home Loan Guaranty.....	www.homeloans.va.gov
Life Insurance.....	www.insurance.va.gov
Memorial Certificate .Program.....	www.cem.va.gov/pmc.asp
Mental Health.....	www.mentalhealth.va.gov
My HealthVet.....	www.myhealth.va.gov
National Resource Directory	www.nrd.gov
Prosthetics.....	www.prosthetics.va.gov
Records.....	www.archives.gov/st-louis/military-personnel
Returning Servicemembers.....	www.oefoif.va.gov
State Departments of Veterans Affairs.....	www.va.gov/statedva.htm
Women Veterans.....	www.womenshealth.va.gov
VA Vet Centers.....	www.vetcenter.va.gov
VA Home Page.....	www.va.gov
VA Benefit Payment Rates.....	www.vba.va.gov/bln/21/rates
VA Forms.....	www.va.gov/vaform
Vocational Rehabilitation and Employment.....	www.vetsuccess.gov

Federal Benefits for Veterans, Dependents and Survivors

2013 Edition

Department of Veterans Affairs

810 Vermont Ave., N.W.
Washington, DC 20420

Cover: Veteran Reynaldo Torres competes in VA's Winter Sports Clinic.

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Introduction

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the U.S. Department of Veterans Affairs (VA). Some of these benefits may be utilized while on active duty. These benefits are codified in Title 38 of the United States Code. This booklet contains a summary of these benefits effective Jan. 1, 2013. For additional information, visit www.va.gov/.

La versión en español de este folleto se encuentra disponible en formato Adobe Acrobat a través de el link: http://www.va.gov/opa/publications/benefits_book/federal_benefits_spanish.pdf

General Eligibility: Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey.

Dishonorable and bad conduct discharges issued by general courts-martial may bar VA benefits. Veterans in prison must contact VA to determine eligibility. VA benefits will not be provided to any Veteran or dependent wanted for an outstanding felony warrant.

Certain VA Benefits Require Wartime Service: under the law, VA recognizes these periods of war:

Mexican Border Period: May 9, 1916, through April 5, 1917, for Veterans who served in Mexico, on its borders or in adjacent waters.

World War I: April 6, 1917, through Nov. 11, 1918; for Veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for Veterans who had at least one day of service between April 6, 1917, and Nov. 11, 1918.

World War II: Dec. 7, 1941, through Dec. 31, 1946.

Korean War: June 27, 1950, through Jan. 31, 1955.

Vietnam War: Aug. 5, 1964 (Feb. 28, 1961, for Veterans who served "in country" before Aug. 5, 1964), through May 7, 1975.

Gulf War: Aug. 2, 1990, through a date to be set.

Important Documents

In order to expedite benefits delivery, Veterans seeking a VA benefit for the first time must submit a copy of their service discharge form (DD-214, DD-215, or for World War II Veterans, a WD form), which documents service dates and type of discharge, or provides full name, military service number, and branch and dates of service.

The Veteran's service discharge form should be kept in a safe location accessible to the Veteran and next of kin or designated representative.

The following documents will be needed for claims processing related to a Veteran's death:

1. Veteran's marriage certificate for claims of a surviving spouse or children.
2. Veteran's death certificate if the Veteran did not die in a VA health care facility.
3. Children's birth certificates or adoption papers to determine children's benefits.
4. Veteran's birth certificate to determine parents' benefits.

eBenefits

eBenefits is a joint VA/Department of Defense (DoD) Web portal that provides resources and self-service capabilities to Servicemembers, Veterans, and their families to apply, research, access, and manage their VA and military benefits and personal information through a secure Internet connection.

Through eBenefits Veterans can: apply for benefits, view their disability compensation claim status, access official military personnel documents (e.g., DD Form 214, Certificate of Release or Discharge from Active Duty), transfer entitlement of Post-9/11 GI Bill to eligible dependents (Servicemembers only), obtain a VA-guaranteed home loan Certificate of Eligibility, and register for and update direct depos-

it information for certain benefits. New features are added regularly.

Accessing eBenefits: The portal is located at www.ebenefits.va.gov. Servicemembers or Veterans must register for an eBenefits account at one of two levels: Basic or Premium. A Premium account allows the user to access personal data in VA and DoD systems, as well as apply for benefits online, check the status of claims, update address records, and more. The Basic account allows access to information entered into eBenefits by the Servicemember or Veteran only. Basic accounts cannot access VA or DoD systems.

Servicemembers can obtain immediate Premium level access by following step-by-step instructions using their Common Access Card (CAC).

In order to register for an eBenefits account, Veterans must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and first obtain a DoD Self Service (DS) Logon. Note: For those without a DEERS record, VA will first need to verify military service and add the information to DEERS. This is most likely for Veterans who served prior to 1982. Individuals should contact a VA regional office for assistance in being added to DEERS.

A DS Logon is an identity (user name and password) that is used by various DoD and VA Websites, including eBenefits. Those registered in DEERS are eligible for a DS Logon. A DS Logon is valid for the rest of your life.

Identity verification: Many people will be able to verify their identity online by answering a few security questions. A few may need to visit a VA regional office or TRICARE Service Center to have their identities verified. Servicemembers may verify their identity online by using their Common Access Card.

Military retirees may verify their identity online using their Defense Finance and Accounting Service (DFAS) Logon. Veterans in receipt of VA benefits via direct deposit may have their identity verified by calling 1-800-827-1000 and selecting option 7. eBenefits users with Premium access with appropriate My HealthVet access can login to their My HealthVet account using the single sign on feature.

Abbreviations

ALS – Amyotrophic Lateral Sclerosis
CHAMPVA – Civilian Health and Medical Program of VA
CLC – Community Living Center
C&P – Compensation and Pension
COE – Certificate of Eligibility
CRDP – Concurrent Retirement and Disability Payments
CRSC – Combat-Related Special Compensation
CWT – Compensated Work Therapy
CZTE – Combat Zone Tax Exclusion
DIC – Dependency and Indemnity Compensation
DoD -- Department of Defense
FHA – Federal Housing Administration
FSGLI – Family Servicemembers' Group Life Insurance
HUD – Department of Housing and Urban Development
IRR – Individual Ready Reserve
MGIB – Montgomery GI Bill
MIA – Missing in Action
NPRC – National Personnel Records Center
NSLI – National Service Life Insurance
OEF – Operation Enduring Freedom
OIF – Operation Iraqi Freedom
OND – Operation New Dawn
OPM – Office of Personnel Management
POW -- Prisoner of War
PTSD – Post-Traumatic Stress Disorder
SAH – Specially Adapted Housing
SBA – Small Business Administration
S-DVI – Service-Disabled Veterans' Insurance
SGLI – Servicemembers' Group Life Insurance
SSB – Special Separation Benefits
TAP – Transition Assistance Program
TSGLI – Servicemembers' Group Life Insurance Traumatic Injury Protection
USCIS – U.S. Citizenship and Immigration Services
USDA – U.S. Department of Agriculture
VA – Department of Veterans Affairs
VEAP – Veterans Educational Assistance Program
VEOA – Veterans' Employment Opportunities Act
VGLI – Veterans' Group Life Insurance
VHA – Veterans Health Administration
VMET – Verification of Military Experience and Training
VMLI – Veterans' Mortgage Life Insurance
VR&E – Vocational Rehabilitation and Employment
VSI – Voluntary Separation Incentive
WAAC – Women's Army Auxiliary Corps
WASPs – Women Air Force Service Pilots

Chapter 1

Health Care Benefits

VA operates the nation's largest integrated health care system with more than 1,500 sites of care, including hospitals, community clinics, community living centers, domiciliaries, readjustment counseling centers, and various other facilities. For additional information on VA health care, visit: www.va.gov/health.

Basic Eligibility

A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits. Reservists and National Guard members may also qualify for VA health care benefits if they were called to active duty (other than for training only) by a Federal order and completed the full period for which they were called or ordered to active duty.

Minimum Duty Requirements: Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans discharged for hardship, early out or a disability incurred or aggravated in the line of duty.

Enrollment

For most Veterans, entry into the VA health care system begins by applying for enrollment. Veterans can now apply and submit their application for enrollment (VA Form 1010EZ), online at www.1010ez.med.va.gov/sec/vha/1010ez/. If assistance is needed while completing the on-line enrollment form, an online chat representative is available to answer questions Monday - Friday between 8 a.m. and 8 pm EST. Veterans can also enroll by calling 1-877-222-VETS (8387) Monday through Friday, 8 a.m. to 8 p.m. Eastern time, or at any VA health care facility or VA regional benefits office. Once enrolled, Veterans can receive health care at VA health care facilities anywhere in the country.

Veterans enrolled in the VA health care system are afforded privacy rights under federal law. VA's Notice of Privacy Practices, which de-

scribes how VA may use and disclose Veterans' medical information, is also available on line at www.va.gov/vhapublications/viewpublication.asp?pub_ID=1089

The following four categories of Veterans are not required to enroll, but are urged to do so to permit better planning of health resources:

1. Veterans with a service-connected disability of 50 percent or more.
2. Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge.
3. Veterans seeking care for a service-connected disability only.
4. Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom/Operation New Dawn and Depleted Uranium).

Priority Groups

During enrollment, each Veteran is assigned to a priority group. VA uses priority groups to balance demand for VA health care enrollment with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. A description of priority groups follows:

Group 1: Veterans with service-connected disabilities rated 50 percent or more and/or Veterans determined by VA to be unemployable due to service-connected conditions.

Group 2: Veterans with service-connected disabilities rated 30 or 40 percent.

Group 3:

Veterans who are former POWs.

Veterans awarded the Purple Heart Medal.

Veterans awarded the Medal of Honor.

Veterans whose discharge was for a disability incurred or aggravated in the line of duty.

Veterans with VA service-connected disabilities rated 10 percent or 20 percent.

Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

Group 4:

Veterans receiving increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound.

Veterans determined by VA to be catastrophically disabled.

Group 5:

Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0 percent, whose annual income and/or net worth are not greater than the VA financial thresholds.

Veterans receiving VA Pension benefits.

Veterans eligible for Medicaid benefits.

Group 6:

Compensable 0 percent Service-connected Veterans.

Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki. Project 112/SHAD participants.

Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.

Veterans who served in the Southwest Asia theater of operations from Aug. 2, 1990, through Nov. 11, 1998.

Veterans who served in a theater of combat operations after Nov. 11, 1998, as follows:

Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge;

Veterans who served on active duty at Camp Lejeune for not fewer than 30 days beginning Jan. 1, 1957 and ending Dec. 31, 1987.

Group 7:

Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable copayment.

Group 8:

Veterans with gross household incomes above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay copayments. Veterans eligible for enrollment: Noncompensable 0-percent service-connected and:

Subpriority a: Enrolled as of Jan. 16, 2003, and who have re-

mained enrolled since that date and/ or placed in this subpriority due to changed eligibility status.

Subpriority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less

Veterans eligible for enrollment: Nonservice-connected and

Subpriority c: Enrolled as of Jan. 16, 2003, and who remained enrolled since that date and/ or placed in this subpriority due to changed eligibility status

Subpriority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less

Veterans NOT eligible for enrollment: Veterans not meeting the criteria above:

Subpriority e: Noncompensable 0 percent service-connected

Subpriority f: Nonservice-connected

VA's current income thresholds can be located at: http://www.va.gov/healthbenefits/cost/income_thresholds.asp

Recently Discharged Combat Veterans

Veterans, including activated reservists and members of the National Guard, are eligible for the enhanced Combat Veteran benefits if they served on active duty in a theater of combat operations after Nov. 11, 1998, and have been discharged under other than dishonorable conditions.

Effective Jan. 28, 2008, combat Veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher enrollment Priority Group placement) for five-years post discharge.

Veterans receive VA care and medication at no cost for any condition that may be related to their combat service.

Veterans who enroll with VA under this Combat Veteran authority will remain enrolled even after their five-year post discharge period

ends. At the end of their post discharge period, VA will reassess the Veteran's information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call 1-877-222-VETS (8387), Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern time.

Special Access to Care

Service-Disabled Veterans: who are 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability receive priority in scheduling of hospital or outpatient medical appointments.

Women Veterans

Women Veterans are eligible for the same VA benefits as male Veterans. Comprehensive health services are available to women Veterans including primary care, specialty care, mental health care, residential treatment and reproductive health care services

VA provides management of acute and chronic illnesses, preventive care, contraceptive and gynecology services, menopause management, and cancer screenings, including pap smears and mammograms. Maternity care is covered in the Medical Benefits package. Women Veterans can receive maternity care from an OB/GYN, family practitioner, or certified nurse midwife who provides pregnancy care.

VA covers the costs of care for newborn children of women Veterans for seven days after birth. Infertility evaluation and limited treatments are also available. Women Veterans Program Managers are available at all VA facilities to assist women Veterans in their health care and benefits. For more information, visit <http://www.womenshealth.va.gov/>.

Military Sexual Trauma

Military sexual trauma (MST) is the term that the Department of Veterans Affairs uses to refer to sexual assault or repeated, threatening sexual harassment that occurred while the Veteran was serving on active duty (or active duty for training if the service was in the National Guard or Reserves). VA health care professionals provide counseling and treatment to help Veterans overcome health issues related to MST. Veterans who are not otherwise eligible for VA health care may still receive these services. Appropriate services are pro-

vided for any injury, illness or psychological condition related to such trauma. For additional information visit: <http://www.mentalhealth.va.gov/msthome.asp>

Veterans with Spinal Cord Injury/Disorders

There are 24 VA medical centers in the United States with specialized centers (called Spinal Cord Injury Centers) for Veterans with spinal cord injuries and disorders (SCI/D). Comprehensive rehabilitation, SCI/D specialty care, medical, surgical, primary, preventive, psychological, respite, and home care are provided at these centers by interdisciplinary teams which include physicians, nurses, therapists (physical, occupational, kinesiotherapists, therapeutic recreation), psychologists, social workers, vocational counselors, dietitians, respiratory therapy, and other specialists as needed.

There are five Spinal Cord Injury (SCI) Centers that provide long term care for Veterans with SCI/D. In VA facilities that do not have SCI Centers, there is a designated team that consists of a physician, nurse, and social worker to address primary care needs for Veterans with SCI/D and to make referrals to SCI Centers. These SCI Centers and the teams in facilities that do not have centers, comprise the VA SCI System of Care. Some of the services provided in this system of care include rehabilitation, prosthetics and durable medical equipment, orthotics, sensory aids, assistive technology, environmental modifications, telehealth, ventilator weaning and care, chronic pain management, mental health treatment, drivers training, peer counseling, substance abuse treatment, vocational counseling, and caregiver training and support.

There is a long-standing Memorandum of Agreement between VA and the Department of Defense (DoD) to provide specialized care at VA medical facilities for Active Duty Servicemembers who have sustained a spinal cord injury. Ongoing collaboration and education between VA and DoD ensures continuity of care and services. For more information about SCI/D care and the eligibility requirements for the above benefits and services, contact your local VA SCI/D Center and/or visit <http://www.sci.va.gov>.

OEF/OIF/OND Care Management

Each VA medical center has an OEF/OIF/OND Care Management team in place to coordinate patient care activities and ensure that

Servicemembers and Veterans are receiving patient-centered, integrated care and benefits. OEF/OIF/OND clinical case managers screen all returning combat Veterans for the need for case management services to identify Veterans who may be at risk so VA can intervene early and provide assistance. Severely ill or injured Servicemembers/Veterans are provided with a case manager and other OEF/OIF/OND Servicemembers/Veterans are assigned a case manager as indicated by a positive screening assessment or upon request. OEF/OIF/OND case managers are experts at identifying and accessing resources within their health care system as well as in the local community to help Veterans recover from their injuries and readjust to civilian life.

Financial Assessment

Most Veterans not receiving VA disability compensation or pension payments must provide a financial assessment to determine whether they are below VA income thresholds. VA is currently not enrolling new applicants who decline to provide financial information unless they have a special eligibility factor exempting them from disclosure. VA's income thresholds are located at: www.va.gov/healtheligibility/Library/AnnualThresholds.asp

The financial assessment includes all household income and net worth, including Social Security, retirement pay, unemployment insurance, interest and dividends, workers' compensation, black lung benefits and any other income. Also considered are assets such as the market value of property that is not the primary residence, stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash.

Medical Services and Medication Copayments

Some Veterans are required to make copayments (copays) to receive VA health care and/or medications.

Inpatient Care: Priority Group 7 and certain other Veterans are responsible for paying 20 percent of VA's inpatient copay or \$236.80 for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days, the charge is \$118.40. In addition, there is a \$2 per diem charge.

Priority Group 8 and certain other Veterans are responsible for VA's

inpatient copay of \$1,184 for the first 90 days of care during any 365-day period. For each additional 90 days, the charge is \$592. In addition, there is a \$10 per diem charge.

Extended Care: Veterans may be subject to a copay for extended care services. The copay is determined by a calculation using information from completion of VA Form 10-10EC, Application for Extended Care Services.

VA social workers or case managers will counsel Veterans or their family representatives on their eligibility and copay requirements. The copay amount is based on the Veteran's financial situation determined upon application for extended care services and can range from \$0 to a maximum copayment amount of \$97 a day.

NOTE: Veterans determined to be catastrophically disabled are exempt from copays applicable to the receipt of noninstitutional respite care, noninstitutional geriatric evaluation, noninstitutional adult day health care, homemaker/home health aide, purchase skilled home care, home-based primary care, hospice services and any other noninstitutional alternative extended care services.

Outpatient Care: While many Veterans qualify for free healthcare services based on a VA compensable service-connected condition or other qualifying factor, most Veterans are asked to complete an annual financial assessment, to determine if they qualify for free services. Veterans whose income exceeds the established VA Income Thresholds as well as those who choose not to complete the financial assessment must agree to pay required copays to become eligible for VA healthcare services.

Primary Care Services: \$15
Specialty Care Services: \$50

NOTE: Copay amount is limited to a single charge per visit regardless of the number of health care providers seen in a single day. The copay amount is based on the highest level of service received.

Outpatient Visits Not Requiring Copays: Certain services are not charged a copay. Copays do not apply to publicly announced VA health fairs or outpatient visits solely for preventive screening and/or vaccinations, such as vaccinations for influenza and pneumococ-

cal, or screening for hypertension, hepatitis B, tobacco, alcohol, hyperlipidemia, breast cancer, cervical cancer, Human papillomavirus (HPV), colorectal cancer by fecal occult blood testing, education about the risks and benefits of prostate cancer screening, HIV testing and prevention counseling (including the distribution of condoms), and weight reduction or smoking cessation counseling (individual and group). Laboratory, plain film radiology, electrocardiograms, and hospice care and in-home video telehealth are also exempt from copays. While hepatitis C screening and HIV testing and counseling are exempt, medical care for HIV and hepatitis C are NOT exempt from copays.

Medication: While many Veterans are exempt for medication copays, nonservice-connected Veterans in Priority Groups 7 and 8 are charged \$9 for each 30-day or less supply of medication provided on an outpatient basis for the treatment of a nonservice-connected condition. Veterans enrolled in Priority Groups 2 through 6 are charged \$8 for each 30-day or less supply of medication; the maximum copay for medications that will be charged in calendar year 2013 is \$960 for nonservice-connected medications.

NOTE: Copays apply to prescription and over-the-counter medications, such as aspirin, cough syrup or vitamins, dispensed by a VA pharmacy. Copays are not charged for medical supplies, such as syringes or alcohol wipes. Copays do not apply to condoms.

Health Savings Accounts (HSA) can be utilized to make VA copayments. HSAs are usually linked to High Deductible Health Plans (HDHPs).

Private Health Insurance Billing

VA is required to bill private health insurance providers for medical care, supplies and medications provided for treatment of Veterans' non-service connected conditions. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services. VA is authorized to bill and accept reimbursement from High Deductible Health Plans (HDHPs) for care provided for non-service connected conditions. VA may also accept reimbursement from Health Reimbursement Arrangements (HRAs) for care provided for non-service connected conditions.

All Veterans applying for VA medical care are required to provide

information on their health insurance coverage, including coverage provided under policies of their spouses. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance, and any payment received by VA may be used to offset "dollar for dollar" a Veteran's VA copayment responsibility.

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Release of Information (ROI) for Sensitive Diagnosis

An ROI authorization form VAF 10-5345 is a VA standard form used to obtain authorization to release sensitive (protected) health information to an insurance company for purposes of reimbursement. Veterans/patients who were treated or offered treatment for a sensitive condition of drug abuse, alcohol abuse or alcoholism, HIV testing or treatment, and Sickle Cell Anemia or Trait must provide written authorization to allow VA to release their sensitive information to a third party (insurance company).

NOTE: Please note that if the ROI authorization form is not completed and signed, the VA cannot bill the insurance company for non-service connected care. Thus if the Veteran is required to pay a copayment for health visits, the Veteran will be responsible for the entire copayment amount as VA will not be able to credit account dollar for dollar based on what the insurance company has reimbursed.

Reimbursement of Travel Costs

Eligible Veterans may be provided mileage reimbursement or, when medically indicated, special mode transport (e.g. wheelchair van, ambulance) when traveling for approved VA medical care.

Mileage reimbursement is 41.5 cents per mile and is subject to a deductible of \$3 for each one-way trip and \$6 for a round trip; with a maximum deductible of \$18 or the amount after six one-way trips (whichever occurs first) per calendar month.

The deductible may be waived when travel is in relation to a VA compensation or pension examination; travel is by special mode; or when imposition would cause a severe financial hardship.

Eligibility: The following are eligible for VA travel reimbursement:

- Veterans rated 30 percent or more service-connected .
- Veterans traveling for treatment of service-connected conditions.
- Veterans who receive a VA pension.
- Veterans traveling for scheduled compensation or pension examinations.
- Veterans whose income does not exceed the maximum annual VA pension rate.
- Veterans in certain emergency situations.
- Veterans whose medical condition requires a special mode of transportation and travel is pre-authorized. (Advanced authorization is not required in an emergency and a delay would be hazardous to life or health).
- Certain non-Veterans when related to care of a Veteran (Caregivers, attendants & donors).

Beneficiary travel fraud can take money out of the pockets of deserving Veterans. Inappropriate uses of beneficiary travel benefits include: incorrect addresses provided resulting in increased mileage; driving/riding together and making separate claims; and taking no cost transportation, such as DAV, and making claims. Veterans making false statements for beneficiary travel reimbursement may be prosecuted under applicable laws.

Reporting Fraud: Help VA's Secretary ensure integrity by reporting suspected fraud, waste or abuse in VA programs or operations.

VA Inspector General Hotline

P.O. Box 50410
 Washington, DC 20091-0410
 E-mail: vaoighotline@va.gov
 VAOIG hotline 1-800-488-8244
 Fax: (202) 565-7936

VA Medical Programs

Veteran Health Registries

Certain Veterans can participate in a VA health registry and receive free evaluations. These evaluations include a medical history, physical exam, and if deemed necessary by the clinician, laboratory tests or other studies. VA maintains health registries to provide special health evaluations and health-related information. To participate, contact the Environmental Health Coordinator at the nearest VA health care facility or visit www.publichealth.va.gov/exposures to see a directory which lists Environmental Health Coordinators by state and U.S. territory.

Veterans should be aware that a health registry evaluation is not a disability compensation exam. A registry evaluation does not start a claim for compensation and is not required for any VA benefits.

Gulf War Registry: For Veterans who served on active military duty in Southwest Asia during the Gulf War, which began in 1990 and continues to the present, and includes Operation Iraqi Freedom (OIF) and Operation New Dawn (OND). The Gulf War registry was designed to identify possible health effects resulting from U.S. military personnel service in certain areas of Southwest Asia. Potential exposures include endemic infectious diseases and hazardous occupational or environmental exposures, including heavy metals, air pollutants (particulate matter and gases such as nitrogen oxides, carbon monoxide sulfur oxides, hydrocarbons).

Depleted Uranium Registries: Depleted uranium (DU) is uranium left over after most of the more radioactive U-235 isotope has been removed. DU possesses about 60 percent of the radioactivity of naturally occurring uranium; it is a radiation hazard only in very large exposures for prolonged time. DU has some chemical toxicity related to being a heavy metal (similar to lead) which occurs at lower doses and is the main concern for Veterans with embedded DU fragments.

Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium exposure are eligible for a DU evaluation at their local facility.

Agent Orange Registry: Agent Orange is an herbicide the U.S. military used between 1962 and 1971 during the Vietnam War to remove jungle that provided enemy cover. Veterans serving in Vietnam

were possibly exposed to Agent Orange or its dioxin contaminant. Veterans eligible for this registry evaluation are those who served on the ground in Vietnam between Jan. 9, 1962, and May 7, 1975, regardless of the length of service; this includes Veterans who served aboard boats that operated on inland waterways (“Brown Water Navy”) or who made brief visits ashore.

Other Veterans with possible exposure who are eligible include those who served: along the demilitarized zone in Korea (between April 1, 1968 and Aug. 31, 1971), on certain bases or in certain units in Thailand (between Feb. 28, 1961 and May 7, 1975), or on certain U.S. bases or locations in other countries where Agent Orange or other herbicides were tested or stored.

VA maintains a DoD-provided list of locations and dates where Agent Orange or other herbicides were tested or stored at military bases in the U.S. or locations in other countries at www.publichealth.va.gov/exposures. For sites not listed, the Veteran should provide some proof of exposure to obtain a registry examination. Information is also available through VA’s Special Issues Helpline at 1-800-749-8387.

Ionizing Radiation Registry: For Veterans in receipt of nasopharyngeal (nose and throat) radium irradiation treatments while in the active military, naval, or air service and Veterans possibly exposed to, and who are concerned about, possible adverse effects of their atomic exposure during the following “radiation-risk activities” –

On-site participation in:

an atmospheric detonation of a nuclear device, whether or not the testing nation was the United States;

occupation of Hiroshima or Nagasaki from Aug. 6, 1945, through July 1, 1946; or

internment as a POW in Japan during World War II, which the Secretary of Veterans Affairs determines resulted in an opportunity for exposure to ionizing radiation comparable to that of Veterans involved in the occupation of Hiroshima or Nagasaki, or

Service at (VA regulations provide that “radiation-risk activity” refers to):

Department of Energy gaseous diffusion plants at Paducah, Kentucky, Portsmouth, Ohio, or the K-25 area at Oak Ridge, Tennessee, for at least 250 days before Feb. 1, 1992, if the Veteran was moni-

tored for each of the 250 days using dosimetry badges to monitor radiation to external body parts; or

Amchitka Island, Alaska, before Jan. 1, 1974, if the Veteran served for at least 250 days in a position that had exposures comparable to a job that was monitored using dosimetry badges in proximity to Longshot, Milrow, or Cannikin underground nuclear tests.

Readjustment Counseling Services

VA provides outreach and readjustment counseling services through 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

Eligibility: Veterans are eligible if they served on active duty in a combat theater or area of hostility during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era, but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.

Services Offered: Vet Center counselors provide individual, group, and family readjustment counseling to combat Veterans to assist them in making a successful transition from military to civilian life; to include treatment for post-traumatic stress disorder (PTSD) and help with any other military related problems that affect functioning within the family, work, school or other areas of everyday life. Other psycho-social services include outreach, education, medical referral, homeless Veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers also provide military sexual trauma counseling to Veterans of both genders and of any era of military service.

Bereavement Counseling related to Servicemembers: Bereavement counseling is available through VA’s Vet Centers to all immediate family members (including spouses, children, parents, and siblings) of Servicemembers who die while serving on active service. This includes federally-activated members of the National Guard and reserve components. Vet Center bereavement services for surviving family members of Servicemembers may be accessed by calling (202) 461-6530. Vet Center Combat Call Center (1-877-WAR-VETS)

is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans. For additional information, contact the nearest Vet Center, listed in the back of this book, or visit www.vetcenter.va.gov/.

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Prosthetic and Sensory Aids

Veterans receiving VA care for any condition may receive VA prosthetic appliances, equipment and services, such as home respiratory therapy, artificial limbs, orthopedic braces and therapeutic shoes, wheelchairs, powered mobility, crutches, canes, walkers, special aids, appliances, optical and electronic devices for visual impairment and other durable medical equipment and supplies. Veterans who are approved for a guide or service dog may also receive service dog benefits including veterinary care and equipment.

VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to the following Veterans:

- (a) Those with any compensable service-connected disability.
- (b) Those who are former Prisoners of War (POWs).
- (c) Those who were awarded a Purple Heart.
- (d) Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.
- (e) Those in receipt of an increased pension based on being rated permanently housebound or in need of regular aid and attendance.
- (f) Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the Veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity

from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.

(g) Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living, but not including normally occurring visual or hearing impairments. Note: Veterans with normally occurring visual and/or hearing impairments that interfere with their medical care are eligible for eyeglasses and hearing aids.

(h) Those who have vision or hearing impairment or combined visual and hearing impairments severe enough that it interferes with their ability to participate actively in their own medical treatment.

Note: The term “severe” is to be interpreted as a vision and/or hearing loss that interferes with or restricts access to, involvement in, or active participation in health care services (e.g., communication or reading medication labels). The term is not to be interpreted to mean that a severe hearing or vision loss must exist to be eligible for hearing aids or eyeglasses.

(i) Those Veterans who have service-connected which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

Nonservice-connected (NSC) Veterans are eligible for hearing aids or eyeglasses on the basis of medical need. All such Veterans (including Medal of Honor recipients who do not have entitling conditions or circumstances and catastrophically disabled Veterans) must receive a hearing evaluation by a state-licensed audiologist prior to determining eligibility for hearing aids or an appropriate evaluation by an optometrist or ophthalmologist prior to determining eligibility for eyeglasses to establish medical justification for provision of these devices. These Veterans must meet the following criteria for eligibility based on medical need:

(a) Be enrolled at the VA medical facility where they receive their health care; and

(b) Have hearing or vision loss that interferes with or restricts communication to the extent that it affects their active participation in the provision of health care services as determined by an audiologist or an eye care practitioner or provider.

For additional information, contact the prosthetic chief or representative at the nearest VA medical center or go to www.prosthetics.va.gov.

Home Improvements and Structural Alterations

VA provides up to \$6,800 lifetime benefits for service-connected Veterans/ Servicemembers and up to \$2,000 lifetime benefit for or nonservice-connected Veterans to make home improvements and/or structural changes necessary for the continuation of treatment or for disability access to the Veterans/ Servicemembers home and essential lavatory and sanitary facilities.

Modifications can include but are not limited to:

Ramps allowing entrance to, or exit from, the Veterans/ Servicemembers primary residence; Widening of doorways to allow access to essential lavatory and sanitary facilities; Raising or lowering kitchen or bathroom sinks and/or counters; Improving entrance paths or driveways in immediate area of the home to facilitate access to the home by the Veteran/ Servicemember; Improving plumbing or electrical systems made necessary due to installation of dialysis equipment or other medically sustaining equipment in the home. For application information, contact the Prosthetic Representative at the nearest VA medical center.

Special Eligibility Programs

Special Eligibility for Children with Spina Bifida: VA provides comprehensive health care benefits, including outpatient, inpatient, pharmacy, prosthetics, medical equipment, and supplies for certain Korea and Vietnam Veterans' birth children diagnosed with Spina Bifida (except spina bifida occulta).

Special Eligibility for Veterans Participating in Vocational Rehabilitation: Veterans participating in VA's vocational rehabilitation program may receive VA health care benefits including prosthetics, medical equipment, and supplies.

Limitations on Benefits Available to Veterans outside the U.S.: Veterans outside the U.S. are eligible for prosthetics, medical equipment, and supplies only for a service-connected disability.

Services for Blind and Visually Impaired Veterans

Severely disabled blind Veterans may be eligible for case management services at a VA medical center and for admission to an inpatient or outpatient VA blind or vision rehabilitation program. In addition, blind Veterans enrolled in the VA health care system may receive:

1. A total health and benefits review as well as counseling on obtaining benefits that may be due to the Veteran but have not been received.
2. Adjustment to blindness training and counseling.
3. Home improvements and structural alterations.
4. Specially adapted housing and adaptations.
5. Automobile grant.
6. Rehabilitation assessment and training to improve independence and quality of life.
7. Low-vision devices and training in their use.
8. Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids.
9. Facilitation and recommendation for guide dogs and support in the use of guide dogs.
10. Costs for veterinary care and equipment for guide dogs.
11. Talking books, tapes and Braille literature.
12. Family education and support.

Eligible visually impaired Veterans (who are not severely visually disabled) enrolled in the VA health care system may be eligible for services at a VA medical center or for admission to an outpatient VA blind rehabilitation program and may also receive:

1. A total health and benefits review.
2. Adjustment to vision loss counseling.
3. Rehabilitation assessment and training to improve independence and quality of life.
4. Low-vision devices and training in their use.
5. Electronic and mechanical aids for the visually impaired, including adaptive computers and computer-assisted devices, such as reading machines and electronic travel aids, and training in their use.
6. Family education and support.

Mental Health Care Treatment

Veterans eligible for VA medical care may receive general and specialty mental health treatment as needed. Mental health services are available in primary care clinics (including Home Based Primary Care), general and specialty mental health outpatient clinics, inpatient mental health units, residential rehabilitation and treatment programs, specialty medical clinics, and Community Living Centers. Mental Health services are also available in medical settings in which

patients are receiving treatment, such as inpatient medicine and outpatient specialty medical clinics. In addition to general mental health care, this may include specialized PTSD services, treatment for Veterans with psychological conditions related to a history of military sexual trauma, psychosocial rehabilitation and recovery services, treatment for substance use disorders, suicide prevention programs, geriatric mental health problems, violence prevention, evidence-based psychotherapy programs, treatment with psychiatric medications consistent with VA Clinical Practice Guidelines, integrated care services, and mental health disaster response/post deployment activities.

Specialized programs, such as mental health intensive case management, psychosocial rehabilitation and recovery centers, and work programs are provided for Veterans with serious mental health problems. VA's Program of Comprehensive Assistance for Family Caregivers entitles the designated primary and secondary Family Caregiver(s) access to mental health. These services may be offered at the VA and/or contracted agencies. General Caregivers (of all era Veterans) can receive counseling and other services when necessary if the treatment supports the Veteran's treatment plan. For more information on VA Mental Health services visit <http://www.mentalhealth.va.gov/VAMentalHealthGroup.asp>

Veterans Crisis Line: Veterans experiencing an emotional distress/crisis or who need to talk to a trained mental health professional may call the Veterans Crisis Line 1-800-273-TALK (8255). The hotline is available 24 hours a day, seven days a week. When callers press "1", they are immediately connected with a qualified and caring provider who can help.

Chat feature: Veterans Chat is located at the Veterans Crisis Line and enables Veterans, their families and friends to go online where they can anonymously chat with a trained VA counselor. Veterans Chat can be accessed through the suicide prevention Website www.VeteransCrisisLine.net by clicking on the Veterans Chat tab on the right side of the Webpage.

Text feature: Those in crisis may text 83-8255 free of charge to receive confidential, personal and immediate support.

European access: Veterans and members of the military community in Europe may now receive free, confidential support from

the European Military Crisis Line, a new initiative recently launched by VA. Callers in Europe may dial 0800-1273-8255 or DSN 118 to receive confidential support from responders at the Veterans Crisis Line in the U.S. For more information about VA's suicide prevention program, visit: http://www.mentalhealth.va.gov/suicide_prevention/ or www.veteranscrisisline.net.

Make the Connection Resources: help Veterans and their family members connect with information and services to improve their lives. Visitors to [MakeTheConnection.net](http://www.MakeTheConnection.net) will find a one-stop resource where Veterans and their family and friends can privately explore information, watch stories similar to their own, research content on mental health issues and treatment, and easily access support and information that will help them live more fulfilling lives.

At the heart of Make the Connection are powerful personal testimonials, which illustrate true stories of Veterans who faced life events, experiences, physical injuries or psychological symptoms; reached out for support; and found ways to overcome their challenges. Veterans and their families are encouraged to "make the connection" - with strength and resilience of Veterans like themselves, with other people who care, and with information and available resources for getting their lives on a better track. For more information, go to www.MakeTheConnection.net

Coaching Into Care: works with family members or friends who become aware of the Veteran's post-deployment difficulties, and supports their efforts to find help for the Veteran. This national clinical service provides information and help to Veterans and the loved ones who are concerned about them. More information about the service can be found at <http://www.mirecc.va.gov/coaching/contact.asp>

VA's National Center for PTSD serves as a resource for healthcare professionals, Veterans and families. Information, self-help resources, and other helpful information can be found at www.ptsd.va.gov.

The PTSD Coach is a mobile application that provides information about PTSD, self assessment and symptom management tools and provides information about to connect with resources that are available for those who might be dealing with post trauma effects. The PTSD Coach is available as a free download for iPhone or Android devices.

Mental Health Residential Rehabilitation

Mental Health Residential Rehabilitation Treatment Programs (MH RRTP) (including domiciliaries) provide residential rehabilitative and clinical care to Veterans who have a wide range of problems, illnesses, or rehabilitative care needs which can be medical, psychiatric, substance use, homelessness, vocational, educational, or social. The MH RRTP provides a 24-hour therapeutic setting utilizing a peer and professional support environment. The programs provide a strong emphasis on psychosocial rehabilitation and recovery services that instill personal responsibility to achieve optimal levels of independence upon discharge to independent or supportive community living. MH RRTP also provides rehabilitative care for homeless Veterans.

Eligibility: VA may provide domiciliary care to Veterans whose annual gross household income does not exceed the maximum annual rate of VA pension or to Veterans the Secretary of Veterans Affairs determines have no adequate means of support. The copays for extended care services apply to domiciliary care. Call the nearest benefits or health care facility to obtain the latest information.

Outpatient Dental Treatment

Dental benefits are provided by VA according to law. In some instances, VA is authorized to provide extensive dental care, while in other cases treatment may be limited by law. This Fact Sheet table describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.

By law, the eligibility for Outpatient Dental Care is not the same as for most other VA medical benefits. It is categorized in classes. Those eligible for VA dental care under Class I, IIC, or IV are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations.

***Note:** Public Law 83 enacted June 16, 1955, amended Veterans' eligibility for outpatient dental services. As a result, any Veteran who received a dental award letter from VBA dated before 1955 in which VBA determined the dental conditions to be noncompensable are no longer eligible for Class II outpatient dental treatment.

Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are professionally determined by a VA

If you:	You are eligible for:	Through
Have a service-connected compensable dental disability or condition.	Any needed dental care.	Class I
Are a former prisoner of war.	Any needed dental care.	Class IIC
Have service-connected disabilities rated 100 percent disabling, or are unemployable and paid at the 100 percent rate due to service-connected conditions.	Any needed dental care. [note: Veterans paid at the 100 percent rate based on a temporary rating, are not eligible for comprehensive outpatient dental services.	Class IV
Apply for dental care within 180 days of discharge or release from of active duty (under conditions other than dishonorable) of 90 days or more during the Gulf War era.	One-time dental care if a DD214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge. (NOTE)	Class II
Have a service-connected noncompensable dental condition or disability resulting from combat wounds or service trauma.	Any dental care necessary to provide and maintain a functioning dentition. A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth that are trauma rated.	Class IIA
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect to a service-connected medical condition.	Class III
Are actively engaged in a 38 USC Chapter 31 vocational rehabilitation program.	Dental care to the extent necessary to: to enter, achieve goals, and prevent interruption of a rehab program; hasten the return to a rehab program because of a dental condition; or to secure and adjust to employment during employment assistance, or enable to achieve maximum independence in daily living.	Class V
Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a current medical condition	Dental care to treat the oral conditions that are determined by a VA dental professional to complicate a medical condition currently under treatment.	Class VI
Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039.	A one-time course of dental care that is determined medically necessary to relieve pain, assist in gaining employment, or treat moderate to severe gingival and periodontal conditions.	Class IIB

dentist, in consultation with the referring physician, to be essential to the management of the patient's medical condition under active treatment. For more information about eligibility for VA medical and dental benefits, contact VA at 1-877-222-8387 8387, Monday through Friday between 8:00am and 8:00pm Eastern time or www.va.gov/healthbenefits

Vocational and Work Assistance Programs

VHA provides vocational assistance and therapeutic work opportunities through three primary **Therapeutic & Supported Employment Services (TSES) programs** for Veterans enrolled in the VA system of care. These programs are designed to assist Veterans to live and work as independently as possible in their respective communities. Participation in TSES vocational services cannot be used to deny or discontinue VA disability benefits. Payments received from Incentive Therapy and Compensated Work Therapy Sheltered Workshop and Transitional Work cannot be used to deny or discontinue SSI and/or SSDI payments and they are not subject to IRS taxes.

CWT/Transitional Work (CWT/TW) is vocational assessment program that operates in VA medical centers and/or local community business and industry. CWT/TW participants are matched to real life work assignments for a time-limited basis. Veterans are supervised by personnel of the sponsoring site, under the same job expectations experienced by non-CWT workers. Veterans participating in the CWT/TW program are not employees of either the Federal government or a host company and, as such, receive no traditional employee benefits. CWT/TW participants receive, at a minimum, the greater of Federal or state minimum wage for all hours worked. Approximately 40 percent of participants secure competitive employment at the time of discharge.

CWT/Supported Employment (CWT/SE) is a recovery-based intervention provided through an integrated partnership with the primary Mental Health treatment team. The employment is intended to be an extension of treatment to manage symptoms and advance recovery. CWT/SE consists of full or part-time competitive employment with extensive clinical supports to Veterans, and accommodations/supervision guidance to employers.

Other Initiatives include the adaption of SE evidence-based principles for specialty Therapeutic and Supported Employment Services programs for Veterans diagnosed with Spinal Cord Injury, Polytrau-

ma, Traumatic Brain Injury, and/or Post Traumatic Stress Disorder. A list of CWT program sites can be found on the Location Page at <http://www.cwt.va.gov>.

Vocational Assistance is a set of assessment, guidance, counseling, or other related services that may be offered to groups or individuals. These services are designed to enable Veterans to realize skills, resources, attitudes and expectations needed to prepare for searching for employment, succeeding in the employment interview process, and succeeding in employment.

Compensated Work Therapy/Sheltered Workshop operates sheltered workshops at approximately 25 VA medical centers. CWT Sheltered Workshop is a pre-employment vocational activity that provides an opportunity for work hardening and assessment in a simulated work environment. Participating Veterans are paid the greater of Federal or state minimum wage on a piece rate basis.

Incentive Therapy (IT) is a pre-employment program that provides a limited work experience at VA medical centers for Veterans who are not actively seeking competitive employment and exhibit severe mental illness and/or physical impairments. IT services may consist of full- or part-time work with nominal remuneration limited to the maximum of one half of the Federal minimum wage.

Nursing Home Care

VA provides nursing home services to Veterans through three national programs: VA owned and operated Community Living Centers (CLC), State Veterans' Homes owned and operated by the states, and the community nursing home program. Each program has admission and eligibility criteria specific to the program. Nursing home care is available for enrolled Veterans who need nursing home care for a service-connected disability, or Veterans or who have a 70 percent or greater service-connected disability and Veterans with a rating of total disability based on individual unemployability. VA provided nursing home care for all other Veterans is based on available resources.

VA Community Living Centers: Community Living Centers (CLC) provide a dynamic array of short stay (less than 90 days) and long stay (91 days or more) services. Short stay services include but are not limited to skilled nursing, respite care, rehabilitation, hospice, and continuing care for Veterans awaiting placement in the community.

Long stay services include but are not limited to dementia care and continuing care to maintain the Veteran's level of functioning. Short stay and long stay services are available for Veterans who are enrolled in VA health care and require CLC services.

State Veterans' Home Program: State Veterans homes are owned and operated by the states. The states petition VA for grant dollars for a portion of the construction costs followed by a request for recognition as a state home. Once recognized, VA pays a portion of the per diem if the state meets VA standards. States establish eligibility criteria and determine services offered for short and long-term care. Specialized services offered are dependent upon the capability of the home to render them.

Community Nursing Home Program: VA health care facilities establish contracts with community nursing homes. The purpose of this program is to meet the nursing home needs of Veterans who require long-term nursing home care in their own community, close to their families and meet the enrollment and eligibility requirements.

Admission Criteria: The general criteria for nursing home placement in each of the three programs requires that a resident must be medically stable, i.e. not acutely ill, have sufficient functional deficits to require inpatient nursing home care, and be determined by an appropriate medical provider to need institutional nursing home care. Furthermore, the Veteran must meet the specific eligibility criteria for community living center care or the contract nursing home program and the eligibility criteria for the specific state Veterans home.

Home and Community Based Services: In addition to nursing home care, VA offers a variety of other long-term care services either directly or by contract with community-based agencies. Such services include adult day health care, respite care, geriatric evaluation and management, hospice and palliative care, skilled nursing and other skilled professional services at home, home health aide services, and home based primary care. Veterans receiving these services may be subject to a copay.

Emergency Medical Care in U.S. Non-VA Facilities

In the case of medical emergencies, VA may reimburse or pay for emergency non-VA medical care not previously authorized that is provided to certain eligible Veterans when VA or other federal facili-

ties are not feasibly available. This benefit may be dependent upon other conditions, such as notification to VA, the nature of treatment sought, the status of the Veteran, the presence of other health care insurance, and third party liability.

Because there are different regulatory requirements that may affect VA payment and Veteran liability for the cost of care, it is very important that the nearest VA medical facility to where emergency services are furnished be notified as soon as possible after emergency treatment is sought. If emergency inpatient services are required, VA will assist in transferring the Veteran to a Department facility, if available. Timely filing claim limitations apply. For additional information, contact the nearest VA medical facility. Please note that reimbursement criteria for Veterans living or traveling outside the United States fall under VA's Foreign Medical Program (FMP), and differ from the criteria for payment of emergency treatment received in the United States.

Foreign Medical Program

VA will provide reimbursement for medical services for service-connected disabilities or any disability associated with and found to be aggravating a service-connected disability for those Veterans living or traveling outside the United States. This program will also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. Veterans living in the Philippines should register with the U.S. Veterans Affairs office in Pasay City, telephone 011-632-838-4566 or by email at manlocp.inqry@vba.va.gov. All other Veterans living or planning to travel outside the U.S. should register with the Denver Foreign Medical Program office, P.O. Box 469061, Denver, CO 80246-9061, USA; telephone 303-331-7590. For information visit: <http://www.va.gov/hac/forbeneficiaries/fmp/fmp.asp>

Some Veterans traveling or living overseas can telephone the Foreign Medical Program toll free from these countries: Germany 0800-1800-011; Australia 1800-354-965; Italy 800-782-655; United Kingdom (England and Scotland) 0800-032-7425; Mexico 001-877-345-8179; Japan 00531-13-0871; Costa Rica 0800-013-0759; and Spain 900-981-776. (Note: Veterans in Mexico or Costa Rica must first dial the United States country code.)

On occasion Veterans will ask to have prescriptions mailed outside the United States and its territories. VA Pharmacy Service will not

ship medications or medical/surgical supply items outside of the United States or US Territories (Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands). For Veterans registered with the Foreign Medical Program, prescription reimbursement is approved only for United States Food and Drug Administration (FDA) approved medications.

Within the United States and prior to travel abroad, VA facilities may opt to fill a Veteran patient's outpatient medications prior to the normal dispensing date in the event that a Veteran will be traveling and unable to obtain medications while abroad. This may be done on a limited basis and requires prior consultation with the Veteran patient's VA provider prior to dispensing.

Online Health Services

VA offers Veterans, Servicemembers, their dependents and caregivers their own personal health record through My HealtheVet, found at www.myhealth.va.gov.

My HealtheVet's free, online Personal Health Record is available 24/7 with Internet access. Those with an upgraded account (obtained by completing the one-time in-person authentication* process) can:

- Participate in secure messaging with VA health care team members
- View key portions of DoD military service information
- Get VA wellness reminders
- View VA appointments
- View VA lab results
- View VA allergies, adverse reactions and other key portions of their VA electronic health record.
- View their VA Comprehensive Care Document (CCD)

With My HealtheVet, Veterans can access trusted health information to better manage personal health care and learn about other VA benefits and services.

My HealtheVet helps Veterans partner with VA health care teams by providing tools to make shared, informed decisions. Simply follow the directions on the Website to register. VA patients registered on My HealtheVet can begin to refill VA medications online. Veterans can also use the VA Blue Button to view, print, or download

the health data currently in their My HealtheVet account. Veterans can share this information with family, caregivers or others such as non-VA health care providers. It puts the Veteran in control of information stored in My HealtheVet. Accessible through My HealtheVet, VA Blue Button also provides Veterans who were discharged from military service after 1979 access to DoD Military Service Information. This information may include Military Occupational Specialty (MOS) codes, pay details, service dates, deployment, and retirement periods.

*To access the advanced My HealtheVet features, Veterans will need to get an upgraded account by completing a one-time process at their VA facility called in-person authentication. Visit My HealtheVet at www.myhealth.va.gov, register and learn more about in-person authentication plus the many features and tools available with Internet access. Veterans with questions should contact the My HealtheVet Coordinator at their VA facility.

Caregiver Programs and Services

VA has long supported Family Caregivers as vital partners in providing care worthy of the sacrifices by America's Veterans and Servicemembers. Each VA medical center has a Caregiver Support Program coordinated by a Caregiver Support Coordinator (CSC). The CSC coordinates Caregiver activities and serve as a resource expert for Veterans, their families and VA providers. Several programs are available for all Veteran Caregivers including:

In-Home and Community Based Care: Skilled home health care, homemaker/home health aide services, community adult day health care and Home Based Primary Care.

Respite Care: Designed to relieve the family Caregiver from the constant burden of caring for a chronically ill or disabled Veteran at home. Services can include in-home care, a short stay in an institutional setting or adult day health care.

Caregiver Education and Training Programs: VA currently provides multiple training opportunities which include pre-discharge care instruction and specialized Caregiver programs in multiple severe traumas such as Traumatic Brain Injury (TBI), Spinal Cord Injury/Disorders, and Blind Rehabilitation. VA has a Caregiver web site, www.caregiver.va.gov, which provides tools, resources, and information to

Family Caregivers.

Family Support Services: These support groups can be face-to-face or on the telephone. They include family counseling, spiritual and pastoral care, family leisure and recreational activities and temporary lodging in Fisher Houses.

Travel: VA's Comprehensive Assistance for Family Caregivers Program entitles the designated family caregiver to beneficiary travel benefits. These benefits include:

- Transport, lodging, and subsistence for period of Caregiver training
- Transport, lodging, and subsistence while traveling as Veteran's attendant to and from VA Healthcare as well as duration of care at VA or VA authorized facility.
- Mileage or common carrier transport.
- Lodging and/or subsistence at 50 percent of local federal employee rates

Other Benefits: VA provides durable medical equipment and prosthetic and sensory aides to improve function, financial assistance with home modification to improve access and mobility, and transportation assistance for some Veterans to and from medical appointments.

On May 5, 2010, the Caregivers and Veterans Omnibus Health Services Act of 2010 was signed into law. Title I of the Act will allow VA to provide unprecedented benefits to eligible Caregivers (a parent, spouse, child, step-family member, extended family member, or an individual who lives with the Veteran, but is not a family member) who support the Veterans who have given so much for this Nation. The law distinguishes between Veterans who incurred or aggravated a serious injury in the line of duty on or after Sept. 11, 2001 (post-9/11 Veterans), and those Veterans whose injuries were incurred prior to Sept. 11, 2001 (pre-9/11 Veterans).

The new services for this group include:

- Monthly stipend based on the personal care needs of the Veteran
- Travel expenses, including lodging and per diem while accompanying Veterans undergoing care
- Access to health care insurance through CHAMPVA if the

Caregiver is not already entitled to care or services under a health plan

- Mental health services and counseling
- Comprehensive VA Caregiver training provided by Easter Seals
- Respite care
- Appropriate caregiving instruction and training

Chapter 2

Service-connected Disabilities

Disability Compensation

Disability compensation is a monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered to be service connected.

For additional details on types of disability claims and how to apply, go to <http://benefits.va.gov/benefits/>

Monthly disability compensation varies with the degree of disability and the number of eligible dependents. Veterans with certain severe disabilities may be eligible for additional special monthly compensation (SMC). Disability compensation benefits are not subject to federal or state income tax.

The payment of military retirement pay, disability severance pay and separation incentive payments, known as Special Separation Benefit (SSB) and Voluntary Separation Incentive (VSI), may affect the amount of VA compensation paid to disabled Veterans.

To be eligible for compensation, the Veteran must have been separated or discharged under conditions other than dishonorable.

Receiving Disability Benefit Payments

The Department of Treasury has mandated that all recurring federal benefits be administered through either Electronic Funds Transfer (EFT) or Direct Express® Debit MasterCard®. Compensation and pension beneficiaries can establish direct deposit through the Treasury's Go Direct helpline. Call toll-free 1-800-333-1795, or enroll

online at www.GoDirect.org.

Veterans also have the option of receiving their benefits via a pre-paid debit card, even if they do not have a bank account. There is no credit check, no minimum balance required, and basic services are free. To establish payments of federal benefits through Direct Express® Debit MasterCard® issued by Comerica Bank, call 1-888-213-1625 to enroll in the program.

2013 VA Disability Compensation Rates for Veterans	
Disability Rating	Monthly Rate
10 percent	\$129
20 percent	\$255
30 percent*	\$395
40 percent*	\$569
50 percent*	\$810
60 percent*	\$1,026
70 percent*	\$1,293
80 percent*	\$1,503
90 percent*	\$1,689
100 percent*	\$2,816

*Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating and the number of dependents.

Additional Monetary Benefits for Eligible Military Retirees

Concurrent Retirement and Disability Pay (CRDP) is a Department of Defense (DoD) program that allows some individuals to receive both military retired pay and VA disability compensation. This dual receipt was prohibited until the CRDP program began on Jan. 1, 2004.

CRDP is a “phase in” of benefits that gradually restores a retiree’s VA disability offset. This means that an eligible person’s retired pay will gradually increase each year until the phase in is complete in Jan. 2014.

Effective Jan. 1, 2005, Veterans rated 100 percent disabled by VA, including those receiving benefits at the 100 percent rate due to individual unemployability (IU), are entitled to full CRDP without being phased in.

Eligibility: To qualify for CRDP, Veterans must:

- Have a VA service-connected rating of 50 percent or greater, and:
- Be retired from military service based on longevity, including temporary Early Retirement Authority (TERA) retirees; or
- Be retired under Chapter 61 with 20 or more qualifying years of service; or
- Be retired from National Guard or Reserve service with 20 or more qualifying years; and
- Be eligible to receive retired pay (must be offset by VA payments).

Retirees do not need to apply for this benefit. Payment is coordinated between VA and the military pay center.

Combat-Related Special Compensation (CRSC) is a DoD program that provides tax-free monthly payments to eligible retired Veterans with combat-related disabilities. With CRSC, Veterans can receive both their military retirement pay and VA disability compensation for disabilities determined by the service department to be combat related.

Eligibility: To qualify for CRSC, Veterans must:

1. Be a military retiree.
2. Be entitled to and/or receiving military retired pay.
3. Have a compensable service-connected disability.

In addition, Veterans must be able to provide documentary evidence that their disabilities were the result of one of the following:

- Training that simulates war (e.g., exercises, field training)
- Hazardous duty (e.g., flight, diving, parachute duty)
- An instrumentality of war (e.g., combat vehicles, weapons)
- Armed conflict (e.g., gunshot wounds, Purple Heart)

Disabilities related to in-service exposure to hazards (e.g., Agent Orange, Gulf War illnesses, radiation exposure) for which VA awards

compensation are considered combat-related for CRSC purposes.

For more information, visit www.defense.gov, or call the toll-free phone number for the Veteran's branch of service:

Army 1-866-281-3254, <https://www.hrc.army.mil/site/crsc/index.html> or e-mail at crsc.info@us.army.mil

Air Force 1-800-616-3775, <http://www.retirees.af.mil/> or email at AFPC.DPPDC.AFCRSC@us.af.mil

Navy/Marine Corps 1-877-366-2772, www.donhq.navy.mil/corb/CRSCB/combatrelated.htm or email at DoN_CRSC@navy.mil

Coast Guard 1-202-493-1735, <http://www.uscg.mil/adm1/crsc.asp> or email at Cassie.H.Sylvester@uscg.mil.

Disability Compensation for Presumptive Conditions

Certain chronic and tropical diseases (for example, multiple sclerosis, diabetes mellitus, and arthritis) may be service connected if the disease becomes at least 10 percent disabling within the applicable time limit following service. For a comprehensive list of these chronic diseases, see 38 CFR 3.309; for applicable time limits, see 38 CFR 3.307.

All Veterans who develop Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease, at any time after separation from service may be eligible for compensation for that disability. To be eligible, the Veteran must have served a minimum of 90 consecutive days of active service.

Prisoners of War: For former POWs who were imprisoned for any length of time, the following disabilities are presumed to be service connected if they become at least 10 percent disabling anytime after military service: psychosis, any of the anxiety states, dysthymic disorder, organic residuals of frostbite, post-traumatic osteoarthritis, atherosclerotic heart disease or hypertensive vascular disease and their complications, stroke and its complications, and, effective Oct. 10, 2008, osteoporosis if the Veteran has post-traumatic stress disorder (PTSD).

For former POWs who were imprisoned for at least 30 days, the

following conditions are also presumed to be service connected: avitaminosis, beriberi, chronic dysentery, helminthiasis, malnutrition (including optic atrophy associated with malnutrition), pellagra and/or other nutritional deficiencies, irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy except where related to infectious causes, cirrhosis of the liver, and, effective Sept. 28, 2009, osteoporosis.

Veterans Exposed to Agent Orange and Other Herbicides: A Veteran who served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975, is presumed to have been exposed to Agent Orange and other herbicides used in support of military operations. VA presumes the following diseases to be service-connected for such exposed Veterans: AL amyloidosis, chloracne or other acne-form disease similar to chloracne, porphyria cutanea tarda, soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma), Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's lymphoma, prostate cancer, acute and subacute peripheral neuropathy, diabetes mellitus (Type 2), all chronic B-cell leukemias (including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia), Parkinson's disease, and ischemic heart disease.

Veterans Exposed to Radiation: For Veterans who participated in radiation risk activities as defined in VA regulations while on active duty, active duty for training, or inactive duty training, the following conditions are presumed to be service connected: all forms of leukemia (except for chronic lymphocytic leukemia); cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (renal pelvis, ureter, urinary bladder and urethra), brain, bone, lung, colon, and ovary; bronchiolo-alveolar carcinoma; multiple myeloma; lymphomas (other than Hodgkin's disease), and primary liver cancer (except if cirrhosis or hepatitis B is indicated).

To determine service connection for other conditions or exposures not eligible for presumptive service connection, VA considers factors such as the amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a non-service exposure could contribute to disease, and the relative sensitivity of exposed tissue.

Gulf War Veterans with Chronic Disabilities may receive disability compensation for chronic disabilities resulting from undiagnosed illnesses and/or medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms. A disability is considered chronic if it has existed for at least six months.

The undiagnosed illness must have appeared either during active service in the Southwest Asia theater of operations during the Gulf War period of Aug. 2, 1990, to July 31, 1991, or to a degree of at least 10 percent at any time since then through Dec. 31, 2016. This theater of operations includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.

Examples of symptoms of an undiagnosed illness and medically unexplained chronic multi-symptom illness defined by a cluster of signs and symptoms include: chronic fatigue syndrome, fibromyalgia, functional gastrointestinal disorders, fatigue, signs or symptoms involving the skin, headache, muscle pain, joint pain, neurological signs or symptoms, neuropsychological signs or symptoms, signs or symptoms involving the respiratory system (upper or lower), sleep disturbances, gastrointestinal signs or symptoms, cardiovascular signs or symptoms, abnormal weight loss, and menstrual disorders.

Presumptive service connection may be granted for the following infectious diseases if found compensable within a specific time period: Brucellosis, *Campylobacter jejuni*, *Coxiella burnetii* (Q fever), Malaria, *Mycobacterium tuberculosis*, Nontyphoid *Salmonella*, *Shigella*, Visceral leishmaniasis, and West Nile virus. Qualifying periods of service for these infectious diseases include active military, naval, or air service in the above stated Southwest Asia theater of operations during the Gulf War period of Aug. 2, 1990, until such time as the Gulf War is ended by Congressional action or Presidential proclamation; and active military, naval, or air service on or after Sept. 19, 2001, in Afghanistan.

Housing Grants for Disabled Veterans Certain Servicemembers and Veterans with service-connected disabilities may be entitled to a housing grant from VA to help build a new specially adapted house,

to adapt a home they already own, or buy a house and modify it to meet their disability-related requirements. Eligible Veterans or Servicemembers may now receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional grant.

Specially Adapted Housing (SAH) Grant Eligibility for up to \$64,960: VA may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a currently owned home that is being adapted, up to a maximum of \$64,960. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and Servicemembers must be determined eligible to receive compensation for permanent and total service-connected disability due to one of the following:

1. Loss or loss of use of both lower extremities, which so affects the functions of balance or propulsion to preclude ambulating without the aid of braces, crutches, canes or a wheelchair.
2. Loss or loss of use of both upper extremities at or above the elbow.
3. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
4. Loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, crutches or a wheelchair.
5. Severe burn injuries, which are defined as full thickness or subdermal burns that have resulted in contractures with limitation of motion of two or more extremities or of at least one extremity and the trunk.
6. The loss, or loss of use of one or more lower extremities due to service on or after Sept. 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair.

Special Home Adaptation (SHA) Grant: Eligibility for up to \$12,992: VA may approve a benefit amount up to a maximum of \$12,992, for the cost of necessary adaptations to a Servicemember's or Veteran's

residence or to help him/her acquire a residence already adapted with special features for his/her disability, to purchase and adapt a home, or for adaptations to a family member's home in which they will reside.

To be eligible for this grant, Servicemembers and Veterans must be entitled to compensation for permanent and total service-connected disability due to one of the following:

1. Blindness in both eyes with 20/200 visual acuity or less.
2. Anatomical loss or loss of use of both hands.
3. Severe burn injuries (see above).

Temporary Residence Adaptation (TRA): Eligible Veterans and Servicemembers who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or Servicemember adapt the family member's home to meet his or her special needs. Those eligible for a \$64,960 grant would be permitted to use up to \$28,515 and those eligible for a \$12,992 grant would be permitted to use up to \$5,092. Grant amounts are adjusted Oct. 1 every year based on a cost-of-construction index. These adjustments will increase the grant amounts or leave them unchanged; grant amounts will not decrease. Under the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012, TRA grant amounts will not count against SAH grant maximum amounts starting Aug. 6, 2013.

The property may be located outside the United States, in a country or political subdivision which allows individuals to have or acquire a beneficial property interest, and in which the Secretary of Veterans Affairs, in his or her discretion, has determined that it is reasonably practicable for the Secretary to provide assistance in acquiring specially adapted housing. For more information on SAH, visit <http://www.benefits.va.gov/homeloans/sah.asp>.

Supplemental Financing: Veterans and Servicemembers with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000. Additional information about the Specially Adapted Housing Program is available at <http://www.benefits.va.gov/homeloans/sah.asp>.

Automobile Allowance: As of Oct. 1, 2012, Veterans and Servicemembers may be eligible for a one-time payment of not more than \$19,505 toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, or permanent impairment of vision of both eyes to a certain degree.

They may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA health care facility.

Clothing Allowance: Any Veteran who has service-connected disabilities that require a prosthetic or orthopedic appliances may receive clothing allowances. This allowance is also available to any Veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA medical center.

Allowance for Aid and Attendance or Housebound Veterans

A Veteran who is determined by VA to be in need of the regular aid and attendance of another person, or a Veteran who is permanently housebound, may be entitled to additional disability compensation or pension payments. A Veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person.

Chapter 3

VR&E

Vocational Rehabilitation and Employment (VR&E): sometimes referred to as the Chapter 31 program. VR&E provides services to eligible Servicemembers and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Additional information is available at www.vetsuccess.gov.

Eligibility for Veterans: A Veteran must have a VA service-connected disability rated at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions.

Eligibility for Servicemembers: Servicemembers are eligible to apply if they expect to receive an honorable discharge upon separation from active duty, obtain a rating of 20 percent or more from VA, obtain a proposed Disability Evaluation System (DES) rating of 20 percent or more from VA, or obtain a referral to a Physical Evaluation Board (PEB) through the Integrated Disability Evaluation System (IDES).

Entitlement: A Vocational Rehabilitation Counselor (VRC) works with the Veteran to determine if an employment handicap exists. An employment handicap exists if a Veteran's service-connected disability impairs his/her ability to prepare for, obtain, and maintain suitable career employment. After an entitlement decision is made, the Veteran and VRC work together to develop a rehabilitation plan. The rehabilitation plan outlines the rehabilitation services to be provided.

Services: Based on their individualized needs, Veterans work with a VRC to select one of five vocational tracks of services. If a program of training is selected, the VA pays the cost of the approved training and services (except those coordinated through other providers) that are included in an individual's rehabilitation plan, including subsistence allowance.

VR&E's five tracks of services are:

Reemployment with Previous Employer: For individuals who are separating from active duty or in the National Guard or Reserves and are returning to work for their previous employer.

Rapid Access to Employment: For individuals who either wish to obtain employment soon after separation or who already have the necessary skills to be competitive in the job market in an appropriate occupation.

Self-Employment: For individuals who have limited access to traditional employment, need flexible work schedules, or who require more accommodation in the work environment due to their disabling conditions or other life circumstances.

Employment Through Long-Term Services: For individuals who need specialized training and/or education to obtain and maintain suitable employment.

Independent Living Services: For Veterans who are not currently able to work and need rehabilitation services to live more independently.

Length of a Rehabilitation Program: The basic period of eligibility in which VR&E benefits may be used is 12 years from the latter of the following: 1). A Veteran's date of separation from active military service, or 2). The date VA first notified a Veteran that he/she have a compensable service-connected disability. Depending on the length of program needed, Veterans may be provided up to 48 months of full-time services or the part-time equivalent. Rehabilitation plans that only provide services to improve independence in daily living are limited to 30 months. These limitations may be extended in certain circumstances.

Integrated Disability Evaluation System (IDES): VR&E is providing earlier access to VR&E benefits to wounded, ill or injured Servicemembers pending a medical separation from military service. Vocational Rehabilitation Counselors are assigned to military installations hosting an IDES site and provide VR&E services to assist Servicemembers in the transition from active-duty to entering the labor market in viable careers.

Current locations include: Joint Base Elmendorf-Richardson, Ft. Wainwright, Ft. Benning, Ft. Gordon, Robins AFB, Ft. Meade, Ft. Drum, BeauFt. NH, Ft. Jackson, Ft. Carson, Tripler AMC, Pearl Harbor NH, San Antonio JB (Sam Houston), Ft. Irwin, Ft. Knox, White-River Junction, Pensacola NH, Ft. Rucker, Redstone Arsenal, Ft. Sill, Sheppard AFB, Ft. Campbell, Ft. Polk, Travis AFB, Ft. Huachuca, Nellis AFB, Ft. Eustis, Portsmouth NMC, Ft. Lee, Langley JB, San Diego Navy Medical Center (Balboa), Ft. Lewis, Kitsap Naval Base, Fairchild AFB, Ft. Lewis (JB Lewis McChord), Ft. Leonard Wood, Jacksonville NH, Ft. Bliss, Ft. Hood, Bethesda NNMC/Walter Reed AMC, Andrews AFB, Ft. Belvoir, MCB Quantico, Ft. Riley, Camp Lejeune, Ft. Bragg, Seymour-Johnson AFB, and Cherry Point NH.

VetSuccess.gov: See page 57.

Work-Study Program: Refer to Chapter 5, “Education and Training”

Educational and Vocational Counseling Services: Refer to Chapter 10, “Transition Assistance”

Dependents and Survivors Educational Assistance: Refer to Chapter 12, “Dependents and Survivors Benefits”

Fiduciary Program: The fiduciary program provides oversight of VA’s most vulnerable beneficiaries who are unable to manage their VA benefits because of injury, disease, the infirmities of advanced age, or being under 18 years of age. VA appoints fiduciaries who manage VA benefits for these beneficiaries and conducts oversight of VA-appointed fiduciaries to ensure that they are meeting the needs of the beneficiaries they serve.

VA closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the purpose of meeting the needs, security, and comfort of beneficiaries and their dependents. In deciding who should act as fiduciary for a beneficiary, VA will always select the most effective and least restrictive fiduciary arrangement.

This means that VA will first consider whether the beneficiary can manage his/her VA benefits with limited supervision. VA will consider the choice of the beneficiary as well as any family, friends and caregivers who are qualified and willing to provide fiduciary services for

the beneficiary without a fee.

As a last resort, VA will consider appointment of a paid fiduciary. For more information about VA’s fiduciary program, please visit our website at <http://benefits.va.gov/fiduciary/index.asp>.

Vocational Rehabilitation and Employment Subsistence Allowance: In some cases, a Veteran may require additional education or training to become employable. A subsistence allowance is paid each month during training and is based on the rate of attendance (full-time or part-time), the number of dependents, and the type of training.

Veterans who are eligible for both VR&E services and Post-9/11 GI Bill benefits may elect a special subsistence allowance that is based on the monthly basic allowance for housing paid to active duty military. The monthly amount varies depending on the ZIP code of the training facility and is usually greater than the following regular subsistence allowance rates that are available to Veterans with no Post-9/11 GI Bill eligibility who are using VR&E benefits.

Active-duty Servicemembers are not eligible for subsistence allowance until after Release from Active Duty date (RAD). 2012.

VR&E Subsistence Allowance Rates as of Oct. 1, 2012

Training	Time	No dependents	One dependent	Two dependents	Each Additional dependent
Institutional*	Full-Time	\$585.11	\$725.78	\$855.28	\$62.34
	3/4-Time	\$439.64	\$545.13	\$639.45	\$47.94
	1/2-Time	\$294.17	\$364.47	\$428.42	\$31.99
Farm Co-op Apprentice OJT**	Full-Time	\$511.58	\$618.65	\$713.00	\$46.38
Extended Evaluation Services in Rehab Facility	Full-Time	\$585.11	\$725.78	\$855.28	\$62.34
	3/4-Time	\$439.64	\$545.13	\$639.45	\$47.94
	1/2-Time	\$294.17	\$364.47	\$428.42	\$31.99
	1/4-Time	\$147.06	\$182.25	\$214.21	\$15.95
Independ. Living	Full-Time	\$585.11	\$725.78	\$855.28	\$62.34
	3/4-Time	\$439.64	\$545.13	\$639.45	\$47.94
	1/2-Time	\$294.17	\$364.47	\$428.42	\$31.99

For VR&E Training Programs Subsistence Allowance Rates, please go to <http://www.vba.va.gov/bln/vre/sa.htm>.

Chapter 4 VA Pensions

Eligibility for Veterans Pension

Low-income wartime Veterans may qualify for pension if they meet certain service, income and net worth limits set by law; are age 65 or older, permanently and totally disabled, a patient in a nursing home receiving skilled nursing care, receiving Social Security Disability Insurance, or receiving Supplemental Security Income. Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a VA recognized wartime period. The 90-day active service requirement does not apply to Veterans discharged from the military due to a service-connected disability. (Veterans may have to meet longer minimum periods of active duty if they entered active duty on or after Sept. 8, 1980, or, if they were officers who entered active duty on or after Oct. 16, 1981.) The Veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the Veteran's own willful misconduct.

Payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

Protected Pension: Pension beneficiaries, who were receiving a VA pension on December 31, 1978, and do not wish to elect the Improved Pension, will continue to receive the pension rate received on that date. This rate generally continues as long as the beneficiary's income remains within established limits, or net worth does not bar payment, and the beneficiary does not lose any dependents.

Beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for Veterans. VA must adjust rates for other reasons, such as a Veteran's hospitalization in a VA facility.

Medal of Honor Pension: VA administers a pension benefit to recipients of the Medal of Honor. This entitlement is not based on income level or need. Congress set the monthly pension at \$1,259 for 2013.

Veterans Pension: Congress establishes the maximum annual Veterans Pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse, and dependent children. When a Veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the Veteran with rehabilitation services.

Aid and Attendance and Housebound Benefits (Special Monthly Pension): Veterans and surviving spouses who are eligible for VA pensions are eligible for higher maximum pension rates if they qualify for aid and attendance or housebound benefits. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required in everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Veterans and surviving spouses who are ineligible for basic pension based on annual income may still be eligible for VA Pension if they are eligible for aid and attendance or housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

Claimants may apply for aid and attendance or housebound benefits by completing VA Form 21-2680 (available through www.va.gov). Claimants may also write to the nearest VA regional office and include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for aid and attendance or housebound care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, VA may need to determine whether the claimant is confined to the home or immediate premises.

VA also pays a special \$90 monthly rate to pension-eligible Veterans or surviving spouses with no dependents who receive Medicaid-cov-

ered nursing home care. These funds are available for the beneficiary's personal use and may not be used to offset the cost of his or her care.

2012 VA Improved Pension - Veterans Rates	
Status of Veteran's Family Situation and Caretaking Needs	Maximum Annual Rate
Veteran without dependents	\$12,465
Veteran with one dependent	\$16,324
Veteran permanently housebound, no dependents	\$15,233
Veteran permanently housebound, one dependent	\$19,093
Veteran needing regular aid and attendance, no dependents	\$20,795
Veteran needing regular aid and attendance, one dependent	\$24,652
Two Veterans married to one another	\$16,324
Increase for each additional dependent child	\$2,129

* Additional information can be found in the Pension Benefits section at www.benefits.va.gov/pension/

Chapter 5

Education and Training

This chapter provides a summary of VA educational and training benefits. Additional information can be found at www.gibill.va.gov/ or by calling 1-888-GI-BILL-1 (1-888-442-4551).

Post – 9/11 GI Bill

Eligibility: The Post- 9/11 GI Bill is an education benefit program for Servicemembers and Veterans who served on active duty after Sept. 10, 2001. Benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

To be eligible, the Servicemember or Veteran must serve at least 90 aggregate days on active duty after Sept. 10, 2001, and remain on active duty or be honorably discharged. Active duty includes active service performed by National Guard members under title 32 U.S.C. for the purposes of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency. Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability after serving 30 continuous days after Sept. 10, 2001. Generally, Servicemembers or Veterans may receive up to 36 months of entitlement under the Post-9/11 GI Bill.

Eligibility for benefits expires 15 years from the last period of active duty of at least 90 consecutive days. If released for a service-connected disability after at least 30 days of continuous service, eligibility ends 15 years from when the member is released for the service-connected disability. If, on Aug. 1, 2009, the Servicemember or Veteran is eligible for the Montgomery GI Bill; the Montgomery GI Bill – Selected Reserve; or the Reserve Educational Assistance Program, and qualifies for the Post-9/11 GI Bill, an irrevocable election must be made to receive benefits under the Post-9/11 GI Bill. In most instances, once the election to receive benefits under the Post-9/11 GI Bill is made, the individual will no longer be eligible to receive benefits under the relinquished program.

Based on the length of active duty service, eligible participants are entitled to receive a percentage of the following:

1. Cost of in-state tuition and fees at public institutions and for the 2011-2012 academic year, up to \$17,500 towards tuition and fee costs at private and foreign institutions (paid directly to the school);
2. Monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents, in the same Zip code as the primary school (paid directly to the Servicemember, Veteran, or eligible dependents);
3. Yearly books and supplies stipend of up to \$1,000 per year (paid directly to the Servicemember, Veteran, or eligible dependents); and
4. A one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

* The housing allowance is not payable to individuals pursuing training at half time or less.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, and tutorial assistance.

Individuals serving an aggregate period of active duty after Sept. 10, 2001 can receive the following percentages based on length of service:

Active Duty Service	Maximum Benefit
At least 36 months	100 percent
At least 30 continuous days and discharged due to service-connected disability	100 percent
At least 30 months < 36 months (1)	90 percent
At least 24 months < 30 months (1)	80 percent (3)
At least 18 months < 24 months (2)	70 percent
At least 12 months < 18 months (2)	60 percent
At least 6 months < 12 months (2)	50 percent
At least 90 days < 6 months (2)	40 percent

(1) Includes service on active duty in entry level and skill training. (2) Excludes service on active duty in entry level and skill training. (3) If the

individual would only qualify at the 70 percent level when service on active duty in entry level and skill training is excluded, then VA can only pay at the 70 percent level.

The Yellow Ribbon G.I. Education Enhancement Program was enacted to potentially assist eligible individuals with payment of their tuition and fees in instances where costs exceed the in-state tuition charges at a public institution or the national maximum payable at private and foreign institutions. To be eligible, the student must be: a Veteran receiving benefits at the 100 percent benefit rate payable, a transfer-of-entitlement-eligible dependent child, or a transfer-of-entitlement eligible spouse of a Veteran.

The school of attendance must have accepted VA's invitation to participate in the program, state how much student tuition will be waived (up to 50 percent) and how many participants will be accepted into the program during the current academic year. VA will match the school's percentage (up to 50 percent) to reduce or eliminate out-of-pocket costs for eligible participants.

Transfer of Entitlement (TOE): DoD may offer members of the Armed Forces on or after Aug. 1, 2009, the opportunity to transfer benefits to a spouse or dependent children. DoD and the military services must approve all requests for this benefit. Members of the Armed Forces approved for the TOE may only transfer any unused portion of their Post-9/11 GI Bill benefits while a member of the Armed Forces, subject to their period of eligibility.

Marine Gunnery Sergeant John David Fry Scholarship: This scholarship entitles children of those who die in the line of duty on or after Sept. 11, 2001, to use Post-9/11 GI Bill benefits.

Eligible children:

- are entitled to 36 months of benefits at the 100 percent level
- have 15 years to use the benefit beginning on their 18th birthday
- may use the benefit until their 33rd birthday
- are not eligible for the Yellow Ribbon Program

Restoring GI Bill Fairness Act of 2011

The Restoring GI Bill Fairness Act of 2011 amended the Post-9/11 GI Bill. The provisions of the bill are applicable to training pursued under

the Post-9/11 GI Bill that began on or after Aug. 1, 2011.

The legislation authorizes VA to pay more than the national maximum set for private schools (currently \$17,500 or the appropriately reduced amount based on eligibility percentage) in tuition and fees under the Post-9/11 GI Bill for certain students attending private colleges and universities in seven states - Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina and Texas.

To qualify for the increased payment (also referred to as the “grandfathered” tuition and fee amount), students must have been enrolled in the same college or university since Jan. 4, 2011, and have been enrolled in a program for which the combined amount of tuition and fees for full-time attendance during the 2010-2011 academic year exceeded \$17,500.

VOW to Hire Heroes Act of 2011

Included in this new law is the Veterans Retraining Assistance Program (VRAP) for unemployed Veterans. VA and the Department of Labor (DoL) rolled out this new program on July 1, 2012. The program provides retraining for Veterans hardest hit by current economic conditions.

VRAP offers 12 months of training assistance to unemployed Veterans. To qualify, a Veteran must:

- Be at least 35, but no more than 60 years old
- Be unemployed (as determined by DoL)
- Have an other than dishonorable discharge
- Not be eligible for any other VA education benefit program (e.g., the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment assistance)
- Not be in receipt of VA compensation due to unemployability
- Not be enrolled in a federal or state job-training program

The program is limited to 54,000 participants from Oct. 1, 2012, through March 31, 2014. Participants may receive up to 12 months of assistance at the full-time payment rate under the Montgomery GI Bill—Active Duty program (currently \$1,564 per month). Applications will be submitted through DoL and benefits paid by VA. DoL provides employment assistance to every Veteran who participates upon completion of their program.

Participants must be enrolled in a VA-approved program of education offered by a community college or technical school. The program must lead to an associate degree, non-college degree, or a certification, and train the Veteran for a high-demand occupation.

More details will be available at www.gibill.va.gov and on VA's Facebook, which are updated regularly.

VetSuccess on Campus: is designed to provide on-campus benefits assistance and readjustment counseling to assist Veterans in completing their college educations and entering the labor market in viable careers. Under this program, a full-time, experienced Vocational Rehabilitation Counselor and a part-time Vet Center Outreach

Coordinator are assigned at each campus to provide VA benefits outreach, support, and assistance to ensure their health, educational, and benefit needs are met.

Current locations include Cleveland State University, Community College of Rhode Island, Rhode Island College, University of Maryland University College, Western Michigan University, Kalamazoo Valley Community College, Kellogg Community College, Eastern Michigan University, University of Michigan - Ann Arbor, Washtenaw Community College, University of South Florida, Middle Tennessee State University, Eastern Kentucky University, Norfolk State University, Tidewater Community College, Tidewater Community College – Chesapeake, Tidewater Community College – Portsmouth, Tidewater Community College - Virginia Beach, Tarrant County College District - South Campus, Tarrant County College District - Northeast Campus, Texas A&M University - Central Texas, Sam Houston State University, University of Texas-San Antonio, Arizona State University, Boise State University, Salt Lake Community College, University of Utah, Portland State University, San Diego State University, University of Alaska –Anchorage, Central New Mexico Community College, and University of New Mexico.

Educational and Vocational Counseling Services: Refer to Chapter 10, "Transition Assistance," for detailed information on available services.

Montgomery GI Bill

Eligibility: VA educational benefits may be used while the Servicemember is on active duty or after the Servicemember's separation from active duty with a fully honorable military discharge. Discharges

"under honorable conditions" and "general" discharges do not establish eligibility.

Eligibility generally expires 10 years after the Servicemember's discharge. However, there are exceptions for disability, re-entering active duty, and upgraded discharges. All participants must have a high school diploma, equivalency certificate, or have completed 12 hours toward a college degree before applying for benefits.

Previously, Servicemembers had to meet the high school requirement before they completed their initial active duty obligation. Those who did not may now meet the requirement and reapply for benefits. If eligible, they must use their benefits within 10 years from the date of last discharge from active duty.

Additionally, every Veteran must establish eligibility under one of four categories.

Category 1: Service after June 30, 1985

For Veterans who entered active duty for the first time after June 30, 1985, did not decline MGIB in writing, and had their military pay reduced by \$100 a month for 12 months. Servicemembers can apply after completing two continuous years of service. Veterans must have completed three continuous years of active duty, or two continuous years of active duty if they first signed up for less than three years or have an obligation to serve four years in the Selected Reserve (the 2x4 program) and enter the Selected Reserve within one year of discharge.

Servicemembers or Veterans who received a commission as a result of graduation from a service academy or completion of an ROTC scholarship are not eligible under Category 1 unless they received their commission:

1. After becoming eligible for MGIB benefits (including completing the minimum service requirements for the initial period of active duty); or
2. After Sept. 30, 1996, and received less than \$3,400 during any one year under ROTC scholarship.

Servicemembers or Veterans who declined MGIB because they received repayment from the military for education loans are also ineligible under Category 1. If they did not decline MGIB and re-

ceived loan repayments, the months served to repay the loans will be deducted from their entitlement.

Early Separation from Military Service: Servicemembers who did not complete the required period of military service may be eligible under:

Category 1: If discharged for one of the following:

1. Convenience of the government—with 30 continuous months of service for an obligation of three or more years, or 20 continuous months of service for an obligation of less than three years
2. Service-connected disability
3. Hardship
4. A medical condition diagnosed prior to joining the military
5. A condition that interfered with performance of duty and did not result from misconduct
6. A reduction in force (in most cases)
7. Sole Survivorship (if discharged after 9/11/01)

Category 2: Vietnam Era GI Bill Conversion

For Veterans who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty for any number of days during the period Oct. 19, 1984, to June 30, 1985, for at least three continuous years beginning on July 1, 1985; or at least two continuous years of active duty beginning on July 1, 1985, followed by four years in the Selected Reserve beginning within one year of release from active duty.

Veterans not on active duty on Oct. 19, 1984, may be eligible under Category 2 if they served three continuous years on active duty beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve beginning within one year of release from active duty.

Veterans are barred from eligibility under Category 2 if they received a commission after Dec. 31, 1976, as a result of graduation from a service academy or completion of an ROTC scholarship.

However, such a commission is not disqualifying if they received the commission after becoming eligible for MGIB benefits, or received the commission after Sept. 30, 1996, and received less than \$3,400

during any one year under ROTC scholarship.

Category 3: Involuntary Separation/Special Separation

For Veterans who meet one of the following requirements:

1. Elected MGIB before being involuntarily separated; or
2. were voluntarily separated under the Voluntary Separation Incentive or the Special Separation Benefit program, elected MGIB benefits before being separated, and had military pay reduced by \$1,200 before discharge.

Category 4: Veterans Educational Assistance Program

For Veterans who participated in the Veterans Educational Assistance Program (VEAP) and:

1. Served on active duty on Oct. 9, 1996.
2. Participated in VEAP and contributed money to an account.
3. Elected MGIB by Oct. 9, 1997, and paid \$1,200.

Veterans who participated in VEAP on or before Oct. 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from Oct. 9, 1996, through April 1, 2000, elected MGIB by Oct. 31, 2001, and contributed \$2,700 to MGIB.

Certain National Guard Servicemembers may also qualify under Category 4 if they:

1. Served for the first time on full-time active duty in the National Guard between June 30, 1985, and Nov. 29, 1989, and had no previous active duty service.
2. Elected MGIB during the nine-month window ending on July 9, 1997; and
3. Paid \$1,200.

Payments: Effective Oct. 1, 2012, the rate for full-time training in college, technical or vocational school is \$1,564 a month for those who served three years or more or two years plus four years in the Selected Reserve. For those who served less than three years, the monthly rate is \$1,270

Benefits are reduced for part-time training. Payments for other types of training follow different rules. VA will pay an additional amount, called a “kicker” or “college fund,” if directed by DoD. Visit www.gibill.va.gov for more information. The maximum number of months Veter-

ans can receive payments is 36 months at the full-time rate or the part-time equivalent.

The following groups qualify for the maximum: Veterans who served the required length of active duty, Veterans with an obligation of three years or more who were separated early for the convenience of the government and served 30 continuous months, and Veterans with an obligation of less than three years who were separated early for the convenience of the government and served 20 continuous months.

Types of Training Available:

1. Courses at colleges and universities leading to associate, bachelor or graduate degrees, including accredited independent study offered through distance education.
2. Courses leading to a certificate or diploma from business, technical or vocational schools.
3. Apprenticeship or on-the-job training for those not on active duty, including self-employment training begun on or after June 16, 2004, for ownership or operation of a franchise
4. Correspondence courses, under certain conditions.
5. Flight training, if the Veteran holds a private pilot's license upon beginning the training and meets the medical requirements.
6. State-approved teacher certification programs.
7. Preparatory courses necessary for admission to a college or graduate school.
8. License and certification tests approved for Veterans.
9. Entrepreneurship training courses to create or expand small businesses.
10. Tuition assistance using MGIB as "Top-Up" (active duty Servicemembers).

Accelerated payments for certain high-cost programs are authorized.

Work-Study Program: Participants who train at the three-quarter or full-time rate may be eligible for a work-study program in which they work for VA and receive hourly wages. Students under the work-study program must be supervised by a VA employee, and all duties performed must relate to VA. The types of work allowed include:

Working in Veterans-related position at schools or other training facilities.

Providing hospital or domiciliary care at a state home.

Working at national or state Veterans' cemeteries.

Various jobs within any VA facility.

Providing assistance in obtaining a benefit under title 38 U.S.C. at a state Veterans agency.

Assisting in the administration of chapters 1606 or 1607 of title 10 U.S.C. at a Department of Defense, Coast Guard, or National Guard facility.

Working in a Center for Excellence for Veterans Student Success.

Educational and Vocational Counseling Services: Refer to Chapter 10, "Transition Assistance", for detailed information on available services.

Veterans' Educational Assistance Program

Eligibility: Active duty personnel could participate in the Veterans' Educational Assistance Program (VEAP) if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985, and made a contribution prior to April 1, 1987.

The maximum contribution is \$2,700. Active duty participants may make a lump-sum contribution to their VEAP account. For more information, visit www.gibill.va.gov.

Servicemembers who participated in VEAP are eligible to receive benefits while on active duty if:

1. At least three months of contributions are available, except for high school or elementary, in which only one month is needed.
2. And they enlisted for the first time after Sept. 7, 1980, and completed 24 months of their first period of active duty.

Servicemembers must receive a discharge under conditions other than dishonorable for the qualifying period of service. Servicemembers who enlisted for the first time after Sept. 7, 1980, or entered active duty as an officer or enlistee after Oct. 16, 1981, must have completed 24 continuous months of active duty, unless they meet a qualifying exception.

Eligibility generally expires 10 years from release from active duty, but can be extended under special circumstances.

Payments: DoD will match contributions at the rate of \$2 for every \$1 put into the fund and may make additional contributions, or “kickers,” as necessary. For training in college, vocational or technical schools, the payment amount depends on the type and hours of training pursued. The maximum amount is \$300 a month for full-time training.

Training, Work-Study, Counseling: VEAP participants may receive the same training, work-study benefits and counseling as provided under the MGIB with the exception of preparatory courses.

Employment Services

VetSuccess.gov

The Department of Veterans Affairs provides Veterans with employment and transition assistance through the VetSuccess.gov Website. VetSuccess.gov is a Veteran-centric tool, providing a number of employment and transition resources. Veterans can access VetSuccess.gov to:

- Browse job listings
- Post resumes
- Apply for positions

Employers can use VetSuccess.gov to hire Veterans by posting job openings or by searching a database of over 25,000 Veteran resumes. VetSuccess.gov provides links to millions of jobs on the VetCentral site and the Veterans Job Bank search engine, and links Veterans to Indeed, Google, Simply Hired, and other job search engines. Veterans may also apply for VA benefits, including Vocational Rehabilitation and Employment, through the site.

Veterans, Servicemembers, and their families can also access a variety of interactive tools and information available throughout the Veteran lifecycle from transition to college, career, retirement, and family life.

Servicemembers and Veterans with Disabilities

Eligible Veterans or Servicemembers with disabilities who require assistance with obtaining and maintaining employment may receive services through the Vocational Rehabilitation & Employment (VR&E) program (see chapter 2 for eligibility information). VR&E staff assists Veterans and Servicemembers with achieving their employment goals by providing job development and placement ser-

vices, which include: on-the-job training, job-seeking skills, resume development, interviewing skills and direct placement. VR&E has partnerships with federal, state and private agencies to provide direct placement of Veterans or Servicemembers. VR&E can assist with placement using the following resources:

On the Job Training Program: Employers hire Veterans at an apprentice wage, and VR&E supplements the salary up the journeyman wage (up to maximum allowable under OJT). As the Veterans progress through training, the employers begin to pay more of the salary until the Veterans reach journeyman level and the employers are paying the entire salary. VR&E will also pay for any necessary tools. Employers are also eligible for a federal tax credit for hiring an individual who participated in a vocational rehabilitation program.

Non-Paid Work Experience: The Non-Paid Work Experience (NPWE) program provides eligible Veterans the opportunity to obtain training and practical job experience concurrently. This program is ideal for Veterans or Servicemembers who have a clearly established career goal, and who learn easily in a hands-on environment. This program is also well suited for Veterans who are having difficulties obtaining employment due to lack of work experience. NPWE program may be established in a federal, state, or local (i.e. city, town, school district) government agencies only. The employer may hire the Veteran at any point during the NPWE.

Special Employer Incentive: The Special Employer Incentive (SEI) program is for eligible Veterans who face challenges in obtaining employment. Veterans approved to participate in the SEI program are hired by participating employers and employment is expected to continue following successful completion of the program. Employers may be provided this incentive to hire Veterans. If approved, the employer will receive reimbursement for up to 50 percent of the Veteran’s salary during the SEI program, which can last up to six months.

Chapter 6

Home Loan Guaranty

VA home loan guaranties are issued to help eligible Servicemembers, Veterans, Reservists, National Guard and certain unmarried surviving spouses obtain homes, condominiums, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit <http://www.benefits.va.gov/homeloans/>.

Loan Uses: A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium unit.
3. Repair, alter, or improve a residence owned by the Veteran and occupied as a home.
4. Refinance an existing home loan.
5. Buy a manufactured home and/or lot.
6. Install a solar heating or cooling system or other energy-efficient improvements.

Eligibility: In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved by a lender for a VA home loan.

Lenders can apply for a COE online through the Veterans Information Portal (<https://vip.vba.va.gov/portal/VBAH/Home>). Active duty Servicemembers and Veterans can also apply online at <http://www.ebenefits.va.gov>. Although it's preferable to apply electronically, it is possible to apply for a COE using VA Form 26-1880, Request for Certificate of Eligibility.

In applying for a hard-copy COE from the VA Eligibility Center using VA Form 26-1880, it is typically necessary that the eligible Veteran present a copy of his/her report of discharge or DD Form 214, Certificate of Release or Discharge from Active Duty, or other adequate substitute evidence to VA. An eligible active duty Servicemember should obtain and submit to the VA Eligibility Center a statement of

service signed by an appropriate military official. A completed VA Form 26-1880 and any associated documentation should be mailed to Atlanta Regional Loan Center, Attn: COE (262), P.O. Box 100034, Decatur, GA 30031.

Please note that while VA's electronic applications can establish eligibility and issue an online COE in a matter of seconds, not all cases can be processed online. The system can only process those cases for which VA has sufficient data in its records. If a COE cannot be issued immediately, users have the option of submitting an electronic application.

Periods of Eligibility: World War II: (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service unless discharged early for a service-connected disability.

Post-World War II period: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty service unless discharged early for a service-connected disability.

Korean War: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for a service-connected disability.

Post-Korean War period: (1) active duty after Jan. 31, 1955, and prior to Aug. 5, 1964; (2) discharge under other than dishonorable conditions; (3) 181 days continuous service, unless discharged early for a service-connected disability.

Vietnam War: (1) active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under other than dishonorable conditions; and (3) 90 days total service, unless discharged early for a service-connected disability. For Veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam period: (1) active duty after May 7, 1975, and prior to Aug. 2, 1990; (2) active duty for 181 continuous days, all of which occurred after May 7, 1975; and (3) discharge under conditions other than dishonorable or early discharge for service-connected disability.

24-Month Rule: If service was between Sept. 8, 1980, (Oct. 16, 1981, for officers) and Aug. 1, 1990, Veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable.

Exceptions are allowed if the Veteran completed at least 181 days of active duty service but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability.

Gulf War: Veterans of the Gulf War era – Aug. 2, 1990, to a date to be determined – must generally complete 24 months of continuous active duty service or the full period (at least 90 days) for which they were called to active duty, and be discharged under other than dishonorable conditions.

Exceptions are allowed if the Veteran completed at least 90 days of active duty but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, and completed the full period for which they were called to active duty, served at least 90 days, and were discharged under other than dishonorable conditions.

Active Duty Personnel: Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

Eligibility for Reserves and/or Guard (not activated): Members of the Reserves and National Guard who are not otherwise eligible for loan guaranty benefits are eligible upon completion of 6 years service in the Reserves or Guard (unless released earlier due to a service-connected disability). The applicant must have received an honorable (a general or under honorable conditions is not qualifying) discharge from such service unless he or she is either in an inactive status awaiting final discharge, or still serving in the Reserves or Guard.

Surviving Spouses: Some spouses of Veterans may have home loan eligibility. They are:

- the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes
- the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003
- the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

Eligibility under this MIA/POW provision is limited to one-time use only.

Surviving spouses of Veterans who died from non service-connected causes may also be eligible if any of the following conditions are met: The Veteran was rated totally disabled for 10 years or more immediately preceding death, or was rated totally disabled for not less than five years from date of discharge or release from active duty to date of death, or was a former prisoner of war who died after Sept. 30, 1999, and was rated totally disabled for not less than one year immediately preceding death.

Under the Home Loan Guaranty Program, VA does not make loans to Veterans and Servicemembers; VA guarantees loans made by private-sector lenders. The guaranty amount is what VA could pay a lender should the loan go to foreclosure.

VA's guaranteed home loans have no maximum loan amount, only a maximum guaranty amount, which is set in law. However, due to secondary market requirements, lenders typically require that the VA guaranty, plus any downpayment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA's maximum guaranty amount is customarily referred to as a "loan limit." Loans for the loan limit or less are typically available to Veterans with no downpayment; loans for more than the loan limit generally require downpayments. VA's maximum guaranty amounts are established annually, and vary, depending on the size of the loan and the location of the property.

The following chart lists general information on VA's maximum guaranty. To see the county limits for 2013, select "Loan Limits" on the "Purchase & Cash-Out Refinance Loan" link on <http://www.benefits.va.gov/homeloans>.

Loan Amount	Maximum Guaranty	Special Provisions
Up to \$45,000	50 percent of loan amount	25 percent on Interest Rate Reduction Refinancing Loans
\$45,001 - \$56,250	\$22,500	Same as above
\$56,251 - \$144,000	40 percent of the loan amount, with a maximum of \$36,000	Same as above
\$144,000 or more	Up to an amount equal to 25 percent of the county loan limit	Same as above

An eligible borrower can use a VA-guaranteed Interest Rate Reduction Refinancing Loan to refinance an existing VA loan to lower the interest rate and payment. Typically, no credit underwriting is required for this type of loan. The loan may include the entire outstanding balance of the prior loan, the costs of energy-efficient improvements, as well as closing costs, including up to two discount points.

An eligible borrower who wishes to obtain a VA-guaranteed loan to purchase a manufactured home or lot can borrow up to 95 percent of the home's purchase price. The amount VA will guarantee on a manufactured home loan is 40 percent of the loan amount or the Veteran's available entitlement, up to a maximum amount of \$20,000. These provisions apply only to a manufactured home that will not be placed on a permanent foundation.

VA Appraisals: No loan can be guaranteed by VA without first being appraised by a VA-assigned fee appraiser. A lender can request a VA appraisal through VA systems. The Veteran borrower typically pays for the appraisal upon completion, according to a fee schedule approved by VA. This VA appraisal estimates the value of the property. It is not an inspection and does not guarantee the house is free of defects. VA guarantees the loan, not the condition of the property. A thorough inspection of the property by a reputable inspection firm may help minimize any problems that could arise after loan closing. In an existing home, particular attention should be given to plumbing, heating, electrical, and roofing components.

Closing Costs: For purchase home loans, payment in cash is

required on all closing costs, including title search and recording fees, hazard insurance premiums and prepaid taxes. For refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value of the property. Interest rate reduction loans may include closing costs, including a maximum of two discount points.

2013 VA Funding Fees: A funding fee must be paid to VA unless the Veteran is exempt from such a fee. [See previous discussion in Closing Costs for specific exemptions from the funding fee]. The fee may be paid in cash or included in the loan. Closing costs such as VA appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges, or hazard insurance may not be included for purchase home loans.

All Veterans, except those who are specified by law as exempt, are charged a VA funding fee (See chart on Page 66). Currently, exemptions from the funding fee are provided for those Veterans and Servicemembers receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and those who would be in receipt of compensation, but who were recalled to active duty or reenlisted and are receiving active-duty pay in lieu of compensation. Additionally, unmarried surviving spouses in receipt of Dependency and Indemnity Compensation are exempt from the funding fee. For all types of loans, the loan amount may include this funding fee.

The VA funding fee and up to \$6,000 of energy-efficient improvements can be included in VA loans. However, no other fees, charges, or discount points may be included in the loan amount for regular purchase or construction loans. For refinancing loans, most closing costs may be included in the loan amount.

Required Occupancy: To qualify for a VA home loan, a Veteran or the spouse of an active-duty Servicemember must certify that he or she intends to occupy the home. A dependent child of an active-duty Servicemember also satisfies the occupancy requirement when refinancing a VA-guaranteed loan solely to reduce the interest rate, a Veteran need only certify to prior occupancy.

Financing, Interest Rates and Terms: Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks,

credit unions, and mortgage brokers. VA-guaranteed loans can have either a fixed interest rate or an adjustable rate, where the interest rate may adjust up to one percent annually and up to five percent over the life of the loan. VA does not set the interest rate. Interest rates are negotiable between the lender and borrower on all loan types.

Veterans may also choose a different type of adjustable rate mortgage called a hybrid ARM, where the initial interest rate remains fixed for three to 10 years. If the rate remains fixed for less than five years, the rate adjustment cannot be more than one percent annually and five percent over the life of the loan. For a hybrid ARM with an initial fixed period of five years or more, the initial adjustment may be up to two percent. The Secretary has the authority to determine annual adjustments thereafter. Currently annual adjustments may be up to two percentage points and six percent over the life of the loan.

If the lender charges discount points on the loan, the Veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the Veteran may not be included in the loan (with the exception that up to two points may be included in interest rate reduction refinancing loans). The term of the loan may be for as long as 30 years and 32 days.

Loan Assumption Requirements and Liability: VA loans made on or after March 1, 1988, are not assumable without the prior approval of VA or its authorized agent (usually the lender collecting the monthly payments). To approve the assumption, the lender must ensure that the borrower is a satisfactory credit risk and will assume all of the Veteran's liabilities on the loan. If approved, the borrower will have to pay a funding fee that the lender sends to VA, and the Veteran will be released from liability to the federal government. A release of liability does not mean that a Veteran's guaranty entitlement is restored. That occurs only if the borrower is an eligible Veteran who agrees to substitute his or her entitlement for that of the seller. If a Veteran allows assumption of a loan without prior approval, then the lender may demand immediate and full payment of the loan, and the Veteran may be liable if the loan is foreclosed and VA has to pay a claim under the loan guaranty.

Loans made prior to March 1, 1988, are generally freely assumable, but Veterans should still request VA's approval in order to be

released of liability. Veterans whose loans were closed after Dec. 31, 1989, usually have no liability to the government following a foreclosure, except in cases involving fraud, misrepresentation, or bad faith, such as allowing an unapproved assumption. However, for the entitlement to be restored, any loss suffered by VA must be paid in full.

2013 VA Funding Fee Rates

Loan Category	Active Duty and Veterans	Reservists and National Guard
Loans for purchase or construction with downpayments of less than 5 percent, refinancing, and home improvement	2.15 percent	2.40 percent
Loans for purchase or construction with downpayments of at least 5 percent but less than 10 percent	1.50 percent	1.75 percent
Loans for purchase or construction with downpayments of 10 percent or more	1.25 percent	1.50 percent
Loans for manufactured homes	1 percent	1 percent
Interest rate reduction refinancing loans	.50 percent	.50 percent
Assumption of a VA-guaranteed loan	.50 percent	.50 percent
Second or subsequent use of entitlement with no downpayment	3.3 percent	3.3 percent

VA Assistance to Veterans in Default: VA urges all Veterans who

are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose because foreclosure costs a lot of money. Depending on a Veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example of when this would be likely is when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to payoff the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

Servicemembers Civil Relief Act

Veteran borrowers may be able to request relief pursuant to the Servicemembers Civil Relief Act (SCRA). In order to qualify for certain protections available under the Act, their obligation must have originated prior to their current period of active military service. SCRA may provide a lower interest rate during military service and for up to one year after service ends, and provide forbearance, or prevent foreclosure or eviction up to nine months from period of military service.

Assistance to Veterans with VA-Guaranteed Home Loans

When a VA-guaranteed home loan becomes delinquent, VA may provide supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default.

However, in cases where the servicer is unable to help the Veteran

borrower, VA has loan technicians in eight Regional Loan Centers and two special servicing centers who take an active role in interceding with the mortgage servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call 1-877-827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

VA Acquired Property Foreclosures

VA acquires properties as a result of foreclosures VA-guaranteed and VA-owned loans. A private contractor is currently marketing the acquired properties through listing agents using local Multiple Listing Services. A listing of "VA Properties for Sale" may be found at <http://listings.vrmco.com/>. Contact a real estate agent for information on purchasing a VA-acquired property.

Preventing Veteran Homelessness

Veterans who feel they may be facing homelessness as a result of losing their home can call 1-877-4AID VET (877-424-3838) or go to <http://www.va.gov/HOMELESS/index.asp> to receive assistance from VA.

Assistance to Veterans with Non-VA Guaranteed Home Loans

For Veterans or Servicemembers who have a conventional or subprime loan, VA has a network of eight Regional Loan Centers and two special servicing centers that can offer advice and guidance. Borrowers may visit www.benefits.va.gov/homeloans/, or call toll free -1-877-827-3702 to speak with a VA loan technician. However, unlike when a Veteran has a VA-guaranteed home loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contact his/her servicer as quickly as possible.

VA Refinancing of a Non-VA Guaranteed Home Loan

Veterans with conventional home loans now have new options for refinancing to a VA-guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property, which is up from the previous limit of 90 percent.

Additionally, Congress raised VA's maximum loan guaranty for these types of refinancing loans. Loan limits were effectively raised from \$144,000 to \$417,000. High-cost counties have even higher maxi-

mum loan limits. VA county loan limits can be found at <http://www.benefits.va.gov/homeloans/>. These changes will allow more qualified Veterans to refinance through VA, allowing for savings on interest costs and avoiding foreclosure.

Other Assistance for Delinquent Veteran Borrowers

If VA is not able to help a Veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the HOPE NOW Alliance may be of assistance. HOPE NOW is a joint alliance consisting of servicers, counselors, and investors whose main goal is to assist distressed borrowers retain their homes and avoid foreclosure. They have expertise in financial counseling, as well as programs that take advantage of relief measures that VA cannot. HOPE NOW provides outreach, counseling and assistance to homeowners who have the willingness and ability to keep their homes but are facing financial difficulty as a result of the crisis in the mortgage market. The HOPE NOW Alliance can be reached at (888) 995-HOPE (4673), or by visiting www.hopenow.com.

For more information go to <http://www.benefits.va.gov/homeloans/>, or call (877) 827-3702

Loans for Native American Veterans

Eligible Native American Veterans can obtain a loan from VA to purchase, construct, or improve a home on Federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans are only available if a memorandum of understanding exists between the tribal organization and VA.

Veterans who are not Native American, but who are married to Native American non-Veterans, may be eligible for a direct loan under this program. To be eligible for such a loan, the qualified non-Native American Veteran and the Native American spouse must reside on Federal Trust Land, and both the Veteran and spouse must have a meaningful interest in the dwelling or lot.

The following safeguards have been established to protect Veterans:

1. VA may suspend from the loan program those who take unfair advantage of Veterans or discriminate because of race, color, religion, sex, disability, family status, or national origin.
2. The builder of a new home (or manufactured) is required to give the purchasing Veteran either a one-year warranty or a 10-year insurance-backed protection plan.
3. The borrower obtaining a loan may only be charged closing

costs allowed by VA.

4. The borrower can prepay without penalty the entire loan or any part not less than one installment or \$100.
5. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

Chapter 7

VA Life Insurance

For complete details on government life insurance, visit the VA Internet site at www.insurance.va.gov/ or call VA's Insurance Center toll-free at 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, address changes, policy loans, naming beneficiaries and reporting the death of the insured.

If the insurance policy number is not known, send whatever information is available, such as the Veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Insurance Center
PO Box 42954
Philadelphia, PA 19101

For information about Servicemembers' Group Life Insurance, Veterans Group Life Insurance, Servicemembers' Group Life Insurance Traumatic Injury Protection, or Servicemembers' Group Life Insurance Family Coverage, visit the Website above or call the Office of Servicemembers' Group Life Insurance directly at 1-800-419-1473.

Servicemembers' Group Life Insurance: The following are automatically insured for \$400,000 under Servicemembers' Group Life Insurance (SGLI)

1. Active-duty members of the Army, Navy, Air Force, Marines and Coast Guard.
2. Commissioned members of the National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service (PHS).
3. Cadets or midshipmen of the U.S. military academies.
4. Members, cadets and midshipmen of the ROTC while engaged in authorized training and practice cruises.
5. Members of the Ready Reserves/National Guard who are

scheduled to perform at least 12 periods of inactive training per year.

6. Members who volunteer for a mobilization category in the Individual Ready Reserve.

Individuals may elect in writing to be covered for a lesser amount or no coverage. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000.

Full-time Servicemembers on active duty are covered 365 days per year. Coverage is in effect during the period of active duty or inactive duty training and for 120 days following separation or release from duty. Reservists or National Guard members who have been assigned to a unit in which they are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes are also covered 365 days of the year and for 120 days following separation or release from duty.

Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above. Part-time coverage generally applies to Reservists/National Guard members who drill only a few days in a year. These individuals are covered only while on active duty or active duty for training, or traveling to and from such duty. Members covered part-time do not receive 120 days of free coverage after separation unless they incur or aggravate a disability during a period of duty

SGLI Traumatic Injury Protection: Members of the armed services serve our nation heroically during times of great need, but what happens when they experience great needs of their own because they have sustained a traumatic injury? Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) helps severely injured Servicemembers who have suffered physical losses through their time of need with a one-time payment. The amount varies depending on the loss, but it could make a difference in the lives of Servicemembers by allowing their families to be with them during their recovery. TSGLI helps them with unforeseen expenses or gives them a financial head start on life after recovery.

TSGLI is attached to Servicemembers' Group Life Insurance (SGLI). An additional \$1.00 is added to the Servicemember's SGLI premium

to cover TSGLI. After December 1, 2005, all Servicemembers who are covered by SGLI are automatically also covered by TSGLI. TSGLI cannot be declined unless the Servicemember also declines basic SGLI. TSGLI claims are adjudicated by the individual military branches of service.

In addition, there is retroactive TSGLI coverage for Servicemembers who sustained a qualifying loss between Oct. 7, 2001 and November 30, 2005, regardless of where it occurred. TSGLI coverage is payable to these Servicemembers regardless of whether they had SGLI coverage in force.

For more information, and branch of service contact information, visit www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm, or call 1-800-237-1336 (Army); 1-800-368-3202 (Navy); 1-877-216-0825 (Marine Corps); 1-800-433-0048 (Active Duty Air Force); 1-800-525-0102 (Air Force Reserves); 1-240-612-9072 (Air National Guard); 1-703-872-6647- (U.S. Coast Guard); 1-301-427-3280 (PHS); or 1-301-713-3444 (NOAA).

Servicemembers' Group Life Insurance Family Coverage: FSGLI

Family Coverage consists of spousal coverage and dependent child coverage. FSGLI provides up to \$100,000 of life insurance coverage for spouses of Servicemembers with full-time SGLI coverage, not to exceed the amount of SGLI the member has in force. FSGLI is a Servicemembers' benefit; the member pays the premium and is the only person allowed to be the beneficiary of the coverage. FSGLI spousal coverage ends when: 1) the Servicemember elects in writing to terminate coverage on the spouse; 2) the Servicemember elects to terminate his or her own SGLI coverage; 3) the Servicemember dies; 4) the Servicemember separates from service; or 5) the Servicemember is divorced from the spouse. The insured spouse may convert his or her FSGLI coverage to a permanent policy offered by participating private insurers within 120 days of the date of any of the termination events noted above. FSGLI dependent coverage of \$10,000 is also automatically provided for dependent children of Servicemembers insured under SGLI, with no premium required.

Veterans' Group Life Insurance: SGLI may be converted to Veterans' Group Life Insurance (VGLI), which provides renewable term coverage to:

1. Veterans who had full-time SGLI coverage upon separation

from active duty or the reserves.

2. Members of the Ready Reserves/National Guard with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a period of active duty or a period of inactive duty for less than 31 days that renders them uninsurable at standard premium rates.
3. Members of the Individual Ready Reserve and Inactive National Guard.

Servicemembers must apply for VGLI within one year and 120 days from separation. Servicemembers discharged on or after November 1, 2012 who apply for VGLI within 240 days of separation do not need to submit evidence of good health, while Servicemembers who apply after the 240-day period must submit evidence of insurability.

Effective April 11, 2011, VGLI insureds who are under age 60 and have less than \$400,000 in coverage can purchase up to \$25,000 of additional coverage on each five-year anniversary of their coverage, up to the maximum \$400,000. No medical underwriting is required for the additional coverage.

SGLI Disability Extension: Servicemembers who are totally disabled at the time of separation (unable to work), can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. To apply, Servicemembers must complete and return SGLV 8715, the SGLI Disability Extension Application.

Those covered under the SGLI Disability Extension are automatically converted to VGLI at the end of their extension period, subject to the payment of premiums. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.

Accelerated Death Benefits: Like many private life insurance companies, the SGLI, FSGLI and VGLI programs offer an accelerated benefits option to terminally ill insureds. An insured member is considered to be terminally ill if he or she has a written medical prognosis of 9 months or less to live. All terminally ill members are eligible to receive up to 50 percent of their SGLI or VGLI coverage in a lump sum. Accelerated benefits paid prior to death are not, of course, available for payment to survivors. To apply, an insured

member must submit SGLV 8284, Servicemember/Veteran Accelerated Benefit Option Form.

Service-Disabled Veterans' Insurance: Veterans who separated from Service on or after April 25, 1951 under other than dishonorable conditions who have service-connected disabilities, even zero percent, disability but are otherwise in good health, may apply to VA for up to \$10,000 in life insurance coverage under the Service-Disabled Veterans' Insurance (S-DVI) program. Applications must be submitted within two years from the date of being notified of the approval of a new service-connected disability by VA. .

Veterans who are totally disabled may apply for a waiver of premiums and additional supplemental insurance coverage of up to \$30,000. However, premiums cannot be waived on the additional supplemental insurance. To be eligible for this type of supplemental insurance, Veterans must meet all of the following three requirements:

1. Be under age 65.
2. Be eligible for a waiver of premiums due to total disability.
3. Apply for additional insurance within one year from the date of notification of waiver approval on the basic S-DVI policy.

Veterans' Mortgage Life Insurance: VMLI is mortgage protection insurance available to severely disabled Veterans who have been approved by VA for a Specially Adapted Housing Grant (SAH). Maximum coverage is the smaller of the existing mortgage balance or \$200,000, and is payable only to the mortgage company. Protection is issued automatically following SAH approval, provided the Veteran submits mortgage information required to establish a premium and does not decline coverage. Coverage automatically terminates when the mortgage is paid off. If a mortgage is disposed of through sale of the property, VMLI may be obtained on the mortgage of another home.

Other Insurance Information

The following information applies to policies issued to World War II, Korean, and Vietnam-era Veterans and any Service-Disabled Veterans Insurance policies. Policies in this group are prefixed by the letters K, V, RS, W, J, JR, JS, or RH.

Insurance Dividends Issued Annually: World War II, and Korean-

era Veterans with active policies beginning with the letters V, RS, W, J, JR, JS, or K earn tax-free dividends annually on the policy anniversary date. (Policies prefixed by RH do not earn dividends.) Policyholders do not need to apply for dividends, but may select from among the following dividend options:

1. Cash: The dividend is paid directly to the insured either by a mailed check or by direct deposit to a bank account.
2. Paid-Up Additional Insurance: The dividend is used to purchase additional insurance coverage.
3. Credit or Deposit: The dividend is held in an account for the policyholder with interest. Withdrawals from the account can be made at any time. The interest rate may be adjusted.
4. Net Premium Billing Options: These options use the dividend to pay the annual policy premium. If the dividend exceeds the premium, the policyholder has options to choose how the remainder is used. If the dividend is not enough to pay an annual premium, the policyholder is billed the balance.
5. Other Dividend Options: Dividends can also be used to repay a loan or pay premiums in advance.

Reinstating Lapsed Insurance: Lapsed term policies may be reinstated within five years from the date of lapse. A five-year term policy that is not lapsed at the end of the term is automatically renewed for an additional five years. Lapsed permanent plans may be reinstated within certain time limits and with certain health requirements. Reinstated permanent plan policies require repayment of all back premiums, plus interest.

Converting Term Policies: Term policies are renewed automatically every five years, with premiums increasing at each renewal. Premiums do not increase after age 70. Term policies may be converted to permanent plans, which have fixed premiums for life and earn cash and loan values.

Dividends on Capped Term Policies: Effective Sept. 2000, VA provides either a cash dividend or paid-up insurance on term policies whose premiums have been capped. Veterans with National Service Life Insurance (NSLI) term insurance that has renewed at age 71 or older and who stop paying premiums on their policies will be given a "termination dividend." This dividend can either be received as a cash payment or used to purchase a reduced amount of paid-up insurance, which insures the Veteran for life with no premium

payments required. The amount of the reduced paid-up insurance remains level. This does not apply to S-DVI (RH) policies.

Borrowing on Policies: Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance after the insurance is in force for one year or more. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free 1-800-669-8477.

Chapter 8

Burial and Memorial Benefits

Veterans discharged from active duty under conditions other than dishonorable; Servicemembers who die while on active duty, active duty for training, or inactive duty training; and spouses and dependent children of Veterans and active duty service members, may be eligible for VA burial and memorial benefits. (For the purposes of this chapter, the term “Veteran” includes eligible persons who die during active duty service.) The Veteran does not have to die before a spouse or dependent child can be eligible for burial or memorial benefits.

Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, spouses and dependents at no cost and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits may also include a burial flag (with case for active duty), and military funeral honors.

With certain exceptions, active duty service beginning after Sept. 7, 1980, as an enlisted person, and after Oct. 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been upon reaching requisite age. See Chapter 8 for more information.

Certain otherwise eligible individuals found to have committed federal or state capital crimes are barred from burial or memorialization in a VA national cemetery, and from receipt of Government-furnished headstones, markers, medallions, burial flags, and Presidential Memorial Certificates. Veterans and other claimants for VA burial benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits. Chapter 13

discusses the procedures for appealing VA claims. This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions may contact the nearest national cemetery, listed by state in the VA Facilities section of this book, call 1-800-827-1000, or visit the web site at www.cem.va.gov/.

Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Unmarried dependent children of Veterans who are under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution, are eligible for burial. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, also are eligible.

Certain Parents of servicemembers who die as a result of hostile activity or from combat training-related injuries may be eligible for burial in a national cemetery with their child. The biological or adopted parents of a servicemember who died in combat or while performing training in preparation for a combat mission, who leaves no surviving spouse or dependent child, may be buried with the deceased servicemember if there is available space. Eligibility is limited to servicemembers who died on or after Oct. 7, 2001, and biological or adoptive parents who died on or after Oct. 13, 2010.

The next of kin or authorized representative (e.g., funeral director) makes interment arrangements at time of need by contacting the National Cemetery Scheduling Office (see information available at <http://www.cem.va.gov/bbene/need.asp>) or, in some cases, the national cemetery in which burial is desired. VA normally does not conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made before 1973 by the Department of the Army.

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial. A copy of the Veteran's discharge document that specifies the period(s) of active duty and character of service is usually sufficient to determine eligibility. A copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

VA operates 131 national cemeteries, of which 72 are currently

open for both new casket and cremation interments and 18 may accept new interment of cremated remains only. Burial options are limited to those available at a specific cemetery and may include in-ground casket, or interment of cremated remains in a columbarium, in-ground, or in a scattering area. Contact the national cemetery directly, or visit our website at <http://www.cem.va.gov> to determine if a particular cemetery is open for new burials, and what other options are available.

Headstones, Markers and Medallions

Veterans, Veterans, active duty service members, and retired Reservists and National Guard service members, are eligible for an inscribed headstone or marker for their unmarked grave at any cemetery – national, state veterans, tribal, or private. VA will deliver a headstone or marker at no cost, anywhere in the world.

For eligible Veterans or service members buried in a private cemetery whose deaths occurred on or after Nov. 1, 1990, VA may furnish a government headstone or marker (even if the grave is already marked with a private one); or VA may furnish a medallion to affix to an already existing privately-purchased headstone or marker.

Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national or State Veterans cemetery.

Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. The style provided will be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for inurnment of cremated remains. Medallions are made of bronze and are available in three sizes: 5-inch, 3-inch, and 1 ½-inches. Headstones, markers and medallions previously furnished by the government may be replaced at the government's expense if badly deteriorated, illegible, vandalized or stolen.

Headstones or markers for VA national cemeteries will be ordered by the cemetery director using information provided by the next of kin or authorized representative.

Headstones or Markers for private cemeteries: Before ordering, the next of kin or authorized representative should check with the

cemetery to ensure that the Government-furnished headstone or marker will be accepted. All installation fees at private cemeteries are the responsibility of the applicant. To submit a claim for a headstone or marker for a gravesite in a private cemetery, use VA Form 40-1330, Application for Standard Government Headstone or Marker (available at <http://www.va.gov/vaforms/>). A copy of the Veteran's military discharge document is required. Mail forms to Memorial Programs Service, Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-455-7143.

“In Memory Of” Markers: VA provides memorial headstones and markers with “In Memory Of” as the first line of inscription for those whose remains have not been recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligibility is the same as for regular headstones and markers. There is no fee when the “In Memory Of” marker is placed in a national cemetery. All installation fees at private cemeteries are the responsibility of the applicant. Memorial headstones/markers for spouses and dependents can be provided only for placement in a national or State veterans cemetery.

Inscriptions: Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other optional information, including an emblem of belief and, space permitting, additional text including military rank; war service such as “World War II;” complete dates of birth and death; military awards; military organizations; civilian or Veteran affiliations; and personalized words of endearment.

Medallion in lieu of government headstone or marker for private cemeteries: For Veterans or service members whose death occurred on or after Nov. 1, 1990, VA is authorized to provide a medallion instead of a headstone or marker if the grave is in a private cemetery and already marked with a privately-purchased headstone or marker. To submit a claim for a medallion to be affixed to a private headstone/marker in a private cemetery, use VA Form 40-1330M, Claim for Government Medallion (available at <http://www.va.gov/vaforms/>). A copy of the Veteran's military discharge document is required. Mail forms to Memorial Programs Service, Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-

455-7143.

To check the status of a claim for a headstone or marker for placement in a national, state, or tribal Veterans cemetery, please call the cemetery. To check the status of one being placed in a private cemetery, please contact the Applicant Assistance Unit at 1-800-697-6947 or via email at mps.headstone@va.gov.

Other Memorialization

Presidential Memorial Certificates are issued to recognize the military service of honorably discharged deceased Veterans and persons who died in the active military, naval, or air service. Next of kin, relatives and other loved ones may apply for a certificate by mailing, or faxing a completed and signed VA Form 40-0247, Presidential Memorial Certificate Request Form (available at <http://www.va.gov/vaforms/>), along with a copy of the Veteran's military discharge documents or proof of honorable military service. The processing of requests sent without supporting documents will be delayed until eligibility can be determined. Eligibility requirements can be found at www.cem.va.gov.

Burial Flags: Generally, VA will furnish a U.S. burial flag to memorialize Veterans who received an other than dishonorable discharge. This includes certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. armed forces and who died on or after April 25, 1951. Also eligible for a burial flag are Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60; and members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve. The next of kin may apply for the flag at any VA regional office or U.S. Post Office by completing VA Form 21-2008, Application for United States Flag for Burial Purposes (available at <http://www.va.gov/vaforms/>). In most cases, a funeral director will help the family obtain the flag.

Reimbursement of Burial Expenses: VA will pay a burial allowance up to \$2,000 if the Veteran's death is service-connected. In such cases, the person who bore the Veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a Veteran whose death was service-connected to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

Burial Allowance: VA will pay a burial and funeral allowance of up to \$2,000 for Veterans who die from service-connected causes. VA will pay a burial and funeral allowance of up to \$300 for Veterans who, at the time of death from nonservice-connected causes, were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. VA will pay a burial and funeral allowance of up to \$722 when the Veteran's death occurs in a VA facility, a VA-contracted nursing home or a state Veterans nursing home. In cases in which the Veteran's death was not service connected, claims must be filed within two years after burial or cremation.

Plot Allowance: VA will pay a plot allowance of up to \$722 when a Veteran is buried in a cemetery not under U.S. government jurisdiction if: the Veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay; or the Veteran died in a VA facility. The plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for Veteran burials if the Veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

Military Funeral Honors: Upon request, DoD will provide military funeral honors consisting of folding and the presenting of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service.

Family members should inform their funeral director if they want military funeral honors. DoD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at VA national cemeteries. Veterans service organizations or volunteer groups may help provide honors. For more information, visit www.militaryfuneralhonors.osd.mil/.

Veterans Cemeteries Administered by Other Agencies

Department of the Army: Administers Arlington National Cemetery and other Army installation cemeteries. Eligibility is generally more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit www.arlingtoncemetery.mil/.

Department of the Interior: Administers two active national cemeteries – Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries. For information, call (202) 208-4747, write Department of Interior, National Park Service 1849 C. St. NW, Washington, D.C. 20240.

State and Tribal Veterans Cemeteries: Currently 87 state and four Tribal Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements and some require state residency. Some services, particularly for family members, may require a fee. Contact the state or tribal veterans cemetery or the state veterans affairs office for information. To locate a State or Tribal Veterans cemetery, visit www.cem.va.gov/cem/scg/lsvc.asp.

Chapter 9

Reserve and National Guard

Eligibility for VA Benefits

Reservists who serve on active duty establish Veteran status and may be eligible for the full range of VA benefits, depending on the length of active military service and a discharge or release from active duty under conditions other than dishonorable. In addition, Reservists not activated may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits if activated for federal service during a period of war or domestic emergency. Activation for other than federal service does not qualify National Guard members for all VA benefits. Claims for VA benefits based on federal service filed by members of the National Guard should include a copy of the military orders, presidential proclamation, or executive order that clearly demonstrates the federal nature of the service.

Qualifying for VA Health Care

Under the “Combat Veteran” authority, Combat Veterans who were discharged or released from active service on or after Jan. 28, 2003, are eligible for enrollment in Priority Group 6, unless eligible for enrollment in a higher priority group. This authority provides a 5-year enrollment period, which begins on the discharge or separation date. These Combat Veterans are eligible for health care services and community living care for conditions possibly related to their military service, and are not required to disclose their income information unless they would like to be considered for a higher priority status, beneficiary travel benefits, or exemption of co-pays for care unrelated to their military service.

Activated Reservists and members of the National Guard are eligible if they served on active duty in a theater of combat operations after Nov. 11, 1998, and were discharged under other than dishonorable conditions.

Veterans who enroll with VA under this authority will continue to be enrolled even after their enhanced eligibility period ends. At the end of their enhanced eligibility period, Veterans enrolled in Prior-

ity Group 6 may be shifted to a lower priority group depending on their income level. For additional information, call 1-877-222-VETS (8387).

OEF/OIF/OND Veterans may be eligible for a one-time dental evaluation and treatment following separation from service, if they did not have a dental exam prior to separation. Veterans must request a dental appointment within the first 180 days post separation from active duty.

Disability Benefits

VA pays monthly compensation benefits for disabilities incurred or aggravated during active duty, or active duty for training as a result of injury or disease, or inactive duty training for disabilities due to injury, heart attack, or stroke. Additionally, the discharge must be under other than dishonorable conditions. For additional information see Chapter 2, “Service-connected Disabilities.”

Montgomery GI Bill – Selected Reserve

Members of reserve elements of the Army, Navy, Air Force, Marine Corps and Coast Guard, and members of the Army National Guard and the Air National Guard, may be entitled to up to 36 months of educational benefits under the Montgomery GI Bill (MGIB) – Selected Reserve. To be eligible, the participant must:

1. Have a six-year obligation in the Selected Reserve or National Guard signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation.
2. Complete initial active duty for training (IADT).
3. Meet the requirement to receive a high school diploma or equivalency certificate before Completing IADT..
4. Remain in good standing in a Selected Reserve or National Guard unit.

Reserve components determine eligibility for benefits. VA does not make decisions about eligibility and cannot make payments until the Reserve component has determined eligibility and notified VA.

Period of Eligibility: Benefits generally end the day a reservist or National Guard member separates from the military. Additionally, if in the Selected Reserve and called to active duty, VA can generally extend the eligibility period by the length of time on active duty plus four

months for each period of active duty. Once this extension is granted, it will not be taken away after leaving the Selected Reserve.

Eligible members separated because of unit deactivation, a disability that was not caused by misconduct, or otherwise involuntarily separated during Oct. 1, 1991, through December 31, 2001, have 14 years after their eligibility date to use benefits. Similarly, members involuntarily separated from the Selected Reserve due to a deactivation of their unit between Oct. 1, 2007, and Sept. 30, 2014, may receive a 14-year period of eligibility.

Payments: The rate for full-time training effective Oct. 1, 2012, is \$356 a month for 36 months. Part-time benefits are reduced proportionately. For complete current rates, visit www.gibill.va.gov. DoD may make additional contributions.

Training: Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; state licensure and certification; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Accelerated payments for certain high-cost programs are authorized effective Jan. 28, 2008

Work-Study: See page 55

Educational and Vocational Counseling: Refer to Chapter 10, "Transition Assistance", for detailed information on available services.

Reserve Educational Assistance Program (REAP)

This program provides educational assistance to members of National Guard and Reserve components who are called or ordered to active duty service in response to a war or national emergency as declared by the President or Congress. Visit www.gibill.va.gov for more information.

Eligibility: Eligibility is determined by DoD or the Department of Homeland Security. Generally, a Servicemember who serves on active duty on or after Sept. 11, 2001, for at least 90 consecutive days, or accumulates a total of three or more of years of service is eligible.

Payments: Reserve or National Guard members whose eligibility is based upon continuous service receive a payment rate based upon their number of continuous days on active duty. Members who qualify after the accumulation of three or more years of aggregate active duty service receive the full payment allowable.

Reserve Educational Assistance Rates

Active Duty Service	Monthly Payment Rate for Full-Time Students
90 days but less than one year	\$625.60
One year but less than two years	\$938.40
Two or more continuous years	\$1,251.20

Training: Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; state licensure and certification courses; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency, or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Accelerated payments for certain high-cost programs are authorized.

Period of Eligibility: Prior to Jan. 28, 2008, members of the Selected Reserve called to active duty were eligible as long as they continued to serve in the Selected Reserve. They lost eligibility if they went into the Inactive Ready Reserve (IRR). Members of the IRR called to active duty were eligible as long as they stayed in the IRR or Selected Reserve.

Effective Jan. 28, 2008, members who are called up from the Selected Reserve, complete their REAP-qualifying period of active duty

service, and then return to the Selected Reserve for the remainder of their service contract, have 10 years to use their benefits after separation.

In addition, members who are called up from the IRR or Inactive National Guard (ING), complete their REAP-qualifying period of active duty service, and then enter the Selected Reserve to complete their service contract, have 10 years to use their benefits after separation.

Work-Study Program: See page 55.

Educational and Vocational Counseling: Refer to Chapter 10, “Transition Assistance”, for detailed information on available services.

Home Loan Guaranty

National Guard members and reservists are eligible for a VA home loan if they have completed at least six years of honorable service, are mobilized for active duty service for a period of at least 90 days, or are discharged because of a service-connected disability.

Reservists who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA), part of HUD. Additional information can be found in Chapter 5 – “Home Loan Guaranty.”

Life Insurance

National Guard members and reservists are eligible to receive Servicemembers’ Group Life Insurance (SGLI), Veterans’ Group Life Insurance (VGLI), and Family Servicemembers’ Group Life Insurance (FSGLI). They may also be eligible for SGLI Traumatic Injury Protection if severely injured and suffering a qualifying loss, Service-Disabled Veterans Insurance if they receive a service-connected disability rating from VA, and Veterans’ Mortgage Life Insurance if approved for a Specially Adapted Housing Grant. Complete details can be found in Chapter 6 – “VA Life Insurance.”

Burial and Memorial Benefits

VA provides a burial flag to memorialize members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

Reservists and National Guard members may be eligible for additional burial benefits if their death was due to an injury or disease that developed during, or was aggravated during, active duty, active duty for training, or inactive duty for training. Burial benefits may include burial in a national cemetery; an inscribed headstone, marker, or medallion; a Presidential Memorial Certificate; and an allowance to partially reimburse burial and funeral costs. Additional information about burial benefits that may be available can be found in Chapter 7 – “Burial and Memorial Benefits”.

Re-employment Rights

A person who left a civilian job to enter active duty in the armed forces is entitled to return to the job after discharge or release from active duty if they:

1. Gave advance notice of military service to the employer.
2. Did not exceed five years cumulative absence from the civilian job (with some exceptions).
3. Submitted a timely application for re-employment.
4. Did not receive a dishonorable or other punitive discharge.

The law calls for a returning Veteran to be placed in the job as if he/she had never left, including benefits based on seniority such as pensions, pay increases and promotions. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service. Veterans seeking re-employment should apply, verbally or in writing, to the company’s hiring official and keep a record of their application. If problems arise, contact the Department of Labor’s Veterans’ Employment and Training Service (VETS) in the state of the employer.

Federal employees not properly re-employed may appeal directly to the Merit Systems Protection Board. Non-federal employees may file complaints in U.S. District Court. For information, visit www.dol.gov/vets/programs/userra/main.htm.

Transition Assistance Advisor Program

The Transition Assistance Advisor (TAA) program is a partnership between the National Guard and VA to assist Veterans. The TAA Program, housed within the National Guard (NG) Office of Warrior Support, places a NG/VA trained expert at the NG Headquarters

in each of the 50 states as well as PR, GU, VI, and the District of Columbia. The advisor serves as an advocate for Guard members and their families, as well as other geographically dispersed military members and families. In collaboration with state and local coalition partners, the TAA Program provides VA benefit enrollment assistance, referrals, and assists in facilitating access for Veterans through the overwhelming maze of programs, with the compassion of someone who knows what it is like to transition from the Guard to active duty and then back to civilian status.

Advisors receive annual training from VA experts in VA health care and benefits to assist Guard members and their families with access to VA health care facilities and TRICARE facilities within their network. To find a local Transition Assistance Advisor call 1-877-577-6691 or go to <http://www.taapmo.com>.

Outreach for OEF/OIF/New Dawn Veterans

VA's OEF/OIF/New Dawn Outreach Teams focus on improving outreach to members of the National Guard and Reserve by engaging them throughout the deployment cycle with targeted messages and face-to-face encounters with VA staff. These outreach teams are located at VA Medical Centers to help ease the transition from military to civilian life. To learn more, visit www.oefoif.va.gov. Veterans can also call the toll-free OEF/OIF/New Dawn Help Line at 1-866-606-8216 for answers to questions about VA benefits, health care, and enrollment procedures.

Air Reserve Personnel Center

The Air Reserve Personnel Center (ARPC) is available to assist with various personnel issues, including requests for personnel records, copies of DD Form 214, or other military documents. Many Veterans file an Air Force Board Correction of Military Records (AFBCMR) or write their Congressman to get these basic issues resolved, which requires that the request be routed through appropriate authorities, sometimes taking up to 180 days. Alternately, the ARPC routinely handles these actions on a much quicker basis. Members should call the ARPC for assistance at 1-800-525-0102 or logon to <https://gum-crm.csd.disa.mil>.

Chapter 10

Special Groups of Veterans

Homeless Veterans

VA's homeless programs constitute the largest integrated network of homeless assistance programs in the country, offering a wide array of services to help Veterans recover from homelessness and live as self-sufficiently and independently as possible.

The **VA Health Care for Homeless Veterans (HCHV) Program** provides a gateway to VA and community supportive services for eligible Veterans. Through the HCHV Program, Veterans are provided with case management and residential treatment in the community. The program also conducts outreach to homeless Veterans who are not likely to come to VA facilities on their own.

Homeless Veterans Supported Employment Program (HVSEP) provides vocational assistance, job development and placement, and ongoing employment supports designed to improve employment outcomes among homeless Veterans. HVSEP is coordinated between CWT and the continuum of Homeless Veterans Programs for the purpose of providing community-based vocational and employment services. All of the HVSEP vocational rehabilitation specialists (VRS) hired to provide employment services for the program consists of homeless, formerly homeless, or at risk of homelessness Veterans.

The **National Call Center for Homeless Veterans (NCCHV)** assists homeless Veterans, at-risk Veterans, their families and other interested parties with linkages to appropriate VA and community-based resources. The call center provides trained VA staff members 24 hours a day, seven days a week to assess a caller's needs and connect them to appropriate resources. The call center can be accessed by dialing 1-877-4AID VET (1-877-424-3838).

The **VA's Homeless Providers Grant and Per Diem Program** provides funds to non-profit community agencies providing transitional housing (up to 24 months) and/or offering services to homeless Veterans, such as case management, education, crisis intervention, counseling, and services targeted towards specialized populations including homeless women Veterans. The goal of the program is to

help homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

The **Housing and Urban Development-Veterans Affairs Supportive Housing** (HUD-VASH) Program provides permanent housing and ongoing case management for eligible homeless Veterans who would not be able to live independently otherwise. This program allows eligible Veterans to live in Veteran-selected housing units with a “Housing Choice” voucher. These vouchers are portable to support the Veteran’s choice of housing in communities served by their VA medical facility where case management services can be provided. HUD-VASH services include outreach and case management to ensure integration of services and continuity of care. This program enhances the ability of VA to serve homeless women Veterans, and homeless Veterans with families.

Through the **Supportive Services for Veteran Families Program**, VA aims to improve very low-income Veteran families’ housing stability by providing supportive services in, or transitioning to, permanent housing. VA funds community-based organizations to provide eligible Veteran families with outreach, case management and assistance in obtaining VA and other benefits. Grantees may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies and licensed child care providers) if these payments help Veterans’ families stay in or acquire permanent housing on a sustainable basis.

In **VA’s Compensated Work Therapy/Transitional Residence** (CWT/TR) Program, disadvantaged, at-risk, and homeless Veterans live in CWT/TR community-based supervised group homes while working for pay in VA’s CWT Program, to learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

The **Health Care for Re-Entry Veterans (HCRV) Program** offers outreach, referrals and short-term case management assistance for incarcerated Veterans who may be at risk for homelessness upon their release.

For more information on VA homeless programs and services, Veterans currently enrolled in VA health care can speak with their VA mental health or health care provider. Other Veterans and interested

parties can find a complete list of VA health care facilities at www.va.gov, or they can call VA’s general information hotline at 1-800-827-1000. If assistance is needed when contacting a VA facility, ask to speak to the Health Care for Homeless Veterans Program or the Mental Health service manager. Information is also available on the VA Homeless program website at www.va.gov/homeless.

Filipino Veterans

World War II era Filipino Veterans are eligible for certain VA benefits. Generally, Old Philippine Scouts are eligible for VA benefits in the same manner as U.S. Veterans. Commonwealth Army Veterans, including certain organized Filipino guerrilla forces and New Philippine Scouts residing in the United States who are citizens or lawfully admitted for permanent residence, are also eligible for VA health care in the United States on the same basis as U.S. Veterans.

Certain Commonwealth Army Veterans and new Philippine Scouts may be eligible for disability compensation and burial benefits. Other Veterans of recognized guerrilla groups also may be eligible for certain VA benefits. Survivors of World War II era Filipino Veterans may be eligible for dependency and indemnity compensation. Eligibility and the rates of benefits vary based on the recipient’s citizenship and place of residence. Call 1-800-827-1000 for additional information.

VA Benefits for Veterans Living Overseas

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances are generally payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree-granting programs in institutions of higher learning. Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada. For information, visit <http://www.vba.va.gov/bln/21/Foreign/index.htm>.

World War II Era Merchant Marine Seamen

Certain Merchant Marine seamen who served in World War II may qualify for Veterans benefits. When applying for medical care, seamen must present their discharge certificate from the Department of Defense. Call 1-800-827-1000 for help obtaining a certificate.

Allied Veterans Who Served During WWI or WWII

VA may provide medical care to certain Veterans of nations allied or associated with the United States during World War I or World War II if authorized and reimbursed by the foreign government. VA also may provide hospitalization, outpatient care and domiciliary care to former members of the armed forces of Czechoslovakia or Poland who fought in World War I or World War II in armed conflict against an enemy of the United States if they have been U.S. citizens for at least 10 years.

World War Service by Particular Groups

A number of groups who provided military-related service to the United States can receive VA benefits. A discharge by the Secretary of Defense is needed to qualify. Service in the following groups has been certified as active military service for benefits purposes:

1. Women Air Force Service Pilots (WASPs).
2. World War I Signal Corps Female Telephone Operators Unit.
3. World War I Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the American Expeditionary Forces in World War I.
6. Civilian employees of Pacific naval air bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.
9. Wake Island defenders from Guam.
10. Civilian personnel assigned to OSS secret intelligence.
11. Guam Combat Patrol.
12. Quartermaster Corps members of the Keswick crew on Corregidor during World War II.
13. U.S. civilians who participated in the defense of Bataan.
14. U.S. merchant seamen on block ships in support of Operation Mulberry in the World War II invasion of Normandy.
15. American merchant marines in oceangoing service during World War II.
16. Civilian Navy IFF radar technicians who served in combat areas of the Pacific during World War II.
17. U.S. civilians of the American Field Service who served overseas in World War I.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II.

19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. armed forces between Dec. 7, 1941, and Aug. 15, 1945. Qualifying vessels are: the Derickson, Explorer, Gilber, Hilgard, E. Lester Jones, Lydonia Patton, Surveyor, Wainwright, Westdahl, Oceanographer, Hydrographer and Pathfinder.
21. Members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
23. U.S. civilian flight crew, including pursers, and aviation ground support employees of Transcontinental and Western Air, Inc. who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
25. U.S. civilian flight crew and aviation ground support employees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.
26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.
27. U.S. civilian flight crew and aviation ground support employees of Northwest Airlines who served overseas under the airline's contract with Air Transport Command from Dec. 14, 1941, through Aug. 14, 1945.
28. U.S. civilian female employees of the U.S. Army Nurse Corps who served in the defense of Bataan and Corregidor between Jan. 2, 1942, and Feb. 3, 1945.
29. U.S. flight crew and aviation ground support employees of

- Northeast Airlines Atlantic Division, who served overseas as a result of Northeast Airlines' contract with the Air Transport Command from Dec. 7, 1941, through Aug. 14, 1945.
30. U.S. civilian flight crew and aviation ground support employees of Braniff Airways, who served overseas in the North Atlantic or under the jurisdiction of the North Atlantic Wing, Air Transport Command, as a result of a contract with the Air Transport Command between Feb. 26, 1945, and Aug. 14, 1945.
 31. Chamorro and Carolina former native police who received military training in the Donnal area of central Saipan and were placed under command of Lt. Casino of the 6th Provisional Military Police Battalion to accompany U.S. Marines on active, combat patrol from Aug. 19, 1945, to Sept. 2, 1945.
 32. Three scouts/guides, Miguel Tenorio, Penedicto Taisacan, and Cristino Dela Cruz, who assisted the United States Marines in the offensive operations against the Japanese on the Northern Mariana Islands from June 19, 1944, through Sept. 2, 1945.
 33. The operational Analysis Group of the Office of Scientific Research and Development, Office of Emergency Management, which served overseas with the U.S. Army Air Corps from Dec. 7, 1941, through Aug. 15, 1945.
 34. Service as a member of the Alaska Territorial Guard during World War II or any individual who was honorably discharged under section 8147 of the Department of Defense Appropriations Act of 2001.

Incarcerated Veterans

VA benefits are affected if a beneficiary is convicted of a felony and imprisoned for more than 60 days. Disability or death pension paid to an incarcerated beneficiary must be discontinued. Disability compensation paid to an incarcerated Veteran rated 20 percent or more disabled is limited to the 10 percent rate. For a Veteran whose disability rating is 10 percent, the payment is reduced to half of the rate payable to a Veteran evaluated as 10 percent disabled.

Any amounts not paid to the Veteran while incarcerated may be apportioned to eligible dependents. Payments are not reduced for participants in work-release programs, residing in halfway houses or under community control.

Failure to notify VA of a Veteran's incarceration can result in overpayment of benefits and the subsequent loss of all VA financial benefits until the overpayment is recovered. VA benefits will not be provided to any Veteran or dependent wanted for an outstanding felony warrant.

The Health Care for Reentry Veterans Program (HCRV) offers outreach to Veterans incarcerated in state and federal prisons, and referrals and short-term case management assistance upon release from prison.

The Veterans Justice Outreach Program (VJO) offers outreach and case management to Veterans involved in law enforcement encounters, overseen by treatment courts, and incarcerated in local jails. Visit www.va.gov/homeless/ to locate an outreach worker.

Chapter 11

Transition Assistance

Joint Transition Assistance

The Departments of Veterans Affairs, Defense, and Labor re-launched a new and improved website for wounded warriors – the National Resource Directory (NRD). This directory (www.nrd.gov) provides access to thousands of services and resources at the national, state and local levels to support recovery, rehabilitation and community reintegration. The NRD is a comprehensive online tool available nationwide for wounded, ill and injured Servicemembers, Veterans and their families.

The NRD includes extensive information for Veterans seeking resources on VA benefits such as disability benefits, pensions for Veterans and their families, VA health care insurance and the GI Bill. The NRD's design and interface is simple, easy-to-navigate and intended to answer the needs of a broad audience of users within the military, Veteran and caregiver communities.

Transition From Military to VA

VA has personnel stationed at major military hospitals to help seriously injured Servicemembers returning from Operations Enduring Freedom, Iraqi Freedom, and New Dawn (OEF/OIF/OND) as they transition from military to civilian life. OEF/OIF Servicemembers who have questions about VA benefits or need assistance in filing a VA claim or accessing services can contact the nearest VA office or call 1-800-827-1000.

eBenefits

The eBenefits portal (www.ebenefits.va.gov) provides Servicemembers, Veterans, their families, and Caregivers with self-service access to benefit applications, benefits information, and access to personal information such as official military personnel file documents. The portal provides two main services; it catalogs links to information on other websites about military and Veteran benefits, and it provides a personalized workspace called My Dashboard, which gives quick access to all the online tools currently integrated into eBenefits.

Transition Assistance Program: consists of comprehensive workshops at military installations designed to assist Servicemembers as they transition from military to civilian life. The program includes job search, employment and training information, as well as VA benefits information for Servicemembers who are within 18 months of separation or retirement. The VA Benefit Briefings are comprised of two briefings focusing on education, benefits, and VA health care and disability compensation. Servicemembers can sign up for one-on-one appointments with a VA representative. Interested Servicemembers should contact their local TAP Manager to sign up for this program.

VOW to Hire Heroes Act

Improving the Transition Assistance Program (TAP): The VOW to Hire Heroes Act of 2011 ("the Act") made TAP, including attendance at the VA Benefit Briefings, mandatory for most Servicemembers transitioning to civilian status, upgraded career counseling options, and tailored TAP for the 21st Century job market.

Facilitating Seamless Transition: The Act allows Servicemembers to begin the federal employment process prior to separation in order to facilitate a truly seamless transition from the military to jobs at VA, Department of Homeland Security, and the many other federal agencies seeking to hire Veterans.

Expanding Education and Training: The Act provides nearly 100,000 unemployed Veterans of past eras and wars with up to one year of assistance (equal to the full-time payment rate under the Montgomery GI Bill-Active Duty program) to qualify for jobs in high-demand sectors. It also provides disabled Veterans up to one year of additional Vocational Rehabilitation and Employment benefits.

Translating Military Skills and Training: The Act requires the Department of Labor take a hard look at military skills and training equivalencies that are transferrable to the civilian sector and make it easier to obtain licenses and certifications.

Veterans Tax Credits: The Act provides tax credits for hiring Veterans and disabled Veterans who are out of work.

The inTransition

Servicemembers and Veterans may receive assistance from the in-Transition Program when they are receiving mental health treatment

and are making transitions from military service, location or a health care system. This program provides access to transitional support, motivation, and healthy lifestyle assistance and advice from qualified coaches through the toll-free telephone number 1-800-424-7877. For more information about The inTransition Program, please log onto www.health.mil/inTransition.

Pre-Discharge Program

The Pre-Discharge Program is a joint VA and DoD program that affords Servicemembers the opportunity to file claims for disability compensation and other benefits up to 180 days prior to separation or retirement.

The two primary components of the Pre-Discharge Program, Benefits Delivery at Discharge (BDD) and Quick Start, may be utilized by separating and retiring Servicemembers on active duty, including members of the Coast Guard, and members of the National Guard and Reserves (activated under Titles 10 or 32) in CONUS and some overseas locations. BDD is offered to accelerate receipt of VA disability benefits after release or discharge from active duty.

To participate in the BDD program, Servicemembers must:

1. have at least 60 days, but not more than 180 days, remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.
4. be available to complete all necessary examinations prior to leaving the point of separation.

Quick Start is offered to Servicemembers who have less than 60 days remaining on active duty or are unable to complete the necessary examinations prior to leaving the point of separation.

To participate in the Quick Start Program, Servicemembers must:

1. have at least one day remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.

Servicemembers should contact the local Transition Assistance Office or Army Career Alumni Program Center to schedule appoint-

ments to attend VA benefits briefings and learn how to initiate a pre-discharge claim. Servicemembers can obtain more information by calling VA toll-free at 1-800-827-1000 or by visiting www.vba.va.gov/predischarge.

Integrated Disability Evaluation System (IDES)

A third component of the Pre-Discharge program is the Integrated Disability Evaluation System. The IDES program covers Servicemembers who are referred to a Medical Evaluation Board.

The IDES program has three goals:

1. a single set of disability exams conducted to VA standards that is used by both Departments;
2. a single disability rating completed by VA that is binding upon both Departments; and
3. expeditious payment of VA benefits after a Servicemember's separation from service.

VA Form 21-0819, VA/DoD Joint Disability Evaluation Board Claim, is initiated by the Military Service Coordinator jointly with Servicemember (SM), when the SM is initially referred to IDES. The VA Form 21-0819, will not only reflect the military referred/unfitting medical conditions, but all claimed medical conditions affecting the uniformed member. This approach provides a comprehensive view of the SM's health at the time of the IDES evaluation process.

Federal Recovery Coordination Program

The Federal Recovery Coordination Program (FRCP), a joint program of DoD and VA, helps coordinate and access federal, state and local programs, benefits and services for seriously wounded, ill, and injured Servicemembers, and their families through recovery, rehabilitation, and reintegration into the community.

Federal Recovery Coordinators (FRCs) have the delegated authority for oversight and coordination of the clinical and non-clinical care identified in each client's Federal Individual Recovery Plan (FIRP). Working with a variety of case managers, FRCs assist their clients in reaching their FIRP goals. FRCs remain with their clients as long as they are needed regardless of the client's location, duty or health status. In doing so, they often serve as the central point of contact and provide transition support for their clients.

Military Services Provide Pre-Separation Counseling

Servicemembers may receive pre-separation counseling 24 months

prior to retirement or 12 months prior to separation from active duty. These sessions present information on education, training, employment assistance, National Guard and Reserve programs, medical benefits, and financial assistance.

Verification of Military Experience and Training

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps Servicemembers verify previous experience and training to potential employers, negotiate credits at schools, and obtain certificates or licenses. VMET documents are available only through each military branch support offices and are intended for Servicemembers who have at least six months of active service. Servicemembers should obtain VMET documents from their Transition Support Office within 12 months of separation or 24 months of retirement.

Transition Bulletin Board

To find business opportunities, a calendar of transition seminars, job fairs, information on Veterans associations, transition services, training and education opportunities, as well as other announcements at www.turbotap.org

DoD Transportal

To find locations and phone numbers of all Transition Assistance Offices as well as mini-courses on conducting successful job-search campaigns, writing resumes, using the internet to find a job, and links to job search and recruiting Websites, visit the DoD Transportal at www.Veteranprograms.com/index.html

Educational and Vocational Counseling

The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Servicemembers, Veterans, and certain dependents (U.S.C. Title 38, Section 3697) at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them.

Assistance may include interest and aptitude testing, occupational exploration, setting occupational goals, locating the right type of training program, and exploring educational or training facilities which can be utilized to achieve an occupational goal.

Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

Eligibility: Educational and vocational counseling services are available during the period the individual is on active duty with the armed forces and within 180 days of the estimated date of his or her discharge or release from active duty. The projected discharge must be under conditions other than dishonorable.

Servicemembers are eligible even if they are only considering whether or not they will continue as members of the armed forces. Veterans are eligible if not more than one year has elapsed since the date they were last discharged or released from active duty.

Veterans and dependents who are eligible for VA education benefits may receive educational and vocational counseling at any time during their eligibility period. This service is based on having eligibility for a VA program such as Chapter 30 (Montgomery GI Bill); Chapter 31 (Vocational Rehabilitation and Employment); Chapter 32 (Veterans Education Assistance Program – VEAP); Chapter 33 (Post-9/11 GI Bill); Chapter 35 (Dependents' Educational Assistance Program) for certain spouses and dependent children; Chapter 18 (Spina Bifida Program) for certain dependent children; and Chapter 1606 and 1607 of Title 10.

Veterans and Servicemembers may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Servicemembers may also write a letter expressing a desire for counseling services.

Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

Veterans' Workforce Investment Program

Recently separated Veterans and those with service-connected disabilities, significant barriers to employment or who served on active duty during a period in which a campaign or expedition badge was authorized can contact the nearest state employment office for em-

ployment help through the Veterans Workforce Investment Program. The program may be conducted through state or local public agencies, community organizations or private, nonprofit organizations.

State Employment Services

Veterans can find employment information, education and training opportunities, job counseling, job search workshops, and resume preparation assistance at state Workforce Career or One-Stop Centers. These offices also have specialists to help disabled Veterans find employment.

Unemployment Compensation

Veterans who do not begin civilian employment immediately after leaving military service may receive weekly unemployment compensation for a limited time. The amount and duration of payments are determined by individual states. Apply by contacting the nearest state employment office listed in the local telephone directory.

Veterans Preference for Federal Jobs

Since the time of the Civil War, Veterans of the U.S. armed forces have been given some degree of preference in appointments to federal jobs. Veterans' preference in its present form comes from the Veterans' Preference Act of 1944, as amended, and now codified in Title 5, United States Code. By law, Veterans who are disabled or who served on active duty in the U.S. armed forces during certain specified time periods or in military campaigns are entitled to preference over others when hiring from competitive lists of eligible candidates, and also in retention during a reduction in force (RIF).

To receive preference, a Veteran must have been discharged or released from active duty in the U.S. armed forces under honorable conditions (honorable or general discharge). Preference is also provided for certain widows and widowers of deceased Veterans who died in service; spouses of service-connected disabled Veterans; and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities. For each of these preferences, there are specific criteria that must be met in order to be eligible to receive the Veterans' preference.

Recent changes in Title 5 clarify Veterans preference eligibility criteria for National Guard and Reserve members. Veterans eligible for preference include Reservists and National Guard members who

served on active duty as defined by Title 38 at any time in the armed forces for a period of more than 180 consecutive days, any part of which occurred during the period beginning on Sept. 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last date of OEF/OIF. Reservists and National Guardsmen must have been discharged or released from active duty in the armed forces under honorable conditions.

Another recent change involves Veterans who earned the Global War on Terrorism Expeditionary Medal for service in OEF/OIF/OND. Under Title 5, service on active duty in the armed forces during a war or in a campaign or expedition for which a campaign badge has been authorized also qualifies for Veterans preference. Any Armed Forces Expeditionary medal or campaign badge qualifies for preference. Medal holders must have served continuously for 24 months or the full period called or ordered to active duty. For additional information, visit the Office of Personnel Management (OPM) website at www.fedshirevets.gov.

In 2011, President Obama signed the VOW (Veterans Opportunity to Work) To Hire Heroes Act. VOW amends Chapter 21 of Title 5, United States Code (U.S.C.) by adding section 2108a, "Treatment of certain individuals as Veterans, disabled Veterans, and preference eligibles." Section 2108a requires Federal agencies to treat active duty Servicemembers as Veterans, disabled Veterans, or preference eligibles for purposes of appointment in the competitive service when these Servicemembers submit a certification of expected discharge or release from active duty under honorable conditions along with their applications for Federal employment. A certification is any written document from the armed forces that certifies the Servicemember is expected to be discharged or released from active duty service in the armed forces under honorable conditions not later than 120 days from the date the certification is signed.

Veterans' preference does not require an agency to use any particular appointment process. Agencies can pick candidates from a number of different special hiring authorities or through a variety of different sources. For example, the agency can reinstate a former federal employee, transfer someone from another agency, reassign someone from within the agency, make a selection under merit promotion procedures or through open, competitive exams, or appoint someone noncompetitively under special authority such as a Veter-

ans Readjustment Appointment or special authority for 30 percent or more disabled Veterans. The decision on which hiring authority the agency desires to use rests solely with the agency. When applying for federal jobs, eligible Veterans should claim preference on their application or resume. Veterans should apply for a federal job by contacting the personnel office at the agency in which they wish to work. For more information, visit www.usajobs.gov for job openings or help creating a federal resume.

Veterans' Employment Opportunities Act: When an agency accepts applications from outside its own workforce, the Veterans' Employment Opportunities Act of 1998 allows preference eligible candidates or Veterans to compete for these vacancies under merit promotion procedures. Veterans who are selected are given career or career-conditional appointments. Veterans are those who have been separated under honorable conditions from the U.S. armed forces with three or more years of continuous active service. For information, visit www.usajobs.gov or www.fedshirevets.gov.

Veterans' Recruitment Appointment: Allows federal agencies to appoint eligible Veterans to jobs without competition. These appointments can be converted to career or career-conditional positions after two years of satisfactory work. Veterans should apply directly to the agency where they wish to work. For information, www.fedshirevets.gov/.

Small Businesses

VA's Center for Veterans Enterprise helps Veterans interested in forming or expanding small businesses and helps VA contracting offices identify Veteran-owned small businesses. For information, write the U.S. Department of Veterans Affairs (OOVE), 810 Vermont Avenue, N.W., Washington, DC 20420-0001, call toll-free 1-866-584-2344 or visit www.vetbiz.gov. Small Business Contracts: Like other federal agencies, VA is required to place a portion of its contracts and purchases with small and disadvantaged businesses. VA has a special office to help small and disadvantaged businesses get information on VA acquisition opportunities. For information, write the U.S. Department of Veterans Affairs (OOSB), 810 Vermont Avenue, N.W., Washington, DC 20420-0001, call toll-free 1-800-949-8387 or visit www.va.gov/osdbu/.

Chapter 12

Dependents and Survivors Health Care

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Under CHAMPVA, certain dependents and survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

Eligibility: To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following:

1. The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability.
2. The surviving spouse or child of a Veteran who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled.
3. The surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

A surviving spouse under age 55 who remarries loses CHAMPVA eligibility at midnight of the date on remarriage. He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment effective the first day of the month following the termination of the remarriage or Dec. 1, 1999, whichever is later. A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage.

For those who have Medicare entitlement or other health insurance, CHAMPVA is a secondary payer. Beneficiaries with Medicare must be enrolled in Parts A&B to maintain CHAMPVA eligibility. For additional information, contact Purchased Care at the VA Health Administration Center, CHAMPVA, P.O. Box 469028, Denver, CO 80246, call 1-800-733-8387 or visit www.va.gov/hac/forbeneficiaries/champva/champva.asp.

Many VA health care facilities provide services to CHAMPVA ben-

eficiaries under the CHAMPVA In-house Treatment Initiative (CITI) program. Contact the nearest VA health care facility to determine if it participates. Those who use a CITI facility incur no cost for services; however, services are provided on a space-available basis, after the needs of Veterans are met. Not all services are available at all times. The coverage of services is dependent upon the CHAMPVA benefit coverage. CHAMPVA beneficiaries who are covered by Medicare cannot use CITI.

VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Primary Family Caregiver, who is without health insurance coverage, CHAMPVA benefits. Some of the health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include Medicare, Medicaid, commercial health plans through employment and individual plans.

Children Born with Spina Bifida to Certain Vietnam or Korea

Veterans: The Spina Bifida Program (SB) is a comprehensive health care benefits program administered by the Department of Veterans Affairs for birth children of certain Vietnam and Korea Veterans who have been diagnosed with spina bifida (except spina bifida occulta). The SB program provides reimbursement for inpatient and outpatient medical services, pharmacy, durable medical equipment, and supplies. Purchased Care at the VA's Health Administration Center in Denver, Colorado manages the SB Program, including the authorization of benefits and the subsequent processing and payment of claims. For more information about spina bifida health care benefits, call 1-888-820-1756 or visit www.va.gov/hac/forbeneficiaries/spina/spina.asp

Eligibility: To be eligible for the SB Program, Veterans must be eligible for a monetary award under the Veterans Benefits Administration (VBA). The Denver VA Regional Office makes the determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in SB.

Children of Women Vietnam Veterans (CWVV) Born with Certain

Birth Defects: The CWVV Health Care Program is a federal health benefits program administered by the Department of Veterans Affairs for children of women Vietnam Veterans born with certain birth defects. The CWVV Program provides reimbursement for medical

care related to covered birth defects and conditions associated with the covered birth defect except for spina bifida. For more information about benefits for children with birth defects, call 1-888-820-1756 or visit www.va.gov/hac/forbeneficiaries and select Spina Bifida/Children of Women Vietnam Veterans (CWVV.)

Eligibility: To be eligible for the CWVV Program, Veterans must have received an award under VBA. The Denver VA Regional Office makes determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in CWVV.

Bereavement Counseling: VA Vet Centers provide bereavement counseling to all family members including spouses, children, parents, and siblings of Servicemembers who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling (202) 461-6530.

Bereavement Counseling related to Veterans: Bereavement counseling is available through any VA medical center to immediate family members of Veterans who die unexpectedly or while participating in a VA hospice or similar program, as long as the immediate family members had been receiving family support services in connection with or in furtherance of the Veteran's treatment. (In other cases, bereavement counseling is available to the Veteran's legal guardian or the individual with whom the Veteran had certified an intention to live, as long as the guardian or individual had been receiving covered family support services.) This bereavement counseling is of limited duration and may only be authorized up to 60 days. However, VA medical center directors have authority to approve a longer period of time when medically indicated. Contact the Social Work Service at the nearest VA medical center to access bereavement counseling.

Chapter 13

Dependents and Survivors Benefits

Death Gratuity Payment

Military services provide payment, called a death gratuity, in the amount of \$100,000 to the next of kin of Servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness.

If there is no surviving spouse or child, then parents or siblings designated as next of kin by the Servicemember may be provided the payment. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Dependency and Indemnity Compensation

Eligibility: For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), one of the following must have directly caused or contributed to the Veteran's death:

1. A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
2. An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.
3. A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if the Veteran was:

1. Continuously rated totally disabled for a period of 10 years immediately preceding death; or
2. Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death; or
3. A former POW who was continuously rated totally disabled for a period of at least on a year immediately preceding death.

Payments will be offset by any amount received from judicial pro-

ceedings brought on by the Veteran's death. When the surviving spouse is eligible for payments under the military's Survivor Benefit Plan (SBP), only the amount of SBP greater than DIC is payable. If DIC is greater than SBP, only DIC is payable. The Veteran's discharge must have been under conditions other than dishonorable.

Payments for Deaths After Jan. 1, 1993: Surviving spouses of Veterans who died on or after Jan. 1, 1993, receive a basic rate, plus additional payments for dependent children, for the aid and attendance of another person if they are patients in a nursing home or require the regular assistance of another person, or if they are permanently housebound.

Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for DIC or survivors pension may also be eligible for Aid and Attendance or Housebound benefits. They may apply for these benefits by writing to their VA regional office. They should include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for aid and attendance or housebound care. The report should contain sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the surviving spouse is confined to the home or immediate premises.

2013 DIC Payment Rates for Surviving Spouses

DIC rates (Veteran died on or after Jan. 1, 1993.)

Allowances	Monthly Rate
Basic Payment Rate	\$1,215
Additional Allowances:	
Each Dependent Child	\$301
Aid and Attendance	\$301
Housebound	\$141

Special Allowances: Add \$258 if the Veteran was totally disabled eight continuous years prior to death.

Add \$263 to the additional allowance if there are dependent children under age 18 for the initial two years of entitlement for DIC awards commencing on or after Jan. 1, 2005.

Payments for Deaths Prior to Jan. 1, 1993: Surviving spouses of Veterans who died prior to Jan. 1, 1993, receive an amount based on the deceased's military pay grade.

DIC Rates (Veteran who died prior to Jan. 1, 1993)

Enlisted	Rate	Warrant Officer	Rate	Officer	Rate
E-1	\$1,215	W-1	\$1,283	O-1	\$1,283
E-2	\$1,215	W-2	\$1,334	O-2	\$1,327
E-3	\$1,215	W-3	\$1,373	O-3	\$1,418
E-4	\$1,215	W-4	\$1,453	O-4	\$1,503
E-5	\$1,215			O-5	\$1,654
E-6	\$1,215			O-6	\$1,865
E-7	\$1,257			O-7	\$2,013
E-8	\$1,327			O-8	\$2,211
E-9	\$1,384			O-9	\$2,365
				O-10	\$2,594

Parents' DIC: VA provides an income-based monthly benefit to the surviving parent(s) of a Servicemember or Veteran whose death was service-related. When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if living with a spouse.

A spouse may be the other parent of the deceased Veteran, or a spouse from remarriage. Unreimbursed medical expenses may be used to reduce countable income. Benefit rates and income limits change annually.

Restored Entitlement Program for Survivors: Survivors of Veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for a special benefit payable in addition to any other benefits to which the family may be entitled. The amount of the benefit is based on information provided by the Social Security Administration.

Survivors Pension

VA provides pension benefits to qualifying surviving spouses and unmarried children of deceased Veterans with wartime service.

Eligibility: To be eligible, spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18. Surviving spouses and children must have qualifying income.

The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for Veterans who entered active duty on or after Sept. 8, 1980, or Oct. 16, 1981, if an officer. If the Veteran died in service but not in the line of duty, survivors pension may be payable if the Veteran completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for survivors pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

Payment: Survivors pension provides a monthly payment to bring an eligible person's income to a level established by law. The payment is reduced by the annual income from other sources such as Social Security. The payment may be increased if the recipient has unreimbursed medical expenses that can be deducted from countable income.

Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for VA survivors pension are eligible for a higher maximum pension rate if they qualify for aid and attendance or housebound benefits. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required for everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Surviving spouses who are ineligible for basic survivors pension

based on annual income may still be eligible for survivors pension if they are eligible for aid and attendance or housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing-home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

To apply for aid and attendance or housebound benefits, write to a VA regional office. Please include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for aid and attendance or housebound type care. The report should contain sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

2013 Survivors Pension Rates

Recipient of Pension	Maximum Annual Rate
Surviving spouse	\$8,359
(With dependent child)	\$10,942
Permanently housebound	\$10,217
(With dependent child)	\$12,796
Needs regular aid & attendance	\$13,362
(With dependent child)	\$15,940
Each additional dependent child	\$2,129
Pension for each surviving child	\$2,129

Survivors' & Dependents' Educational Assistance

Eligibility: VA provides educational assistance to qualifying dependents as follows:

1. The spouse or child of a Servicemember or Veteran who either died of a service-connected disability, or who has permanent and total service-connected disability, or who died while such a disability existed.
2. The spouse or child of a Servicemember listed for more than 90 days as currently Missing in Action (MIA), captured in the line of duty by a hostile force, or detained or interned by a

foreign government or power.

3. The spouse or child of a Servicemember who is hospitalized or receives outpatient care or treatment for a disability that is determined to be totally and permanently disabling, incurred or aggravated due to active duty, and for which the service member is likely to be discharged from military service.

Surviving spouses lose eligibility if they remarry before age 57 or are living with another person who has been recognized publicly as their spouse. They can regain eligibility if their remarriage ends by death or divorce or if they cease living with the person. Dependent children do not lose eligibility if the surviving spouse remarries. Visit www.gibill.va.gov/ for more information.

Period of Eligibility: The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death. Children generally must be between the ages of 18 and 26 to receive educational benefits. VA may grant extensions to both spouses and children.

The period of eligibility for spouses of Servicemembers who died on active duty expires 20 years from the date of death. This is a change in law that became effective Dec. 10, 2004. Spouses of Servicemembers who died on active duty whose 10-year eligibility period expired before Dec. 10, 2004, now have 20 years from the date of death to use educational benefits. Effective Oct. 10, 2008, Public Law 110-389 provides a 20-year period of eligibility for spouses of Veterans with a permanent and total service-connected disability rating effective within 3 years of release from active duty.

Payments: The payment rate effective Oct. 1, 2012, is \$987 a month for full-time school attendance, with lesser amounts for part-time. Benefits are paid for full-time training up to 45 months or the equivalent in part-time training.

Training Available: Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities; independent study; cooperative training study abroad certificate or diploma from business, technical or vocational schools, apprenticeships, on-the-job training programs; farm cooperative courses; and preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Benefits for

correspondence courses under certain conditions are available to spouses only. Beneficiaries without high-school degrees can pursue secondary schooling, and those with a deficiency in a subject may receive tutorial assistance if enrolled half-time or more.

Special Benefits: Dependents over age 14 with physical or mental disabilities that impair their ability to pursue an education may receive specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Certain disabled or surviving spouses are also eligible.

Marine Gunnery Sergeant John David Fry Scholarship

Children of those who died in the line of duty on or after Sept. 11, 2001, are potentially eligible to use Post-9/11 GI Bill benefits. Refer to Chapter 4, "Education and Training", for more details.

Work-Study: See page 55

Counseling: VA may provide counseling to help participants pursue an educational or vocational objective.

Montgomery GI Bill (MGIB) Death Benefit: VA will pay a special MGIB death benefit to a designated survivor in the event of the service-connected death of a Servicemember while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the MGIB program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction, less any education benefits paid.

Children of Veterans Born with Certain Birth Defects Children of Vietnam or Korean Veterans Born with Spina Bifida: Biological children of male and female Veterans who served in Vietnam at any time during the period beginning Jan. 9, 1962 and ending May 7, 1975, or who served in or near the Korean demilitarized zone (DMZ) during the period beginning Sept. 1, 1967 and ending Aug. 31, 1971, born with spina bifida may be eligible for a monthly monetary allowance, and vocational training if reasonably feasible. The law defines "child" as the natural child of a Vietnam Veteran, regardless of age or marital status. The child must have been con-

ceived after the date on which the Veteran first entered the Republic of Vietnam. For more information about benefits for children with birth defects, visit www.va.gov/hac/forbeneficiaries/spina/spina.asp.

A monetary allowance is paid at one of three disability levels based on the neurological manifestations that define the severity of disability: impairment of the functioning of extremities, impairment of bowel or bladder function, and impairment of intellectual functioning.

2012 VA Benefits for Children of Vietnam or Korean Veterans Born with Spina Bifida

	Level I	Level II	Level III
Monthly Rate	\$303	\$1,038	\$1,769

Children of Women Vietnam Veterans Born with Certain Birth Defects: Biological children of women Veterans who served in Vietnam at any time during the period beginning on Feb. 28, 1961 and ending on May 7, 1975, may be eligible for certain benefits because of birth defects associated with the mother's service in Vietnam that resulted in a permanent physical or mental disability.

The covered birth defects do not include conditions due to family disorders, birth-related injuries, or fetal or neonatal infirmities with well-established causes. A monetary allowance is paid at one of four disability levels based on the child's degree of permanent disability.

2013 VA Benefits for Children of Women Vietnam Veterans Born with Certain Birth Defects

	Level I	Level II	Level III	Level IV
Monthly Rate	\$139	\$303	\$1,038	\$1,769

Vocational Training: VA provides vocational training, rehabilitation services, and employment assistance to help these children prepare for and attain suitable employment. To qualify, an applicant must be a child receiving a VA monthly allowance for spina bifida or another covered birth defect and for whom VA has determined that achieve-

ment of a vocational goal is reasonably feasible. A child may not begin vocational training before his/her 18th birthday or the date he/she completes secondary schooling, whichever comes first. Depending on need and eligibility, a child may be provided up to 24 months of full-time training with the possibility of an extension of up to 24 months if it is needed to achieve the identified employment goal.

Other Benefits for Survivors

VA Home Loan Guaranty

A VA loan guaranty to acquire a home may be available to an unmarried spouse of a Veteran or Servicemember who died as a result of service-connected disabilities, a surviving spouse who remarries after age 57, or to a spouse of a Servicemember officially listed as MIA or who is currently a POW for more than 90 days. Spouses of those listed MIA/POW are limited to one loan. Surviving spouses of certain totally disabled Veterans whose disability may not have been the cause of death, may also be eligible for the VA loan guaranty.

“No-Fee” Passports

“No-fee” passports are available to immediate family members (spouse, children, parents, brothers and sisters) for the expressed purpose of visiting their loved one’s grave or memorialization site at an American military cemetery on foreign soil. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, or telephone 703-696-6897, or visit www.abmc.gov

Burial and Memorial Benefits for Survivors

The Department of Veterans Affairs offers several burial and memorial benefits for eligible survivors and dependents. These benefits may include internment at a state or national Veterans cemetery, plot, marker and more. To learn more about these and other benefits please refer to Chapter 7 of this guide.

Chapter 14

Appeals of VA Claims Decisions

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office, medical center or National Cemetery Administration (NCA) office. Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, reimbursement for unauthorized medical services, and denial of burial and memorial benefits.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the VA regional office, medical center or national cemetery office that made the decision.

Following receipt of the written notice, VA will furnish the claimant a “Statement of the Case” describing what facts, laws, and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a “Substantive Appeal” within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

Board of Veterans’ Appeals

The Board of Veterans’ Appeals (“the Board”) makes decisions on appeals on behalf of the Secretary of Veterans Affairs. Although it is not required, a veterans service organization, an agent, or an attorney may represent a claimant. Appellants may present their cases in person to a member of the Board at a hearing in Washington, D.C., at a VA regional office or by videoconference.

Decisions made by the Board can be found at www.index.va.gov/search/va/bva.html. The pamphlet, “Understanding the Appeal Process,” is available on the website or may be requested by writing: Mail Process Section (014), Board of Veterans’ Appeals, 810 Vermont Avenue, NW, Washington, DC 20420.

U.S. Court of Appeals for Veterans Claims

A final Board of Veterans' Appeals decision that does not grant a claimant the benefits desired may be appealed to the U.S. Court of Appeals for Veterans Claims. The court is an independent body, not part of the Department of Veterans Affairs.

Notice of an appeal must be received by the court with a postmark that is within 120 days after the Board of Veterans' Appeals mailed its decision. The court reviews the record considered by the Board of Veterans' Appeals. It does not hold trials or receive new evidence.

Appellants may represent themselves before the court or have lawyers or approved agents as representatives. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and may seek review in the Supreme Court of the United States.

Published decisions, case status information, rules and procedures, and other special announcements can be found at <http://www.uscourts.cavc.gov/>. The court's decisions can also be found in West's Veterans Appeals Reporter, and on the Westlaw and LEXIS online services. For questions, write the Clerk of the Court, 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call (202) 501-5970.

Chapter 14

Military Medals and Records

Replacing Military Medals

Medals awarded while in active service are issued by the individual military services if requested by Veterans or their next of kin. Requests for replacement medals, decorations, and awards should be directed to the branch of the military in which the Veteran served. However, for Air Force (including Army Air Corps) and Army Veterans, the National Personnel Records Center (NPRC) verifies awards and forwards requests and verification to appropriate services.

Requests for replacement medals should be submitted on Standard Form 180, "Request Pertaining To Military Records," which may be obtained at VA offices or the Internet at www.va.gov/vaforms/. Forms, addresses, and other information on requesting medals can be found on the Military Personnel Records section of NPRC's Website at www.archives.gov/st-louis/military-personnel/index.html. For questions, call Military Personnel Records at (314) 801-0800 or e-mail questions to: MPR.center@nara.gov.

When requesting medals, type or clearly print the Veteran's full name, include the Veteran's branch of service, service number or Social Security number and provide the Veteran's exact or approximate dates of military service. The request must contain the signature of the Veteran or next of kin if the Veteran is deceased. If available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214.

If discharge or separation documents are lost, Veterans or the next of kin of deceased Veterans may obtain duplicate copies through the eBenefits portal (www.ebenefits.va.gov) or by completing forms found on the Internet at www.archives.gov/research/index.html and mailing or faxing them to the NPRC.

Alternatively, write the National Personnel Records Center, Military

Personnel Records, One Archives Drive, St. Louis, MO 63138-1002. Specify that a duplicate separation document is needed. The Veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the Veteran or the signature of the next of kin, if the Veteran is deceased. Include the Veteran's branch of service, service number or Social Security number and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining To Military Records."

It is not necessary to request a duplicate copy of a Veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the Veteran's service is furnished on the application, VA will obtain verification of service.

Correcting Military Records

The Secretary of a military department, acting through a Board for Correction of Military Records, has authority to change any military record when necessary to correct an error or remove an injustice. A correction board may consider applications for correction of a military record, including a review of a discharge issued by court-martial.

The Veteran, survivor, or legal representative must file a request for correction within three years of discovering an alleged error or injustice. The board may excuse failure to file within this time, however, if it finds it would be in the interest of justice. It is an applicant's responsibility to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider it despite the delay.

To justify a correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all available evidence, such as signed statements of witnesses or a brief of arguments supporting the correction. Application is made with DD Form 149, available at VA offices, Veterans organizations or visit www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm.

Review of Discharge from Military Service

Each of the military services maintains a discharge review board with authority to change, correct or modify discharges or dismissals not issued by a sentence of a general court-martial. The board has no

authority to address medical discharges.

The Veteran or, if the Veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative, may apply for a review of discharge by writing to the military department concerned, using DD Form 293 – "Application for the Review of Discharge from the Armed Forces of the United States." This form may be obtained at a VA regional office, from Veterans organizations or online at www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm.

However, if the discharge was more than 15 years ago, a Veteran must petition the appropriate Service's Board for Correction of Military Records using DD Form 149 – "Application for Correction of Military Records Under the Provisions of Title 10, U.S. Code, Section 1552." A discharge review is conducted by a review of an applicant's record and, if requested, by a hearing before the board.

Discharges awarded as a result of a continuous period of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absence. Boards for the Correction of Military Records also may consider such cases.

Veterans with disabilities incurred or aggravated during active duty may qualify for medical or related benefits regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharge be reviewed for possible recharacterization, provided they file their appeal within 15 years of the date of separation.

Questions regarding the review of a discharge should be addressed to the appropriate discharge review board at the address listed on DD Form 293.

Physical Disability Board of Review

Veterans separated due to disability from Sept. 11, 2001, through Dec. 31, 2009, with a combined rating of 20 percent or less, as determined by the respective branch of service Physical Evaluation Board (PEB), and not found eligible for retirement, may be eligible for a review by the Physical Disability Board of Review (PDBR).

The PDBR was established to reassess the accuracy and fairness of certain PEB decisions, and where appropriate, recommend the correction of discrepancies and errors. A PDBR review will not lower the disability rating previously assigned by the PEB, and any correction may be made retroactively to the day of the original disability separation. As a result of the request for review by the PDBR, no further relief from the Board of Corrections of Military Records may be sought, and the recommendations by the PDBR, once accepted by the respective branch of service, is final. A comparison of these two boards, along with other PDBR information, can be viewed at www.health.mil/pdbr.

The Veteran or, if the Veteran is deceased or incompetent, the spouse or surviving spouse, next of kin or legal representative, may apply for a review using DD Form 294, "Application for a Review by the Physical Disability Board of Review (PDBR) of the Rating Awarded Accompanying a Medical Separation from the Armed Forces of the United States." As part of the review process, the PDBR considers the rating(s) previously awarded by VA. The completion of VA Form 3288, "Request for and Consent to Release of Information from Individual's Records," along with DD Form 294, allows the PDBR to request VA records. Both forms can be downloaded from the PDBR website at www.health.mil/pdbr. These forms may also be obtained at a VA Regional Office (VARO), from a veterans service organization (VSO) or online at www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm.

Chapter 16

Benefits Provided by Other Federal Agencies

Internal Revenue Service

This year many workers will qualify for the Earned Income Credit (EIC) because their income declined or they became unemployed. Tax refunds through the EIC and Child Tax Credit can help low- and moderate-income families cover day-to-day expenses such as utilities, rent, and child care. To learn more, visit www.irs.gov or consult a tax preparer.

Special Tax Considerations for Veterans

Disabled veterans may be eligible to claim a federal tax refund based on: an increase in the veteran's percentage of disability from VA or the combat-disabled veteran applying for, and being granted, Combat-Related Special Compensation, after an award for Concurrent Retirement and Disability. To do so, the disabled veteran will need to file the amended return, Form 1040X, Amended U.S. Individual Income Tax Return, to correct a previously filed Form 1040, 1040A or 1040EZ. An amended return cannot be e-filed. It must be filed as a paper return. Disabled veterans should include all documents from VA and any information received from Defense Finance and Accounting Services explaining proper tax treatment for the current year.

If needed, veterans should seek assistance from a competent tax professional before filing amended returns based on a disability determination. Refund claims based on an incorrect interpretation of the tax law could subject the veteran to interest and/or penalty charges. Complete information and requirements can be found at <http://www.irs.gov/Individuals/Military/Special-Tax-Considerations-for-Veterans>.

USDA Provides Loans for Farms and Homes

The U.S. Department of Agriculture (USDA) provides loans and guarantees to buy, improve or operate farms. Loans and guarantees are generally available for housing in towns with a population up

to 20,000. Applications from Veterans have preference. For further information, contact Farm Service Agency or Rural Development, USDA, 1400 Independence Ave., S.W., Washington, DC 20250, or apply at local Department of Agriculture offices, usually located in county seats.

HUD Veteran Resource Center (HUDVET)

Housing and Urban Development (HUD) sponsors the Veteran Resource Center (HUDVET), which works with national Veterans service organizations to serve as a general information center on all HUD-sponsored housing and community development programs and services. To contact HUDVET, call 1-800-998-9999, TDD 800-483-2209, or visit www.hud.gov/hudvet.

Veterans Receive Naturalization Preference

Honorable active-duty service in the U.S. armed forces during a designated period of hostility allows an individual to naturalize without being required to establish any periods of residence or physical presence in the United States. A Servicemember who was in the United States, certain territories, or aboard an American public vessel at the time of enlistment, re-enlistment, extension of enlistment or induction, may naturalize even if he or she is not a lawful permanent resident.

On July 3, 2002, the president issued Executive Order 13269 establishing a new period of hostility for naturalization purposes beginning Sept. 11, 2001, and continuing until a date designated by a future Executive Order. Qualifying members of the armed forces who have served at any time during a specified period of hostility may immediately apply for naturalization using the current application, Form N-400, "Application for Naturalization". Additional information about filing and requirement fees and designated periods of hostility are available on the U.S. Citizenship and Immigration Services Website at www.uscis.gov.

Individuals who served honorably in the U.S. armed forces, but were no longer serving on active duty status as of Sept. 11, 2001, may still be naturalized without having to comply with the residence and physical presence requirements for naturalization if they filed Form N-400 while still serving in the U.S. armed forces or within six months of termination of their active duty service.

An individual who files the application for naturalization after the six-month period following termination of active-duty service is not exempt from the residence and physical presence requirements, but can count any period of active-duty service towards the residence and physical presence requirements. Individuals seeking naturalization under this provision must establish that they are lawful permanent residents (such status not having been lost, rescinded or abandoned) and that they served honorably in the U.S. armed forces for at least one year.

If a Servicemember dies as a result of injury or disease incurred or aggravated by service during a time of combat, the Servicemember's survivor(s) can apply for the deceased Servicemember to receive posthumous citizenship at any time within two years of the Servicemember's death. The issuance of a posthumous certificate of citizenship does not confer U.S. citizenship on surviving relatives. However, a non-U.S. citizen spouse or qualifying family member may file for certain immigration benefits and services based upon their relationship to a Servicemember who died during hostilities or a non-citizen Servicemember who died during hostilities and was later granted posthumous citizenship.

For additional information, USCIS has developed a web page, www.uscis.gov/military, that contains information and links to services specifically for the military and their families. Members of the U.S. military and their families stationed around the world can also call USCIS for help with immigration services and benefits using a dedicated, toll-free help line at 1-877-CIS-4MIL (1-877-247-4645).

Small Business Administration (SBA)

Historically, Veterans do very well as small business entrepreneurs. Veterans interested in entrepreneurship and small business ownership should look to the U.S. Small Business Administration's Office of Veterans Business Development (OVBD) for assistance. OVBD conducts comprehensive outreach to Veterans, service-disabled Veterans, and Reservists of the U.S. military. OVBD also provides assistance to Veteran- and Reservist-owned small businesses. SBA is the primary federal agency responsible for assisting Veterans who own or are considering starting their own small businesses.

Among the services provided by SBA are business-planning assistance, counseling, and training through community based Veterans Business Outreach Centers. For more information, go to www.sba.gov/aboutsba/sbaprograms/ovbd/OVBD_VBOP.html. More than 1,000 university-based Small Business Development Centers; nearly 400 SCORE chapters (www.score.org/Veteran.html) with 11,000 volunteer counselors, many of whom are Veterans; and 100 Women's Business Centers.

SBA also manages a range of special small business lending programs at thousands of locations, ranging from Micro Loans to the Military-community-targeted Patriot Express Pilot Loan, to venture capital and Surety Bond Guarantees (www.sba.gov/services/financialassistance/index.html). Veterans also participate in all SBA federal procurement programs, including a special 3 percent federal procurement goal specifically for service-connected disabled Veterans, and SBA supports Veterans and others participating in international trade.

A special Military Reservist Economic Injury Disaster Loan (www.sba.gov/reservists) is available for self-employed Reservists whose small businesses may be damaged through the absence of the owner or an essential employee as a result of Title 10 activation to Active Duty.

A Veterans Business Development Officer is stationed at every SBA District Office to act as a guide to Veterans, and SBA offers a full range of self-paced small business planning assistance at www.sba.gov/survey/checklist/index.cgi for Veterans, Reservists, discharging Servicemembers, and their families. Information about the full range of services can be found at <http://www.sba.gov/about-offices-content/1/2985>, or by calling 202-205-6773 or 1-800-U-ASK-SBA (1-800-827-5722).

Social Security Administration

Monthly retirement, disability and survivor benefits under Social Security are payable to Veterans and dependents if the Veteran has earned enough work credits under the program. Upon the Veteran's death, a one-time payment of \$255 also may be made to the Veteran's spouse or child. In addition, a Veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection is available to people who have received Social Security

disability benefits for 24 months, and to insured people and their dependents who need dialysis or kidney transplants, or who have amyotrophic lateral sclerosis (more commonly known as Lou Gehrig's disease).

Since 1957, military service earnings for active duty (including active duty for training) have counted toward Social Security and those earnings are already on Social Security records. Since 1988, inactive duty service in the Reserve Component (such as weekend drills) has also been covered by Social Security. Servicemembers and Veterans are credited with \$300 credit in additional earnings for each calendar quarter in which they received active duty basic pay after 1956 and before 1978.

Veterans who served in the military from 1978 through 2001 are credited with an additional \$100 in earnings for each \$300 in active duty basic pay, up to a maximum of \$1,200 a year. No additional Social Security taxes are withheld from pay for these extra credits. Veterans who enlisted after Sept. 7, 1980, and did not complete at least 24 months of active duty or their full tour of duty, may not be able to receive the additional earnings. Check with Social Security for details. Additional earnings will no longer be credited for military service periods after 2001.

Also, non-contributory Social Security earnings of \$160 a month may be credited to Veterans who served after Sept. 15, 1940, and before 1957, including attendance at service academies. For information, call 1-800-772-1213 or visit www.socialsecurity.gov/. (Note: Social Security cannot add these extra earnings to the record until an application is filed for Social Security benefits).

Armed Forces Retirement Homes

Veterans are eligible to live in the Armed Forces Retirement Homes located in Gulfport, Miss., or Washington, D.C., if their active duty military service is at least 50 percent enlisted, warrant officer or limited duty officer if they qualify under one of the following categories:

1. Are 60 years of age or older; and were discharged or released under honorable conditions after 20 or more years of active service.
2. Are determined to be incapable of earning a livelihood

because of a service-connected disability incurred in the line of duty.

3. Served in a war theater during a time of war declared by Congress or were eligible for hostile-fire special pay and were discharged or released under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.
4. Served in a women's component of the armed forces before June 12, 1948; and are determined to be eligible for admission due to compelling personal circumstances.

Eligibility determinations are based on rules prescribed by the Home's Chief Operating Officer. Veterans are not eligible if they have been convicted of a felony or are not free from alcohol, drug or psychiatric problems. Married couples are welcome, but both must be eligible in their own right. At the time of admission, applicants must be capable of living independently.

The Armed Forces Retirement Home is an independent federal agency. For information, call 1-800-332-3527 or 1-800-422-9988, or visit www.afrh.gov/.

Commissary and Exchange Privileges

Unlimited commissary and exchange store privileges in the United States are available to honorably discharged Veterans with a service-connected disability rated at 100 percent or totally disabling, and to the unremarried surviving spouses and dependents of Servicemembers who die on active duty, military retirees, recipients of the Medal of Honor, and Veterans whose service-connected disability was rated 100 percent or totally disabling at the time of death. Certification of total disability is done by VA. National Guard Reservists and their dependents may also be eligible. Privileges overseas are governed by international law and are available only if agreed upon by the foreign government concerned

Though these benefits are provided by DOD, VA does provide assistance in completing DD Form 1172, "Application for Uniformed Services Identification and Privilege Card." For detailed information, contact the nearest military installation.

U.S. Department of Health and Human Services

The U.S. Department of Health and Human Services provides funding to states to help low-income households with their heating and home energy costs under the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP can also assist with insulating homes to make them more energy efficient and reduce energy costs. The LIHEAP program in your community determines if your household's income qualifies for the program. To find out where to apply call 1-866-674-6327 or e-mail energy@ncat.org 7 a.m.- 5 p.m. (Mountain Time). More information can be found at www.acf.hhs.gov/programs/ocs/liheap/#index.html

VA Facilities

Patients should call the telephone numbers listed to obtain clinic hours of operation and services.

For more information or to search for a facility by zip code, visit www1.va.gov/directory/guide/home.asp?isFlash=1

ALABAMA

Regional Office:

Montgomery 36109 (345 Perry Hill Rd., statewide 1-800-827-1000)

VA Medical centers:

BBirmingham 35233 (700 S. 19th St., 205-933-8101 or 800-872-0328)

Montgomery 36109-3798 (215 Perry Hill Rd., 334-260-4100 or 800-214-8387)

Tuscaloosa 35404 (3701 Loop Rd., East, 205-554-2000 or 888-269-3045)

Tuskegee 36083-5001 (2400 Hospital Rd., 334-725-3085 or 800-214-8387)

Clinics:

Bessemer 32055 (975 9th Ave., SW-Suite 400 at UAB West Medical Center West Bessemer, 205-428-3495)

Childersburg 35044 (151 9Th Ave NW, 256-378-9026)

Dothan 36301 (2020 Alexander Dr., 334-673-4166)

Dothan Mental Health Center 36303 (3753 Ross Clark Cir Ste 4, 334-678-1933)

Ft. Rucker 36362 (301 Andrews Ave., 334-503-7831)

Gadsden 35906 (206 Rescia Ave., 256-413-7154)

Guntersville 35976 (100 Judy Smith Drive, 205-933-8101)

Huntsville 35801 (301 Governor's Dr., 256-535-3100)

Jasper 35501 (1454 Jone Dairy Rd., 205-221-7384)

Madison 35758 (8075 Madison Blvd., Suite 101, 256-772-6220)

Mobile 36604 (1504 Springhill Ave, 251-219-3900/888-201-0110)

Tuscaloosa MOC 35404 (3701 Loop Road East, 205-554-3581)

Oxford 36203 (96 Ali Way Creekside South, 256-832-4141)

Sheffield 35660 (Florence Shoals Area: 422 DD Cox Blvd., 256-381-9055)

Vet Centers:

Birmingham 35233 (1500 5th Ave. S., 205-731-0550)

Mobile 36607 (3221 Springhill Avenue, Building 2, Suite C, 251-478-5906)

Montgomery 36109 (4405 Atlanta HWY, 334-273-7796)

National Cemeteries:

Alabama 35115 (3133 Hwy. 119, Montevallo, 205-665-9039)

Fort Mitchell 36856 (553 Hwy. 165, Fort Mitchell, 334-855-4731)

Mobile 36604 (1202 Virginia St., 850-453-4846)

ALASKA

VA Medical Center:

Anchorage 99504 (1201 N. Muldoon Rd., 888-353-7574/907-257-4700)

Clinics:

Fort Wainwright 99703 (Bldg 4076, Neeley Rd., Room 1J-101, Mailing Address: P.O. Box 74570, Fairbanks, AK 99707, 907-361-6370 or 888-353-5242)

Kenai 99611 (11312 Kenai Spur Highway, #39, 907-395-4100 or 1-877-797-8924)

Wasilla 99654 (Mat-Su) (865 N. Seward Meridian Parkway, Suite 105, 907-631-3100 or 1-866-323-8648)

Juneau VA Outreach Clinic (Located in the Juneau Federal Building 709 West 9th Street Mailing Address: P.O. Box 20069, Juneau, AK 99802, 907-796-4300 or 1-888-308-7890 (Note: This site is a VA Outreach Clinic, and VAST currently does not track Outreach Clinics).)

Regional Office:

Anchorage 99508-2989 (1201 N. Muldoon Rd., statewide 1-800-827-1000)

Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr., Suite 115, 907-563-6966)

Fairbanks 99701 (540 4th Ave., Suite 100, 907-456-4238)

Kenai 99669 (Red Diamond Ctr., Bldg. F, Suite 4, 43335 Kalifornsky Beach Rd., 907-260-7640)

Wasilla 99654 (851 E. West Point Dr., Suite 111, 907-376-4318)

National Cemeteries:

Fort Richardson 99505-5498 (Building 997, Davis Hwy., 907-384-7075)

Sitka 99835 (803 Sawmill Creek Rd., 907-384-7075)

AMERICAN SAMOA

Clinics:

Pago Pago 96799 (Fiatele Teo Army Reserve Bldg, Mailing Address: PO Box 1005, Pago Pago, AS 96799, 684-699-3730)

Benefits Office:

Pago Pago 96799 (PO Box 1005, 684-633-5073)

Vet Centers:

Pago Pago 96799 (Ottoville Rd., PO Box 982942, 648-699-3730)

ARIZONA

VA Medical centers:

Prescott 86313 (500 N. Hwy 89, 928-445-4860 or 800-949-1005)
 Tucson 85723 (3601 South 6th Avenue, 520-792-1450 or 800-470-8262)
 Phoenix 85012 (650 E. Indian School Rd., 602-277-5551 or 800-554-7174)

Clinics:

Anthem 85086 (Anthem Medical Plaza, 3618 W. Anthem Way, Building D, #120, 623-551-6092)
 Buckeye 85326 (213 E. Monroe Ave., 623-386-6093)
 Casa Grande 85222 (1876 E. Sabin Drive, 520-629-4900 or 800-470-8262)
 Chinle 86403 (Hwy 191 and Hospital Drive, (928-674-7675)
 Cottonwood 86326 (501 S Willard Street, 928-649-1523 or 1532)
 Flagstaff 86001 (1300 West University Avenue #200, Local Phone: 928-226-1056)
 Fort Defiance 86504 (Community PTSD Outreach Service, Fort Defiance Indian Hospital/Board, Inc. 928-729-8048) The 2 PTSD Outreach Services listed in red are not tracked in VAST.
 Globe-Miami 85502 (5860 S. Hospital Dr., Suite 111, 602-277-5551)
 Green Valley 85614 (380 West Vista Hermosa Drive Suite #140, 520-399-2291 or 800-470-8262)
 Holbrook (Primary Care Outpatient Telehealth Clinic) 86025 (33 West Vista Drive, (928-524-1050)
 Kingman 86401 (1726 Beverly Ave., 928-692-0080 or 928-445-4860x6830)
 Lake Havasu City 86403 (2035 Mesquite, Suite E, 928-680-0090 or 928-445-4860 ext. 7300)
 Northwest 85374 (13985 W. Grand Ave., Suite 101, 623-251-2884)
 Page 86040 (801 N. Navajo Dr., Ste-B, (928-645-4966)
 Payson 85541 (1106 N. Beeline Highway, 928-472-3148)
 Safford 85546 (711 South 14th Ave., 928-428-8010)
 Second Mesa 86043 (Community PTSD Outreach Service, Hopi Guidance Center, 928-737-2685) (currently VAST does not track Outreach Clinics).
 Show Low 85901 (2450 Show Low Lake Rd, Suite 1 & 3, 928-532-1069 ext. 2001 or 2002)
 Sierra Vista 85635 (101 North Coronado Dr., Suite A, 520-459-1529 or 800-470-8262)
 (Mesa CBOC in VAST) Southeast 85212 (6950 E. Williams Field Rd., Bldg. 23, 602-222-6568)
 Thunderbird 85021 (9424 N. 25th Ave, 602-633-6900)
 Tucson 85741 (2945 W. Ina Rd., 520-219-2418)
 Tucson 85747 (7395 S. Houghton Rd. Ste. 129, 520-664-1836 or 800-470-8262)
 Yuma 85365 (3111 S. 4th Avenue, 928-317-9973)

Regional Office:

Phoenix 85012 (3333 N. Central Ave., statewide 1-800-827-1000)

Benefits Offices:

Tucson 85746 Voc Rehab (1360 W. Irvington Rd., Ste. 150, 602-627-0020)
 Flagstaff 86001 Voc Rehab (123 N. San Francisco, Suite 103, 928-226-1845)

Vet Centers:

Chinle 86503 (Navajo [Indn] Rt. 7, Old CBI Bldg., (928) 647-3682)
 Hopi 86030 (1 Main St. Hotevilla, 928-734-5166)
 Phoenix 85012 (77 E. Weldon Ave., Suite 100, 602-640-2981)
 Phoenix-East Valley 85202 (1303 S. Longmore, Suite 5, Mesa, 480-610-6727)
 Prescott 86303 (3180 Stillwater Dr., Suite A, 928-778-3469)
 Tucson 85719 (3055 N. 1st Ave., 520-882-0333)

National Cemeteries:

Nat. Mem. Cem. of Arizona 85024 (23029 N. Cave Creek Rd., Phoenix, 480-513-3600)
 Prescott 86301 (500 Hwy. 89 N., 480-513-3600)

ARKANSAS**VA Medical centers:**

Fayetteville 72703 (1100 N. College Ave., 479-443-4301 or 800-691-8387)
 Little Rock 72205-5484 (4300 West 7th St., 501-257-1000)
 North Little Rock 72114-1706 (2200 Fort Roots Dr., 501-257-1000)

Clinics:

Conway 72032 (1520 East Dave Ward Drive, 501-548-0500)
 El Dorado 71730 (460 W Oak St, 870-881-4488)
 Ft Smith 72917 (1500 Dodson Ave Sparks Medical Plaza, 479-441-2600 or 1-877-604-0798)
 Harrison 72601 (707 N Main St., 870-741-3592)
 Helena 72342 (812B Newman Drive, 870-338-6200)
 Hot Springs 71913 (177 Sawtooth Oak St., 501-520-6250 or 1-855-291-9762)
 Jonesboro 72401 (1901 Woodsprings Road, 870- 268-6962)
 Little Rock Veterans Day Treatment Center (1000 S. Main St., 501-244-1900)
 Mena 71953 (1706 Hwy. 71 N, 479-394-4800)
 Mountain Home CBOC 72653 (# 10 Medical Plaza, 870-424-4109) The Veterans are seen at this location.
 Mountain Home 72653 (405 Buttercup Dr., 870-425-3030) this is a private clinic where Veterans used to be seen per business office at the facility.
 Ozark 72949 (2713 West Commercial, 479-508-1000 or 877-760-8387)
 Paragould 72450 (2420 Linwood Drive Suite #3, 870-236-9756)
 Pine Bluff 71603 (4747 Dusty Lake Drive, 870-541-9300)

Russellville 72801 (3106 West 2nd Court, 479-880-5100)
 Searcy 72143 (1120 South Main, 501-207-4700)
 Texarkana 71854 (910 Realtor Rd., 870-216-2242)

Regional Office:

North Little Rock 72114 (2200 Fort Roots Dr., Bldg. 65, statewide 1-800-827-1000)

Vet Center:

Fayetteville 72703 (1416 College Avenue, 479-582-7152)
 North Little Rock 72114 (201 W. Broadway, Suite A, 501-324-6395)

National Cemeteries:

Fayetteville 72701 (700 Government Ave., 479-444-5051)
 Fort Smith 72901 (522 Garland Ave., 479-783-5345)
 Little Rock 72206 (2523 Confederate Blvd., 501-324-6401)

CALIFORNIA**Benefits Office:**

Sacramento 95827 (10365 Old Placerville Rd., 916-364-6500)

VA Medical centers:

Fresno 93703 (2615 E. Clinton Ave., 559-225-6100 or 888-826-2838)
 Livermore 94550 (4951 Arroyo Rd., 925-373-4700)
 Loma Linda 92357 (11201 Benton St., 909-825-7084 or 800-741-8387)
 Long Beach 90822 (5901 E. 7th St., 562-826-8000 or 888-769-8387)
 Los Angeles 90073 (11301 Wilshire Blvd., 310-478-3711 or 800-952-4852)
 Sacramento 95655 (10535 Hospital Way, Mather, 800-382-8387 or 916-366-5366)
 Menlo Park 94025 (795 Willow Rd., 650-614-9997)
 Palo Alto 94304-1290 (3801 Miranda Avenue, 650-493-5000 or 800-455-0057)
 San Diego 92161 (3350 La Jolla Village Drive, 858-552-8585 or 800-331-8387)
 San Francisco 94121-1598 (4150 Clement Street, 415-221-4810 or 800-733-0502)

Clinics:

Anaheim 92801 (Professional Center, 3rd Floor, Suite 303, 1801 W. Romneya Dr., 714-780-5400)
 Atwater 95301-5140 (3605 Hospital Road, Suite D, 209-381-0105)
 Auburn 95603 (11985 Heritage Oaks Place, 530-889-0872 or 888-227-5404)
 Bakersfield 93301 (1801 Westwind Dr., 661-632-1800)

Blythe 92225 (1273 W. Hobson Way 760-921-1224)
 Imperial Valley 92243 (El Centro, 1600 South Imperial Ave., 760-352-1506)
 Capitola 95010-3906 (1350 N. 41st St., Suite 102, 831-464-5519)
 Chico 95926 (280 Cohasset Rd., 800-382-8387 or 530-879-5000)
 Chula Vista 91910 (835 3rd Ave., 877-618-6534)
 City of Commerce 90040 (East Los Angeles, 5426 E. Olympic Blvd., 323-725-7557)
 Clearlake 95422 (15145 Lakeshore Drive, 707-995-7200)
 Corona 92879 (800 Magnolia Ave., #101, 951-817-8820)
 Escondido 92025 (815 E. Pennsylvania Ave., 760-466-7020)
 Eureka 95501 (714 F St., 707-442-5335)
 Fairfield 94535 (103 Bodin Circle, Travis Air Force Base, 800-382-8387 or 707-437-1800)
 Fremont 94538 (39199 Liberty Street, Fremont, 510-791-4000)
 French Camp 95231 (Stockton Clinic, 7777 South Freedom Dr., 209-946-3400)
 Gardena 90247 (1251 Redondo Beach Blvd, 3rd Floor, 310-851-4705)
 Imperial Valley Clinic 92243 (El Centro, 1600 South Imperial Ave., 760-352-1506)
 Laguna Hills 92653 (25292 McIntyre St., 949-269-0700)
 Lancaster 93536 (Antelope Valley, 547 West Lancaster Blvd., 661-729-8655 or 800-515-0031)
 Long Beach 90806 (Villages at Cabrillo: 2001 River Ave, Bldg 28, 562-388-8000)
 Los Angeles 90012 (351 East Temple St., 213-253-2677)
 Los Angeles 90073 (West Los Angeles Ambulatory Care Center, 11301 Wilshire Blvd., 310-268-3526)
 Martinez 94553 (Community Living Center - Clinic and Center for Rehabilitation & Extended Care, 150 Muir Rd., 800-382-8387 or 925-372-2000)
 Mission Valley 92108 (8810 Rio San Diego Dr., 619-400-5000)
 Modesto 95350 (1524 McHenry Ave., 209-557-6200)
 Monterey 93955 (3401 Engineer Lane, Seaside, 831-883-3800)
 Murrieta 92563 (28078 Baxter Road, Suite 540, 951-290-6500)
 North Hills 91343: (Sepulveda Clinic and Nursing Home, 16111 Plummer St., 818-891-7711 or 800-516-4567)
 Oakland 94612 (Behavioral Health Clinic, 525 21st St., 800-382-8387 or 510-587-3400)
 Oakland 94612 (Clinic, 2221 Martin Luther King Jr. Way, 800-382-8387 or 510-267-7800)
 Oceanside 92056 (1300 Rancho del Oro Dr., 760-643-2000)
 Oxnard 93036 (2000 Outlet Center Drive., Ste 225, 805-604-6969, 800-310-5001)
 Palm Desert 92211 (41-990 Cook St., Bldg. F, Suite 1004, 760-341-5570)
 Rancho Cucamonga 91730 (8599 Haven Ave., Suite 102, 909-946-5348)
 Redding 96002 (351 Hartnell Ave., 800-382-8387 or 530-226-7555)
 Sacramento 95655 (Mental Health Clinic at Mather, 10535 Hospital Way.,

800-382-8387 or 916-366-5420)
 Sacramento 95652 (McClellan Dental Clinic, 5401 Arnold Ave., 800-382-8387 or 916-561-7800)
 Sacramento 95652 (McClellan Outpatient Clinic, 5342 Dudley Blvd., 800-382-8387 or 916-561-7400)
 San Bruno 94066 (1001 Sneath Lane, Suite 300, Third Floor, 650-615-6000)
 San Francisco 94107 (Downtown Clinic, 401 3rd St., 415-221-5100)
 San Gabriel 91776 (Pasadera, 420 W. Las Tunas Drive, 626-289-5973)
 San Jose 95119 (80 Great Oaks Boulevard, 408-363-3011)
 San Luis Obispo 93401 (Pacific Medical Plaza, 1288 Morro St., Ste.200, 805-543-1233)
 Santa Ana 92704 (1506 Brookhollow Drive, 714-434-4600) Santa Barbara 93110 (4440 Calle Real, 805-683-1491)
 Santa Fe Springs 90670 (10210 Orr & Day Rd., 562-864-5565)
 Santa Maria 93454 (1550 East Main St., 805-354-6000)
 Santa Rosa 95403 (3841 Brickway Blvd., 707-569-2300)
 Seaside 93955 (Monterey Clinic, 3401 Engineering Lane, 831-883-3800)
 Sonora 95370 (13663 Mono Way 209-588-2600)
 Stockton 95231 (500 West Hospital Rd., 209-946-3400)
 Susanville 96130 (Diamond View Outpatient Clinic: 110 Bella Way, 775-328-1453)
 Tulare 93274 (VA South Valley Clinic, 1050 N. Cherry St., 559-684-8703)
 Ukiah 95482 (630 Kings Court 707-468-7700)
 Vallejo 94592 (Mare Island Clinic, 201 Walnut Ave., 800-382-8387 or 707-562-8200)
 Ventura 93001 (790 E. Santa Clara St. Suite 100, 805-585-1860)
 Victorville 92395 (12138 Industrial Boulevard, Suite 120, 760-951-2599)
 Yreka 96067 (Rural Outreach Clinic, 101 E. Oberlin Road, 530-226-7500)
 Yuba City (425 Plumas Blvd. 530-751-4500)
 North Hills 91343 (16111 Plummer Street, 818-891-7711) – formerly known as Sepulveda
 San Luis Obispo 93401 (1070 Southwood Drive, 805-210-6634) – moved)

Regional Office:

Los Angeles 90024 (Fed. Bldg., 11000 Wilshire Blvd., serving counties of Inyo, Kern, Los Angeles, San Bernardino, San Luis Obispo, Santa Barbara and Ventura, statewide 1-800-827-1000)
 Oakland 94612 (1301 Clay St., Rm. 1300 North, serving all CA counties not served by the Los Angeles, San Diego, or Reno VA Regional Offices, 1-800-827-1000)
 San Diego 92108 (8810 Rio San Diego Dr., serving Imperial, Orange, Riverside and San Diego, statewide 1-800-827-1000). The counties of Alpine, Lassen, Modoc, and Mono are served by the Reno, NV, Regional Office.

Benefits Office:

Sacramento 95827 (10365 Old Placerville Rd., 1-800-827-1000)
 Camp Pendleton 92055 (Family Services, Bldg 13150, Rm 226, 760-385-0416, VR&E 619-980-6113)
 Camp Pendleton 92055 (Wounded Warrior Transition Ctr, Santa Margarita Rd, 760-870-4428, VR&E 760-909-7291)
 Hemet 92543 (VR&E, Work Force Development Center, 1075 N. State Street, 951-791-3503)
 Laguna Hills 92653 (Outbased Clinic, 25292 McIntyre St, 949-269-0700, VR&E 562-826-8582)
 Riverside 92507 (VR&E Riverside County Government Offices, 1153 Spruce Street, Suite A, 951-955-3032)
 San Diego 92134 (Balboa Career Transition Ctr, Naval Medical Ctr, Bldg 26, 619-532-5122, VR&E 619-532-8194)
 San Diego 92136 (Naval Station San Diego, Dolphin Alley, Bldg 270, 619-230-0393, VR&E 619-230-0390)
 San Diego 92140 (Marine Corps Recruit Depot, 4025 Tripoli Ave, Bldg 14, 619-524-8233)
 San Diego 92145 (MCAS Miramar, Bldg 5305, 858-689-2141)
 San Diego 92182 (VR&E San Diego State University, Student Services West, 5500 Campanile Dr, 619-594-2444)

Vet Centers:

Anaheim 92805 (859 S. Harbor Blvd., 714-776-0161)
 Colton 92324 (1325 E. Cooley Dr., Suite 101, 909-801-5762)
 Chico 95926 (280 Cohasset Rd., Suite 100, 530-899-8549)
 Chula Vista 91902 (180 Otay Lakes Road, Ste. 108, 858-404-8380)
 Citrus Heights 95610 (5650 Sunrise Blvd., Suite 150, 916-535-0420)
 Concord 94520 (1333 Willow Pass Rd., Suite 106, 925-680-4526)
 Corona 92879 (800 Magnolia Ave., 110, 951-734-0525)
 East Los Angeles 90022 (5400 E. Olympic Blvd., 140, 323-728-9966)
 Eureka 95503 (930 West Harris St., 707-444-8271)
 Fresno 93726 (3636 N. 1st St., Suite 112, 559-487-5660)
 Gardena 90247 (1045 W. Redondo Beach Blvd., 150, Gardena, 310-767-1221)
 West Los Angeles 90230 (5730 Uplander Way, Suite 100, Culver City, 310-641-0326)
 Modesto 95351 (1225 Oakdale Rd., 209-557-6200)
 North Orange County 92840 (12453 Lewis Street, 562-596-3101)
 Oakland 94612 (1504 Franklin St., Suite 200, 510-763-3904)
 Redwood City 94062 (2946 Broadway St., 650-299-0672)
 Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 707-586-3295)
 Sacramento 95825 (1111 Howe Ave., Suite 390, 916-566-7430)
 San Diego 92103 (2790 Trucon Rd. Suite 130, 858-642-1500)
 San Francisco 94102 (505 Polk St., 415-441-5051)
 San Jose 95112 (278 N. 2nd St., 408-993-0729)
 San Luis Obispo 93401 (801 Grande Ave., 805-210-6634)

San Marcos 92069 (1 Civic Center Dr., Suite 140, 760-744-6914)
 Santa Cruz 95010 (1350 41st Ave., Suite 102, 831-464-5477)
 Sepulveda 91343 (9737 Haskell Ave., 818-892-9227)
 South Orange County 92691 (26431 Crown Valley Parkway, 949-348-6700)
 Temecula 92591 (40935 County Center Dr. Suite A, 951-302-4849)
 Ventura 93001 (790 E. Santa Clara, Suite 100, 805-585-1860)
 Victorville 92394 (15095 Amargosa Rd. Suite 107, 760-261-5925)

National Cemeteries:

Bakersfield 93203 (30338 E. Bear Mountain Blvd., Arvin, 661-867-8850)
 Fort Rosecrans 92106 (P.O. Box 6237, Point Loma, San Diego, 619-553-2084)
 Golden Gate 94066 (1300 Sneath Ln., San Bruno, 650-589-7737)
 Los Angeles 90049 (950 South Sepulveda Blvd., 310-268-4675)
 Miramar 92122 (5795 Nobel Dr., San Diego, 619-553-2084)
 Riverside 92518 (22495 Van Buren Blvd., 951-653-8417)
 Sacramento Valley VA 95620 (5810 Midway Rd., Dixon, 707-693-2460)
 San Francisco 94129 (1 Lincoln Blvd., Presidio of San Francisco, 650-589-7737)
 San Joaquin Valley 95322 (32053 West McCabe Rd., Santa Nella, 209-854-1040)

COLORADO**Medical centers:**

Denver 80220 (1055 Clermont Street, 303-399-8020 or toll free: 888-336-8262)
 Grand Junction 81501 (2121 North Avenue, 970-263-2800 or toll free 866-206-6415)
 Health Administration Center:
 Denver 80209 (3773 Cherry Creek North Dr., 303-331-7500)

Clinics:

Alamosa 81101 (San Luis Valley Clinic/Sierra Blanca Med. Ctr.: 622 Del Sol Drive, 719-587-6800 or toll free 1-866-659-0930)
 Aurora 80045 (13701 East Mississippi Ave., Gateway Medical Bld. 200, 2nd Floor, West Wing, 303-398-6340)
 Burlington 80807 (1177 Rose Avenue, 719-346-5239)
 Colorado Springs 80905 (25 North Spruce St., 719-327-5660 or toll free 800-278-3883)
 Craig 81625 (585 Russell St, Suite 400, 970-824-6721 or 970-242-0731)
 Durango 81301 (1970 E Third Ave, 970-247-2214)
 Fort Collins 80526 (2509 Research Blvd. 970-224-1550 Or 888-481-8828)
 Greeley 80631 (2001 70th Ave Suite# 200 970-313-0027 Or 888-481-4065)
 La Junta 81050 (1100 Carson Ave., Suite 104, 719-383-5195)
 Lakewood 80225 (155 Van Gordon St., Suite 395, 303-914-2680)
 Lamar 81052 (High Plains Community Health Center 201 Kendall Dr., 719-

336-5972)

Montrose 81401 (4 Hillcrest Plaza Way, 970-249-7791 or 970-242-0731)
 Pueblo 81008 (4112 Outlook Boulevard, 719-553-1000 or 800-369-6748)
 Salida 81201 (920 Rush Drive, 719-539-8666)

Regional Office:

Denver 80225 (Mailing Address: PO Box 25126. Physical Address: 155 Van Gordon St., Lakewood, 80228, statewide 1-800-827-1000)

Vet Centers:

Boulder 80302 (2336 Canyon Blvd., Suite 103, 303-440-7306)
 Colorado Springs 80903 (602 S. Nevada Ave., 719-471-9992)
 Denver 80230 (7465 E First Ave., Ste. B, 303-326-0645)
 Fort Collins 80526 (702 W Drake, Bldg. C, 970-221-5176)
 Grand Junction 81505 (2472 F. Rd. Unit 16, 970-245-4156)
 Pueblo 81008 (1515 Fortino Blvd., Suite 130, 719-583-4058)

VHA Chief Business Office:

Health Administration Center: Denver 80209 (3773 Cherry Creek North Dr., 303-331-7500)
 Project HERO: Denver 80209 (3773 Cherry Creek North Dr., 303-370-7755)

National Cemeteries:

Fort Logan 80236 (4400 W. Kenyon Ave., Denver, 303-761-0117)
 Fort Lyon 81504 (15700 County Road HH, Las Animas, 303-761-0117)

CONNECTICUT**VA Medical centers:**

Newington 06111 (555 Willard Ave., 860-666-6951)
 West Haven 06516 (950 Campbell Avenue, 203-932-5711)

Clinics:

Danbury 06810 (7 Germantown Rd., Suite 2B, 203-798-8422)
 New London 06320 (4 Shaw's Cove, 860-437-3611)
 Stamford 06905 (1275 Summer St, Suite 102, 203-325-0649)
 Waterbury 06706 (95 Scovill St., 203-465-5292)
 Willimantic 06226 (1320 Main Street Tyler Square, 860-450-7583)
 Winsted 06908 (Winsted Health Center, 115 Spencer St., 860-738-6985)

Regional Office:

Hartford (PO Box 310909, Newington, CT 06131), 1-800-827-1000)

For UPS shipments :

VA Regional Office – 308, Building 2E - Room 5137, 555 Willard Ave.,
Newington, CT 06111

Vet Centers:

Danbury 06831 (457 N Main St., 203-790-4000)

Rocky Hill 06067 (25 Elm St. 860-563-8800)

Norwich 06360 (2 Cliff St., 860-887-1755)

West Haven 06516 (141 Captain Thomas Blvd., 203-932-9899)

DELAWARE**VA Medical Center:**

Wilmington 19805 (1601 Kirkwood Highway, 302-994-2511 or
800-461-8262)

Clinics:

Dover 19901 (1198 S. Governors Ave., 302-994-2511 x2400)

Georgetown 19947 (15 Georgetown Plaza, 302-994-2511 x5251)

Regional Office:

Wilmington 19805 (1601 Kirkwood Hwy., local, 1-800-827-1000)

Vet Center:

Wilmington 19805 (2710 Centerville Rd. Suite 103, 302-994-1660)

DISTRICT OF COLUMBIA**VA Medical Center:**

Washington 20422 (50 Irving Street, NW, 202-745-8000 or 888-553-0242)

VHA Chief Business Office:

Disability and Medical Assessment DMA (810 Vermont Ave., NW,
Washington, 202-461-6699)

Clinic:

Washington 20032 (820 Chesapeake Street, S.E., 202-745-8685)

Appeals Management Center:

Washington, D.C., 20421 (1722 I St., N.W., local, 1-800-827-1000)

Regional Office:

Washington, D.C., 20421 (1722 I St., N.W., local, 1-800-827-1000)

Vet Center:

Washington, D.C. 20011 (1250 Taylor St., N.W., 202-726-5212)

FLORIDA**VA Medical centers:**

Bay Pines 33744 (10000 Bay Pines Blvd., P.O. Box 5005, Bay Pines, FL
33744, 727-398-6661/888-820-0230)

Gainesville 32608-1197 (1601 S.W. Archer Rd., 352-376-1611 or 800-324-
8387)

Lake City 32025-5808 (619 S. Marion Avenue, 386-755-3016 or 800-308-
8387)

Miami 33125 (1201 N.W. 16th St., 305-575-7000 or 888-276-1785)

Orlando 32803 (5201 Raymond St., 407-629-1599 or 800-922-7521)

Tampa 33612 (13000 Bruce B. Downs Blvd., 813-972-2000 or 888-716-
7787)

West Palm Beach 33410-6400 (7305 N. Military Trail, 561-422-8262 or
800-972-8262)

Clinics:

Boca Raton 33433 (901 Meadows Rd., 561-416-8995)

Bradenton 34208 (5530 S.R. 64, 941-721-0649)

Brooksville 34613 (14540 Cortez Blvd., Suite 200, 352-597-8287)

Clermont 34711 (805 Oakley Seaver Drive, 352-536-8200) Coral Springs
33065 (9900 West Sample Road, Suite 100, 954-575-4940)

Daytona Beach 32114 (551 National Health Care Dr., 386-323-7500)

Deerfield Beach 33442 (2100 S.W. 10th St., 954-570-5572)

Delray Beach 33445 (4800 Linton Blvd., Suite 300E, 561-495-1973)

Eglin AFB 32542 (100 Veterans Way, 850-609-2600/866-520-7359)

Fort Myers 33916 (3033 Winkler Extension, 239-939-3939)

Ft. Pierce 34950 (71901 S. 25th Street Suite 101, 772-595-5150)

Hollywood 33021 (3702 Washington St., Suite 201, 954-986-1811)

Hollywood 33024 (Pembroke Pines, 7369 W. Sheridan St., Suite 102, 954-
894-1668)

Homestead 33030 (950 Krome Avenue, Suite 401, 305-248-0874)

Jacksonville 32206 (1833 Boulevard, 904-232-2751)

Key Largo 33037 (105662 Overseas Highway, 305-451-0164)

Key West 33040 (1300 Douglas Circle, Building L-15, 305-293-4609)

Kissimmee 34741 (2285 North Central Avenue, 407-518-5004)

Lakeland 33811 (4237 South Pipkin Road , 863-701-2470) Lecanto 34461
(2804 W. Marc Knighton Ct., Suite A, 352-746-8000)

Leesburg 34748 (711 W. Main St., 352-435-4000)

Marianna 32446 (4970 Highway 90, 850-718-5620)

Miami 33135 (Healthcare for Homeless Veterans, 1492 West Flagler St.,
305-541-5864)

Miami 33135 (Substance Abuse Clinic, 1492 West Flagler St., Suite 101,
305-541-8435)

Naples 34104 (2685 Horseshoe Drive - Suite 101, 239-659-9188)

New Port Richey 34654 (9912 Little Road, 727-869-4100)

Ocala 34470 (1515 Silver Springs Blvd., 352-369-3320)

Okeechobee 34972 (1201 N. Parrot Avenue, 863-824-3232)

Orange City 32763 (2583 South Volusia Ave., Ste 300, 386-456-2080)
 Palm Harbor (35209 US Highway 19 North 727-734-5276)
 Panama City Mental Health 32407 (4408 Delwood Ln, 850-636-7000 or 888-231-5047)
 Panama City 32407 (Naval Support Activity-Panama City, 101 Vernon Ave Building 387, 850-636-7000 or 888-231-5047)
 Pembroke Pines (Pembroke Pines, 7369 W. Sheridan St., Suite 102, 954-894-1668)
 Pensacola 32507 (Joint Ambulatory Care Center, 790 Veterans Way, 850-912-2000/866-927-1420)
 St. Petersburg (840 Dr. MLK Street North 727-502-1700)
 Port Charlotte 33952 (4161 Tamiami Trail, 941-235-2710)
 Port St. Lucie County PTSD Clinic 34986 (126 SW Chambers Court 772878-7876 Expanded Clinic 772-344-9288)
 Sarasota 34233 (5682 Bee Ridge Rd., Suite 100, 941-371-3349)
 Sebring 33870 (3760 U.S. Highway 27 South, 863-471-6227,)
 St. Augustine 32086 (1955 U.S. 1 South, Suite 200, 904-829-0814 or 866-401-8387)
 Stuart 34997 (3501 S E Willoughby Boulevard, 772-288-0304)
 Sunrise 33351 (9800 W Commercial St., 954-475-5500)
 Tallahassee 32308 (1607 St. James Ct., 850-878-0191)
 The Villages 32162 (Laurel Lake Professional Park, 1950 Laurel Manor Drive, Building 240, 352-205-8900)
 Vero Beach 32960 (372 17th Street, 772-299-4623)
 Viera 32940 (2900 Veterans Way 321-637-3788)
 Zephyrhills 33541 (6937 Medical View Ln., 813-780-2550)

Regional Office:

St. Petersburg 33708 (mailing address: P.O. Box 1437, 33731; physical address: 9500 Bay Pines Blvd., statewide 1-800-827-1000)

Benefits Offices:

Fort Lauderdale 33301 (VR&E-28S, 9800 W. Commercial Blvd., Sunrise, FL 33351 1-800-827-1000)
 Jacksonville 32256 (VR&E, 7825 Baymeadows Way, Suite 120-B, 1-800-827-1000)
 Orlando 32801 (1000 Legion Pl., VRE-Suite 1500, C&P-Suite 1550, 1-800-827-1000)
 Pensacola 32503-7492 (C&P, 312 Kenmore Rd., Rm. 1G250, 1-800-827-1000)
 West Palm Beach 33410 (C&P, 7305 North Military Tr., Suite 1A-167, 1-800-827-1000)

Vet Centers:

Bay County 32408 (4408 Delwood Ln., 850-522-6102)
 Clearwater 33761 (29259 US Highway 19N. 727-549-3600)

Clermont 34711 (1655 East Highway 50, Suite 502; 352-536-6701)
 Daytona Beach 32117 (703 Avenue A, Bldg. 703, 386-366-6600)
 Ft. Lauderdale 33304 (713 N.E. 3rd Ave., 954-356-7926)
 Fort Myers 33916 (4110 Center Pointe Drive, Unit 204, 239-479-4401)
 Gainesville 32607 (105 NW 75th St., Suite 2, 352-331-1408)
 Jacksonville 32202 (300 East State St., 904-232-3621)
 Jupiter 33458 (6650 W. Indiantown Road, Suite 120, 561-422-1220)
 Melbourne 32935 (2098 Sarno Rd., 321-254-3410)
 Miami 33122 (8280 NW 27th St., Suite 511, 305-718-3712)
 Naples 34104 (2705 S. Horseshoe Dr., Unit 203, 239-313-9577)
 Ocala 34471 (612 SW 1st Ave., 352-260-7183)
 Odessa 33556 (4111 Land O'Lakes Blvd, 352-536-6701)
 Okaloosa 32579 (Shalimar Centre II, 6 11th Ave, Ste G1-3, 850-651-1000)
 Orlando 32822 (5575 S. Semoran Blvd., Suite 36, 407-857-2800)
 Palm Beach 33461 (4996 10th Ave North Suite 6; 561-422-1201)
 Pensacola 32501 (4504 Twin Oaks Dr., 850-456-5886)
 Polk County 33542 (4237 S Pipkin Rd., 863-701-2470)
 Pompano Beach 33073 (2300 West Sample Road, 954-357-5555)
 Sarasota 34231 (4801 Swift Rd., 941-927-8285)
 St. Petersburg 33710 (6798 Crosswinds Drive, Building A, 727-549-3633)
 Tallahassee 32303 (548 Bradford Rd., 850-942-8810)
 Tampa 33614 (4747 W. Waters Avenue, Suite 600, 813-228-2621)

National Cemeteries:

Barrancas 32508-1054 (1 Cemetery Rd., Naval Air Station Pensacola, 850-453-4846)
 Bay Pines 33504-0477 (10000 Bay Pines Blvd., Bay Pines, 727-398-9426)
 Florida 33513 (6502 SW 102nd Ave., Bushnell, 352-793-7740)
 Jacksonville 32218 (4083 Lannie Rd., 904-766-5222)
 St. Augustine 32084 (104 Marine St., 352-793-7740)
 Sarasota 34241 (9810 State Road 72, Sarasota, 941-922-7200)
 South Florida 33467 (6501 South State Road 7, Lake Worth, 561-649-6489)

GEORGIA

VA Medical centers:

Augusta 30904-6285 (1 Freedom Way, 706-733-0188 or 800-836-5561)
 Decatur 30033 (1670 Clairmont Road, 404-321-6111 or 800-944-9726)
 Dublin 31021 (1826 Veterans Blvd., 478-272-1210 or 800-595-5229)

Clinics:

Albany 31701 (526 West Broad Avenue 229-446-9000)
 Athens 30601 (9249 Highway 29, 706-227-4534)
 Brunswick 31525 (1111 Glynco Parkway, 912-261-2355)
 Columbus 31906 (1310 13th St., 706-257-7200)
 Decatur 30030 (755 Commerce Dr., 2nd Floor, 404-417-5200)

East Point 30344 (1513 Cleveland Ave., 404-321-6111 x2600)
 Kathleen 31047 (2370 S. Houston Lake Rd., 478-224-1309)
 Lawrenceville 30043 (1970 Riverside Pkwy, 404-417-1750)
 Macon 31220 (5398 Thomaston Road, Suite B, 478-476-8868)
 Milledgeville (A Wing 1st Florr Wheeler Bld., 2249 Carl Vinson Highway
 478-414-4540)
 Newnan 30265 (39-A Oak Hill, 404-321-6111 x 2222)
 Oakwood 30566 (3931 Munday Mill Rd., 404-728-8212)
 Perry Outreach 31047 (2370 S. Houston Lake Road, 478-224-1309)
 Rome 30161 (30 Chateau Dr, SE, 706-235-6581)
 Savannah 31406 (325 West Montgomery Crossroads, 912-920-0214)
 ,Austell 30106 (2041 Mesa Valley Way, 404-329-2222 or 404-321-6111)
 St. Marys 31558 (205 Lake Shore Point, 912-510-3420)
 Stockbridge 30281 (175 Medical Blvd., 404-329-2222)
 Valdosta 31602 (2841 N. Patterson Street, 229-293-0132)

Regional Office:

Decatur 30033 (1700 Clairmont Rd., statewide 1-800-827-1000)

Vet Centers:

Atlanta 30324 (1440 Dutch Valley Place, Suite 1100, 404-347-7264)
 Aug. a 30904 (2050 Walton Way, 706-729-5762)
 Columbus 31901 (1824 Victory Dr., 706-687-4977)
 Lawrenceville 30043 (930 River Centre Place, 404-728-4195)
 Macon 31201 (750 Riverside Dr., 478-477-3813)
 Marietta 30060 (40 Dodd Street, Suite 700, 404-327-4954)
 Savannah 31406 (321 Commercial Drive, 912-961-5800)

VHA Chief Business Office

Health Eligibility Center: Atlanta, 30329-1647 (2957 Clairmont Rd, STE 200, 404-828-5200)

National Cemeteries:

Georgia 30114 (2025 Mt. Carmel Church Lane, Canton, 866-236-8159)
 Marietta 30060 (500 Washington Ave., 866-236-8159)

GUAM**Clinic:**

Agana Heights 96919 (U.S. Naval Hospital, Bldg-1, E-200, Box 7608, 671-344-9200)

Benefits Office/Vet Center:

Hagatna 96910 (Reflection Center, Suite 201, 222 Chalan Santo Papa St., 671-472-7161)

Vet Center:

Hagatna 96910 (222 Chalan Santo Papa, 671-472-7161)

HAWAII**Medical Center:**

Honolulu 96819-1522 (459 Patterson Rd., E Wing) (Hawaii, Guam, Saipan, Rota and Tinian at 800-827-1000; from American Samoa at 877-899-4400)

Clinics:

Hilo 96720 (1285 Wainuenue Ave., Suite 211, 808-935-3781)
 Honolulu PTSD 96819 (3375 Koapaka St., Suite I-560, 808-566-1546)
 Kauai; Lihue 96766 (4485 Pahe'e Street, Suite #150, 808-246-0497) Kona;
 Kailua-Kona 75-377 Hualalai Rd., Kailua-Kona 808-329-0774
 Maui; Kahului 96732 (203 Ho'ohana St., Suite 303, 808-871-2454)

Regional Office:

Honolulu 96819-1522 (459 Patterson Rd., E Wing. Mailing address: PO Box 29020, Honolulu, HI 96820) (toll-free from Hawaii, Guam, Saipan, Rota and Tinian, 1-800-827-1000; toll-free from American Samoa, 684-699-3730)

VR&E Benefits Offices:

Hilo 96720 (1285 Waiuanuenue, 2nd Floor, 808-935-6691)
 Kahului 96732 (203 Ho'ohana St., 808-873-9426)

Vet Centers:

Hilo 96720 (126 Pu'uuhonu Way, Suite 2, Hilo 808-969-3833)
 Honolulu 96814 (1680 Kapiolani Blvd., Suite F.3, 808-973-8387)
 Kailua-Kona 96740 96740 (Hale Kui Plaza, Suite 207, 73-4976 Kamanu St., 808-329-0574)
 Kapolei 96707 (885 Kamokila Blvd., 808-421-8796)
 Lihue 96766 (3367 Kuhio Hwy., Suite 101, 808-246-1163)
 Wailuku 96793 (35 Lunalilo, Suite 101, 808-242-8557)

National Cemetery:

Nat. Mem. Cem. of the Pacific 96813-1729 (2177 Puowaina Dr., Honolulu, 808-532-3720)

IDAHO**Medical Center:**

Boise 83702 (500 W. Fort St., 208-422-1000)

Clinics:

Caldwell 83605 (4521 Thomas Jefferson Drive, 208-454-4820)
 Coeur d'Alene 83815 (2177 Ironwood Center Dr., 208-665-1700)
 Grangeville 83850 (711 W. North St., 208-983-4671)
 Idaho Falls (3544 E. 17th St., Suite 104 208-522-2922)

Lewiston 83501 (1630 23rd Ave., Bldg. 2, Suites 301 & 401, 208-746-7784)

Pocatello 83201 (444 Hospital Way, Suite 801, 208-232-6214)

Salmon 83467 (705 Lena St., #203, 208-756-8515)

Twin Falls 83301 (260 2nd Ave, E., 208-732-0959)

Regional Office:

Boise 83702 (444 W. Fort St., statewide, 1-800-827-1000)

Vet Centers:

Boise 83705 (2424 Bank Drive, 208-342-3612)

Pocatello 83201 (1800 Garrett Way, 208-232-0316)

ILLINOIS

VA Medical centers:

Chicago 60612 (820 South Damen Ave., 312-569-8387)

Danville 61832-5198 (1900 East Main Street, 217-554-3000 or 800-320-8387)

Hines 60141 (5000 S 5th Ave., 708-202-8387)

Marion 62959 (2401 West Main, 618-997-5311)

North Chicago 60064 (Captain James A. Lovell Federal Health Care Center, 3001 Green Bay Road, 847-688-1900 or 800-393-0865)

Clinics:

Aurora 60542 (161 S. Lincoln Way Suite 120, 630-859-2504)

Belleville 62223 (6500 W Main St., 314-286-6988)

Carbondale (1130 East Walnut St., 618-351-1031)

Chicago 60620 (7731 S Halsted St., 773-962-3700)

Chicago 60611 (211 E. Ontario, 312-569-8387)

Chicago Heights 60411 (30 E. 15th Street, Suite 314, 708-756-5454)

Decatur 62526-9381 (3035 East Mound Road, 217-875-2670)

Effingham 62401 (1901 S 4th St Suite 21, 217-347-7600)

Elgin 60120 (450 Dundee Rd., 847-742-5920)

Evanston 60202 (1942 Dempster St., 847-869-6315)

Freeport 61032 (1301 Kiwanis Dr., 815-235-4881)

Galesburg 61401 (387 East Grove, 309-343-0311)

Harrisburg (608 Rollie Moore Dr., 618-252-6150)

Joliet 60435 (1201 Eagle St. 815-740-8100)

LaSalle 61354 (4461 N Progress Blvd. 815-223-9678)

Kankakee County 60914 (581 William Latham Dr. Suite 301, 815-932-3823)

Kenosha (8207 22nd Avenue, Suite 150)

Mattoon (501 Lake Land Blvd. 217-258-3370)

McHenry 60050 (620 South Route 31, 815-759-2306)

Mt. Vernon 62864 (4105 N. Water Tower Place 618-246-2910)

Oak Lawn 60453 (10201 S. Cicero Ave., 708-499-3675)

Oak Park 60302 (149 S. Oak Park Ave., 708-386-3008)

Orland Park 60462 (8651 W. 159th Street, 708-444-0561)

Peoria 61605-2400 (7717 N Orange Prairie Rd. 309-589-6800)

Quincy 62301 (721 Broadway, 217-224-3366)

Rockford 61107 (816 Featherstone Rd., 815-227-0081)

Springfield 62702 (1227 S.Ninth St., 217-492-4955)

Regional Office:

Chicago 60612 (2122 W. Taylor St., statewide 1-800-827-1000)

Benefits Office:

North Chicago 60064 (3001 Green Bay Rd.,

Vet Centers:

Aurora 60504 (750 Shoreline Drive, Suite 150, 630-585-1853)

Chicago 60620 (7731 S. Halsted St., Suite 200, 773-962-3740)

Chicago Heights 60411 (1600 S. Halsted St., 708-754-0340)

East St. Louis 62203 (1265 N. 89th St., Suite 5, 618-397-6602)

Evanston 60202 (565 Howard St., 847-332-1019)

Moline 61265 (1529 46th Ave., 6, 309-762-6955)

Orland Park 60462 (8651 W. 159th Street, Suite 1, 708-444-0561)

Oak Park 60302 (155 S. Oak Park Blvd., 708-383-3225)

Peoria 61603 (8305 N. Allen Rd., 309-689-9708)

Rockford 61107 (7015 Rote Rd., 815-395-1276)

Springfield 62702 (1227 S.Ninth St., 217-492-4955)

Sterling 61801 (406) Ave. C., 815-632-6200)

National Cemeteries:

Abraham Lincoln 60421 (20953 W. Hoff Rd., Elwood, 815-423-9958)

Alton 62003 (600 Pearl St., 314-845-8320)

Camp Butler 62707 (5063 Camp Butler Rd., Springfield, 217-492-4070)

Danville 61832 (1900 East Main St., 217-554-4550)

Mound City 62963 (Highways 37 & 51, 314-845-8320)

Quincy 62301 (36th and Maine St., 309-782-2094)

Rock Island 61299-7090 (Rock Island Arsenal, Bldg. 118, 309-782-2094)

INDIANA

VA Medical centers:

Fort Wayne 46805 (2121 Lake Ave., 260-426-5431 or 800-360-8387)

Indianapolis 46202 (1481 W. 10th St., 317-554-0000 or 888-878-6889)

Marion 46953-4589 (1700 East 38th St., 765-674-3321 or 800-360-8387)

Muncie 47303-5263 (2600 W. White River Blvd., 765-284-6822)

Clinics:

Bloomington 47403 (455 South Landmark Avenue, 812-336-5723, or toll

free 877-683-0865)
 Crown Point 46307 (9301 Madison Street 219-662-5000)
 Evansville 47715 (6211 E. Waterford Blvd. 812-465-6202)
 Goshen 46526 (2014 Lincolnway East Ste. #3, 574-534-6108)
 Indy West 46245 (3850 Shore Dr., Suite # 203, 317-988-1102 or 317-988-1139)
 Lawrenceburg (600 Flossie Drive, 812-539-2313)
 Martinsville CBOC 46151 (2200 John R. Wooden Drive, 317-988-2949)
 Muncie 47303-5263 (2600 W. White River Blvd., 765-284-6822)
 New Albany 47150 (811 Northgate Blvd, 502-287-4100)
 Peru 46970-1027 (750 N. Broadway, 765-472-8900)
 Richmond 47374 (4351 South A St., 765-973-6915)
 Scottsburg 47170 (1467 N. Scott Valley Drive, 502-287-6900)
 South Bend 46614-9668 (5735 S. Ironwood Road, 574-299-4847)
 Terre Haute 47802 (110 W Honeycreek Pkwy, 812-232-2890)
 Vincennes 47591 (1813 Willow St. Ste. 6A, 812-882-0894)
 West Lafayette 47906 (3851 N. River Road, 765-464-2280)

Vet Centers:

Crown Point 46307 (107 E. 93rd, St., 219-736-5633)
 Evansville 47711 (311 N. Weinbach Ave., 812-473-5993)
 Fort Wayne 46807 (5800 Fairfield Avenue, Suite 265, 260-460-1456)
 Indianapolis 46208 (8330 Naab Rd., Suite 103, 317-998-1600)
 South Bend 46614 (4727 Miami Street, St, 574-231-8480)

Regional Office:

Indianapolis 46204 (575 North Pennsylvania St. statewide 800-827-1000)

National Cemeteries:

Crown Hill 46208 (700 W. 38th St., Indianapolis, 765-674-0284)
 Marion 46952 (1700 E. 38th St., 765-674-0284)
 New Albany 47150 (1943 Ekin Ave., 502-893-3852)

IOWA**VA Medical centers:**

Des Moines 50310-5774 (3600 30th St., 515-699-5999 or 800-294-8387)
 Iowa City 52246-2208 (601 Highway 6 West, 319-338-0581 or 800-637-0128)
 Knoxville 50138 (1515 W. Pleasant Street, 641-842-3101 or 800-816-8878)

Clinics:

Bettendorf 52722 (2979 Victoria St., 563-332-8528)
 Carroll 51401 (311 S. Clark Street, 712-794-6780) Opening Feb. 2011
 Cedar Rapids 52404 (2230 Wiley Blvd., SW., 319-369-4340)
 Decorah 52101 (915 Short St., 563-387-5840)

Dubuque 52001 (Mercy Health Center, 200 Mercy Drive., 563-588-5520)
 Fort Dodge 50501 (2419 2nd Avenue N, 515-576-2235)
 Marshalltown 50158 (101 Iowa Avenue West, 877-424-4404, 641-754-6700)
 Mason City 50401 (520 S. Pierce, Suite 150, 641-421-8077)
 Ottumwa 52501 (1009 East Pennsylvania Ave., 641-683-4300)
 Shenandoah 51601 (512 S. Fremont St, 712-246-0092)
 Sioux City 51104 (1551 Indian Hills Drive, Suite 206, 712-258-4700)
 Spirit Lake 51360 (1310 Lake St., 712-336-6400)
 Waterloo 50701 (1015 S Hackett Rd., 319-235-1230)

Regional Office:

Des Moines 50309 (210 Walnut St., Rm. 1063, statewide 1-800-827-1000)

Vet Centers:

Cedar Rapids 52402 (1642 42nd St. N.E., 319-378-0016)
 Des Moines 50310 (2600 Martin Luther King Jr. Pkwy., 515-284-4929)
 Sioux City 51104 (1551 Indian Hills Dr., Suite 214, 712-255-3808)

National Cemetery:

Keokuk 52632 (1701 J St., 309-782-2094)
 National Cemetery:
 Keokuk 52632 (1701 J St., 309-782-2094)

National Cemetery:

Keokuk 52632 (1701 J St., 309-782-2094)

KANSAS**VA Medical centers:**

Leavenworth 66048-5055 (4101 S. 4th Street Trafficway, 913-682-2000 or 800-952-8387)
 Topeka 66622 (2200 SW, Gage Boulevard, 785-350-3111 or 800-574-8387)
 Wichita 67218 (5500 E. Kellogg, 316-685-2221 or 888-878-6881)

Clinics:

Chanute 66720 (629 South Plummer, 1-800-574-8387 Ext. 54750)
 Emporia 66801 (Newman Hospital, 919 W. 12th Avenue, Suite D, 1-800-574-8387 Ext. 54750)
 Ft. Dodge 67801 (300 Custer, 1-888-878-6881 x41040)
 Ft. Scott 66701 (902 Horton St., 800-574-8387 Ext 54750)
 Garnett 66032 (Anderson County Hospital: 421 South Maple, 800-574-8387 Ext 54750)
 Hays 67601 (Hays Clinic: 207-B East Seventh, 1-888-878-6881 x41000)

Hutchinson 67502 (1625 E. 30th Ave., 888-878-6881 x41100)
 Junction City 66441 (715 Southwind Dr., 800-574-8387 ext. 54670)

Kansas City 66102 21 N 12th Street, Bethany Medical Building, Suite 110,
1-800-952-8387 ext. 56990)
Lawrence 66049 (2200 Harvard Road, 800-574-8387 ext. 54650)
Liberal 67901 (Liberal Clinic: 2 Rock Island Road, Suite 200, 620-626-
5574)
Paola 66071 (510 South Hospital Drive, 816-922-2160)
Manhattan Vet Center, 205 S. 4th St. Suite 1B, Manhattan, KS 66502
Parsons 67357 (1907 Harding Drive, 1-888-878-6881 x41060)
Russell 67665 (Regional Hospital Medical Arts Building: 200 South Main
St., 785-483-3131 ext. 155)
Salina 67401 (1410 E. Iron, Suite 1, 1-888-878-6881 x41020)
Seneca 66538 (Nemaha Valley Community Hospital: 1600 Community Dr.,
1-800-574-8387 EXT 54650)

Regional Office:

Wichita 67208 (Wichita Regional Office, P.O. Box 21318, 1-800-827-1000)

Benefits Offices:

Leavenworth 66048 (150 Muncie Rd.,)
Ft. Riley 66442 (VA Military Services Coordinators Office)

Vet Center:

Manhattan 66502 (205 S. 4th Street, Suite B, 785-350-4920)
Wichita 67202 (251 N. Water, 316-265-0889)

National Cemeteries:

Fort Leavenworth 66027 (395 Biddle Blvd., 913-758-4105)
Fort Scott 66701 (900 East National Ave., 620-223-2840)
Leavenworth 66048 (150 Muncie Rd., 913-758-4105)

KENTUCKY**VA Medical centers:**

Lexington-Cooper Division 40502 (1101 Veterans Dr., 859-233-4511 or
888-824-3577)
Lexington-Leestown Division 40511 (2250 Leestown Rd., 859-233-4511 or
888-824-3577)
Louisville 40206 (800 Zorn Avenue, 502-287-4000 or 800-376-8387)

Clinics:

Bellevue 41073 (103 Landmark Dr. 3rd floor, 859-392-3840)
Berea 40403 (209 Pauline Drive 859-986-1259)
Bowling Green 42103 (Hartland Medical Plaza, 1110 Wilkinson Trace Cir.,
270-796-3590)
Carrollton 41008 (309 Eleventh St., 502-732-7146)
Carrollton 41008 (1911 US Highway 227, 502-287-6060)
Clarkson 42726 (619 W. Main St., 866-653-8232)

Florence 41042 (7711 Ewing Boulevard, 859-282-4480)
Ft. Campbell 42223 (Desert Storm Ave. Building 39, 270-798-4118)
Ft. Knox 40121 (Ireland Army Community Hospital 289 Ireland Avenue,
502-624-9396)
Hanson 42413 (926 Veterans Drive, 270-322-8019)
Hazard 41701 (210 Black Gold Blvd., 606-436-2350)
Hopkinsville (1102 South Virginia Drive 270-885-2106)
Louisville 40207 (4010 Dupont Circle, Suite 100 502-287-6986)
Louisville-Newburg 40218 (3430 Newburg Rd., 502-287-6223)
Louisville-Shively 40216 (3934 North Dixie Highway, Suite 210, 502-287-
6000)
Louisville-Standiford Field 40213 (1101 Grade Ln., 502-413-4635)
Mayfield 42066 (1253 Paris Rd Suite A, 270-247-2455)
Morehead (333 Beacon Hill Drive, Suite 100 (606) 784-3004)
Owensboro 42303 (3400 New Hartford Road, 270-684-5034)
Paducah 42001 (2620 Perkins Creek Dr., 270-444-8465)
Prestonsburg 41653 (5230 Kentucky. Route 321, Suite 8 606-886-1970)
Somerset 42503 (163 Tower Circle, MedPark West Medical Campus 606-
676-0786)

Regional Office:

Louisville 40202 (321 W. Main St., Ste., 390, statewide 1-800-827-1000)

Benefits Office:

Ft. Knox 40121 (Building 1109-B Room 24, P.O. Box 937)

Vet Centers:

Lexington 40507 (301 E. Vine St., Suite C, 859-253-0717)
Louisville 40208 (1347 S. 3rd St., 502-634-1916)

National Cemeteries:

Camp Nelson 40356 (6980 Danville Rd., Nicholasville, 859-885-5727)
Cave Hill 40204 (701 Baxter Ave., Louisville, 502-893-3852)
Danville 40442 (277 N. First St., 859-885-5727)
Lebanon 40033 (20 Highway 208, 270-692-3390)
Lexington 40508 (833 W. Main St., 859-885-5727)
Mill Springs 42544 (9044 West Highway 80, Nancy, 859-885-5727)
Zachary Taylor 40207 (4701 Brownsboro Rd., Louisville, 502-893-3852)

LOUISIANA**VA Medical centers:**

New Orleans 70113 (1601 Perdido Street., 800-935-8387)
Alexandria 71360 (2495 Hwy 71 N Shreveport Hwy Pineville, LA , 318-
473-0010 or 800-375-8387)
Shreveport 71101-4295 (510 E. Stoner Ave., 318-221-8411 or 800-863-
7441)

Clinics:

Baton Rouge 70809 (7968 Essen Park Ave., 225-761-3400)
 Bogalusa 70427 (319 Memphis St., 800-935-8387)
 Franklin 70538 (603 Haifleigh St., 337-828-9092)
 Hammond 70403 (1131 South Morrison Blvd., 985-902-5100)
 Houma 70360 (1750 Martin Luther King Jr Blvd Ste 107, 985-851-0188)
 Jennings 70546 (1907 Johnson St., 337-824-1000)
 Lafayette 70501 (2100 Jefferson St. Bldg B, 337-261-0734)
 Monroe 71203 (250 De Siard Plaza Dr., 318-343-6100)
 Natchitoches 71457 (740 Keyser Avenue, 318-357-3300)
 New Orleans 70112 (1601 Perdido St., 800-935-8387)
 Reserve 70084 (247 Veterans Blvd., 985-479-6770)
 Slidell 70460 (60491 Doss Dr. Suite B, 985-690-2626)

Regional Office:

New Orleans 70113 (1250 Poydras St., Suite 200., 1-800-827-1000)

Benefits Offices:

Fort Polk Intake Site 71459 (Bayne-Jones Army Community Hospital, 1585
 3rd St. Rm 1221., 800-827-1000)
 Shreveport 71101 (510 E. Stoner Ave.,)
 Pineville 71360 (2495 Shreveport Highway, 71 North)

Vet Centers:

Alexandria, 70303 (5803 Coliseum Blvd, Suite D, 318-466-4327)
 Baton Rouge 70809 (5207 Essen Lane, Suite 2, 225-761-3440)
 New Orleans 70062 (2200 Veterans Memorial Blvd., Suite 114, 504-565-
 4977)
 Kenner 70062 (2200 Veterans Blvd., Suite 114, 504-464-4743)
 Shreveport 71104 (2800 Youree Dr., Bldg. 1, Suite 1, 318-861-1776)

National Cemeteries:

Alexandria 71360 (209 E. Shamrock St., Pineville, 601-445-4981)
 Baton Rouge 70806 (220 N. 19th St., 225-654-3767)
 Port Hudson 70791 (20978 Port Hickey Rd., Zachary, 225-654-3767)

MAINE**VA Medical Center:**

Aug. a 04330 (1 VA Center, 207-623-8411 or 877-421-8263)

Clinics:

Bangor 04401 (35 State Hospital Street., Suite 3B, 207-561-3600)
 Calais 04619 (50 Union St., 207-904-3700)
 Caribou 04736 (163 Van Buren Drive, Suite 6, 207-493-3800)
 Lewiston 04240 (15 Challenger Drive, 207-623-8411 x4601)
 Lincoln 04457 (99 River Road, 207-403-2000)

Portland 04101 144 Fore Street, 207-623-8411, X3500)
 Rumford 04726 (431 Franklin St., 207-369-3200)
 Saco 04072 (655 Main St., 207-294-3100)

Part-Time Access Points:

Bingham 04920 (241 Main Street, 866-961-9263)
 Fort Kent 04743 (197 East Main Street, 207-834-1572)
 Houlton 04730 (20 Hartford Street, 207-403-2000)

Regional Office:

Togus 04330 (1 VA Center, Aug. a, statewide 1-800-827-1000; VR&E
 Division 207-623-8411 ext 4600)

Vet Centers:

Bangor 04401 (352 Harlow St., 207-947-3391)
 Caribou 04619 (456 York St., York Street Complex, 207-496-3900)
 Lewiston 04240 (Pkwly Complex, 29 Westminster St., 207-783-0068)
 Portland 04103 (475 Stevens Ave., 207-780-3584)
 Springvale 04083 (628 Main St., 207-490-1513)

National Cemetery:

Togus 04330 (1 VA Center; 508-563-7113/4)

MARYLAND**VA Medical centers:**

Baltimore 21201 (10 North Greene St., 410-605-7000 or 800-463-6295)
 Baltimore-Community Living & Rehabilitation Center 21218 (3900 Loch
 Raven Boulevard, 410-605-7000 or 800-463-6295)
 Perry Point 21902 (361 Boiler House Drive 410-642-2411 or 800 949-
 1003)

Clinics:

Baltimore-Loch Raven Community Living & Rehabilitation Center 21218
 (Baltimore-Loch Raven 21218 (3901 The Alameda., 410-605-7650 or 800-
 463-6295)
 Baltimore VA Annex 21201 (209 West Fayette Street, 410-637-1256 or
 410-605-7000)
 Cambridge 21613 (830 Chesapeake Dr., 410-228-6243 or 877-864-9611)
 Charlotte Hall 20622 (State Veterans Home, 29431 Charlotte Hall Rd.,
 301-884-7102)
 Cumberland 21502 (200 Glenn St., 301-724-0061)
 Fort Detrick 21702 (1433 Porter St., 301-624-1200)
 Fort Howard 21052 (9600 North Point Rd., 410-477-1800 or 800-351-
 8387)
 Ft. Meade 20755 (2479 5th Street, 410-305-5300)
 Glen Burnie 21061 (808 Landmark Dr., Suite 128, 410-590-4140)

Greenbelt 20770 (7525 Greenway Center Dr., Suite T-4, 301-345-2463)
 Hagerstown 21742 (Hub Plaza Bldg, 1101 Opal Ct., 301-665-1462)
 Pocomoke 21851 (1701 Pocomoke Marketplace, Unit 211)

Regional Office:

Baltimore 21201 (31 Hopkins Plaza Federal Bldg., 1-800-827-1000)

Vet Centers:

Annapolis 21401 (100 Annapolis Street, Suite 102, 410-605-7826)
 Baltimore 21208 (1777 Reisterstown Road, suite 199, 410-764-9400)
 Cambridge 21613 (830 Chesapeake Drive, 410-228-6305)
 Clinton 20735 (7905 Malcomb Rd., 301-856-7173)
 Dundalk 21222 (1555 Merritt Blvd., 410-282-6144)
 Elkton 21921 (103 Chesapeake Blvd., Suite A, 410-392-4485)
 Silver Spring 20817 (10411 Motor City Dr., 240-395-1425)

National Cemeteries:

Annapolis 21401 (800 West St., 410-644-9696/7)
 Baltimore 21228 (5501 Frederick Ave., 410-644-9696/7)
 Loudon Park 21228 (3445 Frederick Ave., Baltimore, 410-644-9696/7)

MASSACHUSETTS**VA Medical centers:**

Bedford 01730 (200 Springs Rd., 781-687-2000 or 800-422-1617)
 Brockton 02301 (940 Belmont St., 508-583-4500)
 Jamaica Plain 02130 (150 South Huntington Ave., 617-232-9500)
 Leeds 01053-9764 (Northampton VA, 421 North Main St., 413-584-4040 or
 800-893-1522)
 West Roxbury 02132 (1400 VFW Parkway, 617-323-7700)

Clinics:

Boston 02114 (251 Causeway St., 617-248-1000)
 Dorchester 02121 (895 Blue Hill Ave, 617-822-7146)
 Fitchburg 01420 (Health Alliance Burbank Hospital, 275 Nichols Rd., 800-
 893-1522)
 Framingham 01702 (61 Lincoln St., Suite 112, 508-628-0205)
 Gloucester 01930 (Addison Gilbert Hospital, 298 Washington St., 978-282-
 0676 ext. 1782)
 Greenfield 01301 (143 Munson St., 800-893-1522)
 Haverhill 01830 (108 Merrimack St., 978-372-5207)
 Hyannis 02601 (233 Stevens St., 508-771-3190)
 Lowell 01852 (130 Marshall Rd., 978-671-9000)
 Lynn 01904 (225 Boston Rd., 1st Floor, 781-595-9818)
 Martha's Vineyard 02557 (Hospital Rd., 508-693-0410)
 Nantucket 02554 (Nantucket Cottage Hospital, 57 Prospect St., 508-825-
 8100)

New Bedford 02740 (175 Elm St., 508-994-0217)
 Pittsfield 01201 (73 Eagle St., 800-893-1522)
 Plymouth (116 Long Pond Road 800-865-3384)
 Quincy 02169 (Quincy Medical Center, 2nd floor, 114 Whitwell St., 617-
 376-2010)
 Springfield 01104 (25 Bond St., 800-893-1522)
 Worcester 01605 (605 Lincoln St., 800-893-1522)

Regional Office:

Boston 02203-0393 (JFK Federal Building, Room 1625, Government
 Center, statewide 1-800-827-1000) (Towns of Fall River & New Bedford,
 counties of Barnstable, Dukes, Nantucket, Bristol, part of Plymouth
 served by Providence, R.I., VA Regional Office)

Vet Centers:

Boston 02215 (665 Beacon St., 617-424-0665)
 Brockton 02401 (1041-L Pearl St., 508-580-2730)
 Hyannis 02601 (474 West Main St., (508-778-0124)
 Lowell 01852 (10 George Street, 978-453-1151)
 New Bedford 02719 (73 Huttleston Avenue, 508-999-6920)
 Springfield 01103 (1985 Main St., Northgate Plaza, 413-737-5167)
 Worcester 01605 (691 Grafton St., 508-753-7902)
 National Cemetery:
 Massachusetts NC 02532 (Connery Ave., Bourne, 508-563-7113/4)

National Cemetery:

Massachusetts 02532 (Connery Ave., Bourne, 508-563-7113/4)

MICHIGAN**VA Medical centers:**

Ann Arbor 48105 (2215 Fuller Rd., 734-769-7100 or 800-361-8387)
 Battle Creek 49037 (5500 Armstrong Rd., 269-966-5600 or 888-214-1247)
 Detroit 48201 (4646 John R. St., 313-576-1000 or 800-511-8056)
 Iron Mountain 49801 (325 East H St., 906-774-3300 or 800-215-8262)
 Saginaw 48602 (1500 Weiss St., 989-497-2500 or 800-406-5143)

Clinics:

Alpena 49707 (180 North State Avenue, 989-356-8720)
 Bad Axe 48413 (1142 S. Van Dyke Road, 989-269-7445)
 Benton Harbor 49022 (115 Main St., 269-934-9123)
 Clare 48617 (11775 N. Isabella Road, 989-386-3113)
 Flint 48532 (G-2360 South Linden Rd., 810-720-2913)
 Gaylord 49735 (806 S. Otsego, 989-732-7525)
 Grand Rapids 49505 (3019 Coit St., NE, 616-365-9575)
 Hancock 49930-1495 (787 Market St., Quincy Center Suite 9, 906-482-
 7762)
 Ironwood 49938 (629 W. Cloverland Dr., Suite 1, 906-932-0032))

Jackson 49254 (Michigan Center 4328 Page Ave., 517-764-3609)
 Sault Ste. Marie 49788 (509 Osborn Blvd., 906-253-9383)
 Lansing 48910 (2025 S. Washington Ave., 517-267-3925)
 Marquette 49855 1414 W. Fair Ave. Suite 285, 906-226-4618)
 Manistique 49854 (813 East Lakeshore Drive 906-341-3420)
 Menominee 49858 (1110 10th Ave., Suite 101, 906-863-1286)
 Muskegon 49442 (165 E. Apple Ave., Suite 201, 231-725-4105)
 Oscoda 48750 (5671 Skeel Ave., Suite 4, 989-747-0026)
 Pontiac 48341(44200 Woodward Avenue, Suite 208, 248-332-4540)
 Saginaw 48603 (VA Healthcare Annex, 4241 Barnard Road, 989-497-2500
 or 800-406-5143)
 Traverse City 49684 (3271 Racquet Club Dr., 231-932-9720)
 Yale 48097 (7470 Brockway Road, 810-387-3211)

Regional Office:

Detroit 48226 (Patrick V. McNamara Federal Bldg., 477 Michigan Ave.,
 Rm. 1280, 1-800-827-1000)

Vet Centers:

Dearborn 48124-3438 (2881 Monroe St., Suite 100, 313-277-1428)
 Detroit 48201 (4161 Cass Ave., 313-831-6509)
 Escanaba 49829 (3500 Ludington St. Suite 110, 906-233-0244)
 Grand Rapids 49546 (2050 Breton Road, SE Grand Rapids, 616-285-
 5795)
 Pontiac 48341 (44200 Woodward Avenue, 248-874-1015)
 Saginaw 48603 (4048 Bay Rd., 989-321-4650)

National Cemetery:

Fort Custer 49012 (15501 Dickman Rd., Aug. a, 269-731-4164)
 Great Lakes 48442 (4200 Belford Rd., Holly, 248-348-8603)

MINNESOTA**VA Medical centers:**

Minneapolis 55417 (One Veterans Dr., 612-725-2000 or 866-414-5058)
 St. Cloud 56303 (4801 Veterans Dr., 320-252-1670 or 800-247-1739)

Clinics:

Alexandria, 56308 (515 22nd Ave. E., 320-759-2640)
 Bemidji 56601 (705 5th St., NW, Suite B 218-755-6360)
 Brainerd 56401 (722 NW 7th St., 218-855-1115)
 Ely 55731 (720 East Miner Drive) Beginning in late July
 Fergus Falls 56537 (1839 N. Park St., 218-739-1400)
 Hibbing 55746 (1990 West 41st Street, Suite 5, 218-263-9698)
 Maplewood 55109 (1725 Legacy Parkway, Suite 100 651-225-5420)
 Mankato 56001 (1961 Premier Dr. Suite 330) 507-387-2939)
 Montevideo 56265 (1025 North 13th St., 320-269-2222)

Rochester 55901 (3900 55th St., NW, 507-252-0885)
 South Central (St. James) 56081 (1212 Heckman Court 507-375-9670)

Regional Office:

St. Paul 55111 (Bishop Henry Whipple Federal Bldg., 1 Federal Dr., Fort
 Snelling 1-800-827-1000)
 (Counties of Becker, Beltrami, Clay, Clearwater, Kittson, Lake of the
 Woods,
 Mahnommen, Marshall, Norman, Otter Tail, Pennington, Polk, Red Lake,
 Roseau, Wilkin served by Fargo, N.D., VA Regional Office)

Vet Centers:

Brooklyn Park 55445 (7001 78th Avenue N, Suite 300, 763-503-2220)
 Duluth 55802 (405 E. Superior St., Suite 160 218-722-8654)
 St. Paul 55112 (550 County Road D, Suite 10 New Brighton 651-644-4022)

National Cemetery:

Fort Snelling NC 55450-1199 (7601 34th Ave. So., Minneapolis, 612-726-
 1127)

MISSISSIPPI**Medical centers:**

Biloxi 39531 (400 Veterans Ave., 228-523-5000 or 800-296-8872)
 Jackson 39216 (1500 E. Woodrow Wilson Dr., 601-362-4471 or 800-949-
 1009, in-state)

Clinics:

Byhalia 38611 (12 East Brunswick St., 662-838-2163)
 Columbus 39702 (824 Alabama St., 662-244-0391)
 Greenville 38703 (1502 S Colorado St., 662-332-9872)
 Hattiesburg 39401 (231 Methodist Blvd., 601-296-3530)
 Houka 38850 (106 Walker St., 662-568-3316)
 Kosciusko 39090 (332 Hwy 12W, 662-289-1800)
 Meadville 39653 (595 Main Street East, 601-384-3650)
 Meridian 39301 (13th St., 601-482-7154)
 Natchez 39120 (105 Northgate Drive, Suite 2, 601-442-7141)
 Smithville 38870 (63420 Highway 25 N., 662-651-4637)
 Tremont, 38876 (10103 Highway 78 West, 662-652-3361)
 Tupelo 38801 (499 Gloster Creek Village, Suite D1, 662-690-8007)

Regional Office:

Jackson 39216 (1600 E. Woodrow Wilson Ave., statewide 1-800-827-1000)

Vet Centers:

Biloxi 39531 (288 Veterans Ave., 228-388-9938)

Jackson 39216 (1755 Lelia Dr., Suite 104, 601-965-5727)

National Cemeteries:

Biloxi 39535-4968 (P.O. Box 4968, 400 Veterans Ave., 228-388-6668)
 Corinth 38834 (1551 Horton St., 901-386-8311)
 Natchez 39120 (41 Cemetery Rd., 601-445-4981)

MISSOURI

VA Medical centers:

Columbia 65201-5297 (800 Hospital Dr., 573-814-6000)
 Kansas City 64128 (4801 Linwood Blvd., 816-861-4700 or 800-525-1483)
 Poplar Bluff 63901 (1500 N. Westwood Blvd., 573-686-4151)
 Saint Louis-Jefferson Barracks 63125-4101 (1 Jefferson Barracks Dr., 314-652-4100 or 800-228-5459)
 Saint Louis-John Cochran Division 63106 (915 North Grand Blvd., 314-652-4100 or 800-228-5459)

Clinics:

Belton 64012 (17140 Bel-Ray Pl., 816-922-2161)
 Branson 65616 (5571 Gretna Rd., 417-243-2300 or 866-951-8387)
 Camdenton 65020 (940 Executive Drive, 573-302-7890)
 Cameron 64429 (1111 Euclid Dr., 816-922-2500 ext. 54251)
 Cape Girardeau 63701 (3051 Williams St, 573-339-0909)
 Farmington 63640 (1580 W. Columbia St., 573-760-1365)
 Kirksville 63501 (1510 North Crown Dr., 660-627-8387)
 Jefferson City 65109 (2707 W. Edgewood, 573-635-0233)
 McComb 39648 (1308 Harrison Ave., 601-250-0965)

Mexico 65265 (Missouri Veterans Home, One Veterans Dr., 573-581-9630)
 Mt Vernon 65712 (600 N Main, 417-466-4000 or 800-253-8387)
 Nevada 64772 (322 South Prewitt, 417-448-8905)
 North St. Louis 63033 (6854 Parker Road, 314-286-6988)
 Osage Beach 65065 (Lake of the Ozarks Clinic, 940 Executive Dr., 573-302-7890)
 Paola 66071 (501 S. Hospital Dr, 913-294-9628)
 Salem 65560 (Hwy 72 North, 573-729-6626 or 1-888-557-8262)
 Sedalia 65301 (3320 West 10th St., 660-826-3800)
 St. Charles 63368 (844 Waterbury Falls Drive, 314-286-6988)
 St. James 65559-1999 (Missouri Veterans Home, 620 N. Jefferson, St., 573-265-0448)
 St. Joseph 64506 (3302 S. Belt Highway, Suite O., 800-952-8387 ext. 56925)
 St. Louis 63136 (10600 Lewis and Clark Blvd, 314-286-6988)
 Warrensburg 64093 (1300 Veterans Dr., (660-747-3864)
 Waynesville 65583 (Ft. Leonard Wood 700 GW Lane St., 573-774-2285)
 West Plains 65775 (1211 Missouri Ave, 417-257-2454)

Regional Office:

St. Louis 63103 (400 South 18th St., statewide 1-800-827-1000)

Benefits Office:

Kansas City 64128 (VAMC 4801 Linwood Blvd., Bldg 2, 1st Floor, 816-753-1866)

Vet Centers:

Columbia 65202 (4040 N. Rangeline Dr., 573-814-6206)
 Kansas City 64111 (4811 Main St., Suite 107, 916-753-1866)
 Springfield 65807 (3616 S. Campbell, 417-881-4197)
 St. Louis 63103 (2901 Olive St., 314-531-5355)

National Cemeteries:

Jefferson Barracks 63125 (2900 Sheridan Rd., St. Louis, 314-845-8320)
 Jefferson City 65101 (1024 E. McCarty St., 314-845-8320)
 Springfield 65804 (1702 E. Seminole St., 417-881-9499)

MONTANA

VA Medical centers:

Fort Harrison 59636-1500 (3687 Veterans Drive, P.O. Box 1500, 406-442-6410 or 877-468-8387)

Clinics:

Anaconda 59711 (118 East 7th St., 406-496-3000)
 Billings 59102 (1775 Spring Creek Ln., 406-373-3500)
 Bozeman 59715 (300 N. Wilson, Suite 703G, 406-582-5300)
 Cut Bank 59427 (#8 2nd Ave SE, 406-873-9047)
 Glasgow 59230 (630 2nd Ave., South, Suite A, 406-228-4101)
 Glendive 59330 (2000 Montana Ave., 406-377-4755)
 Great Falls 59405 (1417-9th St., South, Suite 200/300, 406-791-3200)
 Hamilton 59840 (299 Fairgrounds Suite A, 406-363-3352) Primary Care
 Telehealth Outreach Clinic
 Havre 59501, (130 13th Street, Suite 1) (406-265-4304)
 Kalispell 59901 (31 Three Mile Dr Ste 102, 406-758-2700)
 Lewistown, MT 59457 (629 NE Main St. (Hwy 87) Ste. 1, 406-535-4790)
 Miles City 59301 (Clinic / Living Center, 210 S. Winchester, 406-874-5600)
 Missoula 59808 (2687 Palmer St., Suite C, 406-493-3700)
 Plentywood 59254 (Sheridan Memorial Hospital, 440 West Laurel Avenue, 406-765-3718) Primary Care Telehealth Outreach Clinic

Regional Office:

Fort Harrison 59636-0188 (3633 Veterans Dr., PO Box 188, 1-800-827-1000)

Vet Centers:

Billings 59102 (2795 Enterprise Avenue, Suite 1, 406-657-6071)
 Great Falls 59401 (615 2nd Avenue North, 406-452-9048)
 Kalispell 59901 (690 North Meridian Road, Suite 101, 406-257-7308)
 Missoula 59802 (500 N. Higgins Ave., 406-721-4918)

NEBRASKA**VA Medical centers:**

Omaha 68105 (4101 Woolworth Ave., 402-346-8800/800-451-5796)

Clinics:

Alliance 69301 (524 Box Butte Ave., 605-745-2000 ext. 2474)
 Bellevue 68113 (2501 Capehart Rd, 402-591-4500)
 Gordon 69343 (807 N Ash St. 305-282-1442)
 Grand Island 68803-2196 (2201, No. Broadwell Ave., 308-382-3660/866-580-1810 - also includes a community living center)
 Holdrege 68949 (1118 Burlington St., 308-995-3760; 866-580-1810)
 Lincoln 68510 (600 South 70th St., 402-489-3802/866-851-6052)
 Norfolk 68701 (710 S. 13th St, Suite 1200 402-370-4570)
 North Platte 69101 (600 East Francis, Suite 3, 308-532-6906; 866-580-1810)
 O'Neill 68763 (555 E. John St., 402-336-2982)
 Scottsbluff 69361 (1720 E Portal Place, 308-220-3930)
 Sidney 69162 (1116 10th Ave., 308-254-6085)

Regional Office:

Lincoln 68501 (3800 Village Drive, PO Box 85816 5631 S. 48th St. statewide 1-800-827-1000)

Vet Centers:

Lincoln 68510 (3119 O St., Suite A, 402-476-9736)
 Omaha 68131 (2428 Cuming St., 402-346-6735)
 National Cemetery:
 Fort McPherson NC 69151-1031 (12004 S. Spur 56A, Maxwell, 888-737-2800)

National Cemetery:

Fort McPherson 69151-1031 (12004 S. Spur 56A, Maxwell, 888-737-2800)

NEVADA**VA Medical centers:**

Las Vegas 89106 (901 Rancho Lane, Mailing Address: P.O. Box 360001, North Las Vegas, NV 89036, 702-636-3000/888-633-7554)
 Reno 89502 (1000 Locust Street, 775-786-7200 or 888-838-6256)

Clinics:

Elko 89801 (Gateway Center, Building 1, 2715 Argent Avenue 1-800-613-4012 ext. 2575)
 Ely 89301 (William B. Ririe Hospital, 6 Steptoe Circle, 775-289-3612)
 Fallon 89406 (Lahontan Valley Outpatient Clinic: 345 West A St., 775-428-6161 or 866-504-0490)
 Henderson 89014 (2920 N. Greenvalley Pkwy. Suite 215, 702-636-6363)
 Las Vegas 89106 (Center for Homeless Veterans, 916 West Owens Ave., 702-636-6380)
 Las Vegas 89130 (Northwest Clinic) 3968 North Rancho Dr. 702-791-9020
 Las Vegas 89113 (Southwest Clinic) 7235 S. Buffalo Dr. 702-791-9040
 Las Vegas 89106 (West Clinic, 630 S. Rancho Rd., 702-636-6355)
 Minden 89423 (Carson Valley Clinic, 925 Ironwood Dr., Suite 2102, 888-838-6256 x4000)
 Pahrump 89048 (2100 E. Calvada Blvd., 775-727-7535)
 Winnemucca 89445 (3298 Traders Way, 877-320-4990 or 775-623-9575)

Regional Office:

Reno 89511 (5460 Reno Corporate Dr., statewide 1-800-827-1000)

Benefits Office:

Las Vegas 89107 (4800 Alpine Pl., Suite 12, 1-800-827-1000)

Vet Centers:

Henderson 89014 (400 Stephanie Street, Suite 180, 702-791-9100)
 Las Vegas 89146 (1919 So. Jones Blvd., Suite A., 702-251-7873)
 Reno 89503 (5580 Mill St. Suite 600, 775-323-1294)

NEW HAMPSHIRE**VA Medical Center:**

Manchester 03104 (718 Smyth Road, 603-624-4366 or 800-892-8384)

Clinics:

Conway 03818 (71 Hobbs Street, or 800-892-8384 ext. 3199)
 Littleton 03561 (685 Meadow Street Suite 4, 603-444-1323)
 Portsmouth 03803 (302 Newmarket St. Building 15, 603-624-4366 ext. 3199)
 Somersworth 03878 (200 Route 108 N, 603-624-4366, Ext. 3199)
 Tilton 03104 (NH Veterans Home, 630 West Main St., 603-624-4366 ext.3199)

Regional Office:

Manchester 03101 (Norris Cotton Federal Bldg., 275 Chestnut St., 1-800-827-1000)

Vet Center:

Manchester 03104 (103 Liberty St., 603-668-7060/61)
 Berlin 03581 (515 Main Street, 603-752-2571)

NEW JERSEY**VA Medical centers:**

East Orange 07018 (385 Tremont Avenue, 973-676-1000)
 Lyons 07939 (151 Knollcroft Road, 908-647-0180)

Clinics:

Brick 08724 (970 Rt. 70, 732-206-8900)
 Camden 08104 (300 Broadway, Suite 103, 877-232-5240 or 215-823-5240)
 Cape May 08204 (1 Monroe Ave., 609-898-8700)
 Elizabeth 07206 (654 East Jersey Street, Suite 2A, 908-994-0120)
 Ft. Dix 08640 (Marshall Hall, 8th and Alabama, 609-562-2999)
 Hackensack 07601 (385 Prospect Avenue, 201-487-1390)
 Hamilton 08619 (University Office Plaza I, 3635 Quakerbridge Road, 609-570-6600)
 Jersey City 07302 (115 Christopher Columbus Dr., 201-435-3055/3305)
 Morristown 07960 (340 West Hanover Ave., 973-539-9791/9794)
 Newark 07102 (20 Washington Place, 973-645-1441)
 Paterson 07503 (275 Getty Avenue, Building 275, St. Joseph's Hospital & Medical Center, 973-247-1666)
 Piscataway 08854 (14 Wills Way, Building 4, 732-981-8193)
 Sewell 08080-2525 (211 County House Road, 215-823-5800)
 Tinton Falls 07701 (55 Gilbert St. Bld. 4, Suite 4101, 732-842-4751)
 Vineland 08360 (1051 West Sherman Ave. Bldg 3, Unit B, 302-994-2511, extension 6500)

Regional Office:

Newark 07102 (20 Washington Pl., statewide 1-800-827-1000)
 (Philadelphia,
 PA Regional Office serves counties of Atlantic, Burlington, Camden, Cape May,
 Cumberland, Gloucester, Salem)

Vet Centers:

Bloomfield 07003 (2 Broad St., Suite 703, 973-748-0980)
 Ewing 08618 (934 Parkway Ave., 2nd Fl., 609-882-5744)
 Lakewood 08701 (1255 Rt. 70, Parkway 70 Plaza, 908-607-6364)
 Secaucus 07094 (110A Meadowlands Pkwy., Suite 102, 201-223-7787)
 Ventnor 08406 (6601 Ventnor Ave., Suite 105, 609-487-8387)

National Cemeteries:

Beverly 08010 (916 Bridgeboro Rd., 215-504-5610)
 Finn's Point 08079 (Box 542, R.F.D. 3, Fort Mott Rd., Salem, 215-504-

5610)

NEW MEXICO**VA Medical Center:**

Albuquerque 87108-5153 (1501 San Pedro Drive, SE, 505-265-1711 or 800-465-8262)

Clinics:

Alamogordo 88310 (3199 N White Sands Blvd, Suite D10 575-437-7000)
 Artesia 88210-3712 (1700 W. Main St., 575-746-3531)
 Clovis 88101 (921 East Llano Estacado, 575-763-4335)
 Durango 81301 (1970 East Third Avenue, Suite 102, (970) 247-2214)
 *Española 87532 (105 Coronado St., Suite B, 505-367-4213)
 Farmington 87401-5638 (1001 W. Broadway, Suite C, 505-326-4383)
 Gallup 87301 (320 Hwy 564, 505-722-7234)
 Las Cruces 88001 (1635 Don Roser, 505-522-1241)
 Hobbs 88240 (1601 N. Turner, 432-263-7361 or 800-472-1365)
 *Las Vegas 87701 (624 University Ave., Las Vegas, 505-425-1910)
 Raton 87740-2234 (1275 S. 2nd St., 575-445-2391)
 Rio Rancho 87214 (1760 Grande Blvd., SE 505-896-7200)
 Santa Fe 87505 (2213 Brothers Road, Suite 600, 505-986-8645)
 Silver City 88601 (1302 32nd St., 575-538-2921)
 Truth or Consequences 87901 (1960 North Date St., 575-894-7662)

Regional Office:

Albuquerque 87102 (Dennis Chavez Federal Bldg., 500 Gold Ave., S.W., statewide 1-800-827-1000)

Vet Centers:

Albuquerque 87104 (1600 Mountain Rd. N.W., 505-346-6562)
 Farmington 87402 (4251 E. Main, Suite C, 505-327-9684)
 Las Cruces 88001 (230 S. Water St., 575-523-9826)
 Santa Fe 87505 (2209 Brothers Rd., Suite 110, 505-988-6562)

National Cemeteries:

Fort Bayard 88036 (P.O. Box 189, 915-564-0201)
 Santa Fe 87501 (501 N. Guadalupe St., 505-988-6400 or toll-free 877-353-6295)

NEW YORK**VA Medical centers:**

Albany 12208 (113 Holland Ave., 518-626-5000)
 Batavia 14020 (222 Richmond Ave., 585-297-1000 or 888-798-2302)
 Bath 14810 (76 Veterans Ave., 607-664-4000 or 877-845-3247)
 Bronx 10468 (130 West Kingsbridge Rd., 718-584-9000 or 800-877-6976)
 Brooklyn 11209 (800 Poly Place, 718-836-6600)

Buffalo 14215 (3495 Bailey Ave., 716-834-9200 or 800-532-8387)
 Canandaigua 14424 (400 Fort Hill Ave., 585-394-2000)
 Castle Point 12511 (Route 9D, 845-831-2000)
 Montrose 10548 (2094 Albany Post Rd., Route 9A, 914-737-4400)
 New York 10010 (423 East 23rd Street, 212-686-7500)
 Northport 11768 (79 Middleville Road, 631-261-4400 or 800-551-3996)
 Syracuse 13210 (800 Irving Ave., 315-425-4400 or 800-792-4334)
 Domiciliary:
 Jamaica 11425 (St. Albans Primary & Extended Care Center, 179-00
 Linden Blvd. & 179 St., 718-526-1000)
 Montrose 10548 ((2094 Albany Post Rd., Route 9A, P.O. Box 100, 914-
 737-4400)

Clinics:

Auburn 13021 (17 Lansing St., 315-255-7002)
 Bainbridge 13733 (109 North Main St., 607-967-8590)
 Bay Shore 11706 (132 E. Main Street, 631-754-7978)
 Binghamton 13901 (Garvin Building, 425 Robinson St., 607-772-9100)
 Brooklyn 11201 (40 Flatbush Ave. Extension, 8th Fl., 718-439-4300)
 Carmel 10512 (Provident Savings Bank, 2nd Fl, 1875 Rt 6, 845-228-5291)
 Carthage 13619 (3 Bridge St., 315-493-4180)
 Catskill 12414 (Columbia Greene Medical Arts Building, Suite A102, 159,
 Jefferson Hgts, 518-943-7515)
 Clifton Park 12065 (1673 Route 9, 518-383-8506)
 Cortland 13045 (1104 Commons Avenue, 607-662-1517)
 Dunkirk 14048 (166 East 4th St., 800-310-5001)
 Dunkirk 14048 (166 East 4th St., 716-203-6474)
 East Meadow 11554 (2201 Hempstead Turnpike, Bld. Q 631-754-7978)
 Elizabethtown 12932 (75 Park St., PO Box 277 518-873-6377)
 Elmira 14901 (200 Madison Avenue Suite 2E, 877-845-3247)
 Fonda 12068 (2623 State Highway 30A, 518-853-1247)
 Glens Falls 12801 (84 Broad St., 518-798-6066)
 Goshen 10924 (30 Hatfield Lane, Suite 204, 845-294-6927)
 Ithaca 14850 (10 Arrowwood Drive, 607-274-4680)
 Jamestown 14701 (608 W. 3rd St., 716-338-1511)
 Kingston 12401 (63 Hurley Ave., 845-331-8322)
 Lackawanna 14218 (OLV Family Care Center, 227 Ridge Rd., 716-822-
 5944)
 Lockport 14094 (5883 Snyder Dr., 716-438-3890)
 Malone 12953 (3372 State Route 11 Main Street, 518-483-1529)
 Massena 13662 (Memorial Hospital, 1 Hospital Dr., 315-769-4253)
 Monticello 12701 (55 Sturgis Road, 845 791-4936)
 New City 10956 (345 North Main Street, 845-634-8942)
 New York 10027 (55 West 125th St., 646-273-8125)
 New York 10011 (Opiate Substitution Program, 437 W 16 St., 646-273-
 8100)

Niagara Falls 14301-2300 (2201 Pine Avenue, 716-862-8580)
 Olean 14760-2658 (465 North Union St., 716- 373-7709)
 Oswego: 13126 (437 State Route 104 E, 315-207-0120)
 Patchogue 11772 (4 Phyllis Drive, 631-475-6610 /PC 631-758-4419)
 Pine Plains 12567 (2881 Church St., Rt. 199, 518-398-9240)
 Plainview 11803 (1425 Old Country Rd.,)
 Plattsburgh 12901 (80 Sharron Ave. 518-561-6247)
 Port Jervis 12771 (150 Pike St., 845-856-5396)
 Poughkeepsie 12603 (Rt. 55, 488 Freedom Plains Rd., Suite 120, 845-
 452-5151)
 Riverhead 11901 (300 Centre Cr., 631-754-7978)
 Rochester 14620 (465 Westfall Rd., 585-463-2600)
 Rome 13441 (125 Brookley Road, Building 510, 315-334-7100)
 Schenectady 12308 (1322 Gerling Street, Sheridan Plaza, 518-346-3334)
 Springville 14141 (27 Franklin Street, Suite 1 716 592-7400)
 Staten Island 10314 (1150 South Ave, 3rd Floor – Suite 301, 718-761-
 2973)
 Sunnyside 11104 (47-01 Queens Blvd., 718-741-4800)
 Troy 12180 (295 River St., 518-274-7707)
 Valley Stream 11580 (99 S. Central Ave., 631-754-7978)
 Warsaw 14569 (Wyoming County Community Hospital, 400 North Main St.,
 585-786-8940x4960)
 Wellsville 14895 (3458 Riverside Dr., Route 19, 1-877-845-3247)
 White Plains 10601 (23 South Broadway, 914-421-1951)
 Yonkers 10705 (124 New Main St., 914-375-8055)

Regional Offices:

Buffalo 14202 (Niagara Center, 130 S. Elmwood Ave., 1-800-827-1000)
 (Serves counties not served by New York City VA Regional Office.)
 New York City 10014 (245 W. Houston St., statewide 1-800-827-1000)
 (Serves counties of Albany, Bronx, Clinton, Columbia, Delaware,
 Dutchess,
 Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau,
 New York,
 Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland,
 Saratoga,
 Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington,
 Westchester.)

Benefits Offices:

Albany 12208 (113 Holland Ave., 1-800-827-1000)
 Rochester 14620 (465 Westfall Rd., 1-800-827-1000)
 Syracuse 13202 (344 W. Genesee St., 1-800-827-1000)

Vet Centers:

Albany 12205 (17 Computer Drive West., 518-626-5130)

Babylon 11702 (116 West Main St., 631-661-3930)
 Binghamton 13901 (53 Chenango St., 607-722-2393)
 Bronx 10468 (2471 Morris Avenue, Suite 1A 718-367-3500)
 Brooklyn 11201 (25 Chapel St., Suite 604, 718-624-2765)
 Buffalo 14228 (2372 Sweet Home Road, 716-862-7350)
 Middletown 10940 (726 East Main street Suite 203 845-342-9917)
 New York 10004 (32 Broadway, Suite 200, 212-742-9591)
 New York 10035 (2279 3rd Avenue, 212-426-2200)
 Rochester 14620 (1867 Mt. Hope Ave., 585-232-5040)
 Staten Island 10301 (150 Richmond Terrace, 718-816-4499)
 Syracuse 13210 (716 E. Washington St., 315-478-7127)
 White Plains 10601 (300 Hamilton Ave., 1st Fl., Suite C 914-682-6250)
 Watertown 02601 (210 Court St., 315-782-0217)
 Woodhaven 11421 (75-10B 91st Ave., 718-296-2871)
 Plainview 11803 (1425 Old Country Rd. 516-572-8455)

National Cemeteries:

Bath 14810 (76 Veterans Ave., San Juan Ave., 607-664-4853/4806)
 Calverton 11933-1031 (210 Princeton Blvd., 631-727-5410/5770)
 Cypress Hills 11208 (625 Jamaica Ave., Brooklyn, 631-454-4949)
 Long Island 11735-1211 (2040 Wellwood Ave., Farmingdale, 631-454-4949)
 Saratoga 12871-1721 (200 Duell Rd., Schuylerville, 518-581-9128)
 Woodlawn 14901 (1825 Davis St., Elmira, 607-732-5411)

NORTH CAROLINA

VA Medical centers:

Asheville 28805 (1100 Tunnel Road, 828-298-7911 or 800-932-6408)
 Durham 27705 (508 Fulton St., 919-286-0411)
 Fayetteville 28301 (2300 Ramsey St., 910-488-2120 or 800-771-6106)
 Salisbury 28144 (1601 Brenner Avenue, 704-638-9000 or 800-469-8262)

Clinics:

Charlotte 28213 (8601 University East Drive, 704-597-3500)
 Durham 27705 (1824 Hillandale Road, 919-383-6107)
 Fayetteville 28304 (1991 Fordham Drive, 910-822-7998)
 Franklin 28734 (647 Wayah St., 828-369-1781)
 Greenville 27858 (800 Moye Blvd., 252-830-2149)
 Hamlet 28345 (100 Jefferson St., 910-582-3536)
 Hickory 28602 (2440 Century Place, SE, 828-431-5600)
 Midway Park 28544 241 Freedom Way, Suite 1 910-353-6406
 Morehead City 28557 (5420 Highway 70, 252-240-2349)
 Pembroke 28372 (139 Three Hunts Drive, 910-521-8452)
 Raleigh 27610 (3305 Sungate Blvd., 919-212-0129)
 Raleigh 27603 (3040 Hammond Business Place, Suite 105, 919-899-6259)

Raleigh/Brier Creek 27617 (8081 Arco Corporate Drive, Suite 130, 919-286-5220)
 Rutherford 28139 (374 Charlotte Road 828-288-2780)
 Wilmington 28401 (736 Medical Center Drive, Suite 102, 910-763-5979)
 Winston-Salem 27103 (190 Kimel Park Dr., 336-768-3296)
 Winston-Salem Annex 27127 (2101 Peters Creek Parkway, 336-761-5300)

Regional Office:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St., statewide 1-800-827-1000,
 Benefits Delivery at Discharge Office Winston-Salem 27101 (Attn: BDD, 100 N. Main St., Ste 1700)
 Quick Start Office Winston-Salem 27101 (Attn: Quick Start, Federal Bldg, 100 N. Main Street. Suite 1900
 Nationwide Loan Guaranty Certificate of Eligibility Center 1-888-244-6711

Vet Centers:

Charlotte 282602 (2114 Ben Craig Drive, Suite 300, 704-549-8025)
 Fayetteville 28311 (4140 Ramsey St., Suite 110, 910-488-6252)
 Greensboro 27406 (2009 S. Elm-Eugene St., 336-333-5366)
 Greenville 27834 (1021 WH Smith Blvd., Suite 100, 252-355-7920)
 Jacksonville 28540 (110A Branchwood Drive, Dr., 919-672-0814)
 Raleigh 27604 (1649 Old Louisburg Rd., 919-856-4616)

National Cemeteries:

New Bern 28560 (1711 National Ave., 252-637-2912)
 Raleigh 27610-3335 (501 Rock Quarry Rd., 252-637-2912)
 Salisbury 28144 (501 Statesville Blvd., 704-636-2661/4621)
 Wilmington 28403 (2011 Market St., 252-637-2912)

NORTH DAKOTA

VA Medical Center:

Fargo 58102 (2101 Elm Street, 701-232-3241 or 800-410-9723)

Clinics:

Bismarck 58503 (2700 State Street, 701-221-9152)
 Dickinson 58601 (33 9th Street, 701-483-6017)
 Grafton 58237 (Developmental Center Health Service Building, West Sixth Street, 701-352-4059)
 Grand Forks 3221- (32nd Ave. S. Grand Forks, ND 58201 701-335-4380)
 Jamestown 58401 (2430 20th St. SW, Suite 8 701-952-4787)
 Minot 58705 (10 Missile Avenue, 701-727-9800)
 Williston 58801 (205 Main Street, Williston ND 58801 701-572-2470)

Regional Office:

Fargo 58102 (2101 Elm St., statewide 1-800-827-1000)

Vet Centers:

Bismarck 58501 (1684 Capital Way, 701-224-9751)
 Fargo 58103 (3310 Fiechtner Dr., Suite 100, 701-237-0942)
 Minot 58701 (1400 20th Avenue SW, Suite 22041 3rd St. N.W., 701-852-0177)

OHIO**VA Medical centers:**

Chillicothe 45601 (17273 State Route 104, 740-773-1141 or 800-358-8262)
 Cincinnati 45220 (3200 Vine Street, 513-861-3100 or 888-267-78730)
 Cleveland 44106 (10701 East Blvd., 216-791-3800)
 Columbus 43209 (420 N. James Road, 614-257-5200 or 888-615-9448)
 Dayton 45428 (4100 W. 3rd Street, 937-268-6511 or 800-368-8262)

Clinics:

Akron 44319 (55 W. Waterloo 330-724-7715)
 Ashtabula 44004 (1230 Lake Avenue, 866-463-0912)
 Athens 45701 (510 West Union Street 740-593-7314)
 Cambridge 43727 (2146 Southgate Pkwy., 740-432-1963)
 Canton 44702 (733 Market Avenue South, 330-489-4600)
 Cincinnati 45245 (4355 Ferguson Drive, Suite 270, 513-943-3680)
 Cleveland 44113 (4242 Loraine Ave., 216-939-0699)
 Clermont County 45244 (4600 Beechwood Road)
 East Liverpool 43920 (15655 St Rt. 170, 330-386-4303)
 Gallipolis 45631 (323A Upper River Road, 740-446-3934)
 Georgetown 45121 (4903 State Route 125, 937-378-3414)
 Grove City 43123 (1955 Ohio Drive, 614-257-5800)
 Hamilton 45011 (1750 South Erie Highway, (513) 870-9444)
 Lancaster 43130 (1703 N. Memorial Dr. 740-653-6145)
 Lima 45804 (1303 Bellefontaine Ave., 419-222-5788)
 Lorain 44052 (205 West 20th Street, 440-244-3833)
 Mansfield 44906 (1456 Park Avenue West, 419-529-4602)
 Marietta 45750 (418 Colegate Drive, 740-568-0412)
 Marion 43302 (1203 Delaware Avenue, Corporate Center #2, 740-223-8089)
 Middletown 45042 (4337 N. Union Road, 513-423-8387)
 New Philadelphia 44663 (1260 Monroe Ave., Suite 1A, New 330) 602-5339)
 Newark 43055 (1912 Tamarck Rd., 740-788-8329)
 Painesville 44077 (7 West Jackson Street, 440-357-6740)
 Portsmouth 45622 (840 Gallia St., 740-353-3236)
 Ravenna 44266 (6751 N. Chestnut St., 330-296-3641)
 Sandusky 44870 (3416 Columbus Avenue, 419-625-7350)
 Springfield 45505 (512 South Burnett Road, 937-328-3385)
 St. Clairsville 43950 (103 Plaza Dr., Suite A, 740-695-9321 or 740-695-3721)

Toledo 43614 1200 S. Detroit Ave., 419-259-2000)
 Warren 44485 (1400 Tod Ave. (NW), 330-392-0311)
 Wilmington 45177 (448 West Main Street, 937-382-3949)
 Youngstown 44505 (2031 Belmont Avenue, 330-740-9200)
 Zanesville 43701 (2800 Maple Avenue, 740-453-7725)

Regional Office:

Cleveland 44199 (Anthony J. Celebrezze Fed. Bldg., 1240 E. 9th St., 1-800-827-1000)

Benefits Offices:

Cincinnati 45202 (36 E. Seventh St., Suite 210, 1-800-827-1000)
 Columbus 43219 (420 N. James Road, 1-800-827-1000)

Vet Centers:

Cincinnati 45203 (801-B W. 8th Street., Suite 126, 513-763-3500)
 Cleveland 44137-1915 (5310-1/2 Warrensville Center Road, 216-707-7901)
 Columbus 43215 (30 Spruce St., 614-257-5550)
 Columbus 43215 (30 Spruce St., 614-257-5550)
 Dayton ,45417 (627 E. Medical Plaza, 6th Floor, Edwin C. Moses Blvd., 937-461-9150)
 Maple Heights 44137 (5310 1/2 Warrensville Center Road, 216-707-7901) (Previously Cleveland Heights)
 Parma 44129 (5700 Pearl Rd., Suite 102, 440-845-5023)
 Toledo 43614 (1565 S. Byrne Rd., Suite 104, 419-213-7533)

National Cemeteries:

Dayton 45428-1088 (4100 W. Third St., 937-262-2115)
 Ohio Western Reserve 44270 (10175 Rawiga Rd. PO Box 8 Rittman, 330-335-3069)

OKLAHOMA**VA Medical centers:**

Muskogee 74401 (1011 Honor Heights Drive, 918-577-3000 or 888-397-8387)
 Oklahoma City 73104 (921 NE 13th Street, 405-456-1000)

Clinics:

Ada (301 N. Monte Vista, 580-436-2262)
 Altus 73521 (201 S. Park Lane. 580-482-9020)
 Ardmore: 73401 (2002 12th Ave. NW, Suite E, 580-226-4580)
 Enid 73701 (915 E. Garriott, Suite G., 580-242-5100)
 Fort Sill 73503 (4303 Pittman and Thomas Bldg. 580-585-5600)
 Jay (1569 North Main Street 918-253-1900 or 888-424-8387)

Hartshorne 74547 (1429 Pennsylvania Ave., 888-878-1598)
 Stillwater 74074 (320 N. Perkins Ave., 405-624-0334)
 Tulsa 74145 (9322 East 41st St., 918-628-2500)
 Ponca City/Blackwell 74631 (1009 W. Ferguson Ave, 580-363-0052)
 Vinita 74301 (269 S. 7th St. 918-713-5400)
 Wichita Falls 76301 (1800 7th Street, 940-723-2373)
 Oklahoma City Satellite Clinic "North May Clinic" 73120 (2915 Pine Ridge Road, 405-752-6500)

Regional Office:

Muskogee 74401 (Federal Bldg., 125 S. Main St., Compensation & Pension: 1-800-827-1000, Education National Call Center: 1-888-442-4551, National Direct Deposit: 1-877-838-2778)

Benefits Office:

Oklahoma City 73102 (Federal Campus, 301 NW 6th St., Suite 113, 1-800-827-1000)
 Tulsa 74145 (Ernest Childers Outpatient Clinic, 9322 East 41 St, Room 220, 1-800-827-1000)

Vet Centers:

Lawton 73501 (1016 SW, C Avenue Suite B, 580-585-5885)
 Oklahoma City 73118 (1024 N.W. 47th, 405-270-5184)
 Tulsa 74134- (14002 E. 21st Street, Suite 200, 918-628-2760)

National Cemeteries:

Fort Gibson 74434 (1423 Cemetery Rd., 918-478-2334)
 Fort Sill 73538 (2648 NE Jake Dunn Rd., 580-492-3200)

OREGON**VA Medical centers:**

Portland 97239 (3710 SW U.S. Veterans Hospital Rd., 503-220-8262 or outside Portland area 800-949-1004)
 Roseburg 97470 (913 NW Garden Valley Blvd., 541-440-1000 or 800-549-8387)
 Southern Oregon Rehabilitation Center and Clinics (97503, 8495 Crater Hwy, 541-826-2111)

Clinics:

Bandon 97411 (1010 1st Street, SE, Suite 100, 541-347-4736)
 Bend 97701 (2650NE Courtney Dr., 503-220-8262 or outside Portland area 800-949-1004)
 Boardman Telehealth 97818 (2 Marine Dr., Ste 103, 541-481-2255)
 Brookings 97415 (555 Fifth Street, 541-412-1152)
 Burns-Hines Outreach Clinic 97720 (271 N. Egan Burns, OR 541-573-8869)

Community Resource and Referral Center (308 SW 1st Ave. 503-808-1256 or toll free at 1-800-949-1004 Ext. 51256)
 Enterprise Telehealth 97828 (401 NE 1st St., 541-526-0219)
 Eugene 97404 (100 River Ave., 541-607-0897)
 Grants Pass 97525 (520 SW Ramsey Ave., Suite 102, 541-955-5551)
 Hillsboro 97006 (1925 Amber Glen Parkway Ste #300, 503-906-5000 or outside Portland area 800-949-1004)
 Klamath Falls 97601 (2819 Dahlia St., 541-273-6206)
 La Grande 97850 (202 12th St., 541-963-0627)
 Lakeview 97630 (1130 North 4th St., 541-273-6206)
 Newport Outreach Clinic (1010 SW Coast Highway, Newport 541-265-4182 or outside Portland area 800-949-1004)
 Eat Portland 97220 (10535 NE Glisan St., Gateway Medical Bldg., 2nd Fl., 503-220-8262, or outside Portland area 800-949-1004)
 Salem 97301 (1660 Oak Street SE, 503-220-8262 or outside Portland area 800-949-1004)
 Salem 97301 (1660 Oak Street SE Ste #100, 503-220-8262, or outside Portland area 800-949-1004)
 Warrenton 97146 (91400 Rilea Neacoxie St., Building 7315, 503-220-8262, or outside Portland area 800-949-1004)
 White City 97503 Rehab & Clinics (8495 Crater Lake Hwy., 541-826-2111)

Regional Office:

Portland 97204 (100 SW Main St. FL2., 1-800-827-1000)

Vet Centers:

Eugene 97403 (1255 Pearl St., 541-465-6918)
 Grants Pass 97526 (211 S.E. 10th St., 541-479-6912)
 Portland 97220 (8383 N.E. Sandy Blvd., Suite 110, 503-273-5370)
 Salem 97301 (12645 Portland road, NE., Suite 250)

National Cemeteries:

Eagle Point 97524 (2763 Riley Rd., 541-826-2511)
 Roseburg 97470 (1770 Harvard Blvd, 541-826-2511)
 Willamette 97266-6937 (11800 S.E. Mt. Scott Blvd., Portland, 503-273-5250)

PENNSYLVANIA**VA Medical centers:**

Altoona 16602 (2907 Pleasant Valley Boulevard, 814-943-8164)
 Butler 16001 (325 New Castle Road, 724-287-4781 or 800-362-8262)
 Coatesville 19320 (1400 Black Horse Hill Road, 610-384-7711 ext. 4239)
 Erie 16504 (135 East 38 Street, 814-868-8661 or 800-274-8387)
 Lebanon 17042 (1700 South Lincoln Avenue, 717-272-6621 or 800-409-8771)
 Philadelphia 19104 (3900 Woodland Avenue, 800-949-1001 or 215-823-

5800)
 Pittsburgh 15260 (H. John Heinz Progressive Health Center, 1010
 Delafield Road, 866-482-7488 or 412-822-2222)
 Pittsburgh 15240 (University Drive Division: University Drive, 412-688-
 6000 or 1-866-482-7488)
 Wilkes-Barre 18711 (1111 East End Blvd., 570-824-3521)

Clinics:

Allentown 18103 (3110 Hamilton Boulevard, 610-776-4304 or 866-249-
 6472)
 Bangor 18013 (701 Slate Belt Boulevard, 610-599-0127)
 Bradford 16701 (23 Kennedy Street, Suite 101, 814-368-3019)
 Berwick 18603 (301 W. Third Street, 570-759-0351)
 Camp Hill 17011 (25 N. 32nd Street, 717-730-9782)
 Camp Hill 17011 (25 N. 32nd Street, 717-730-9782)
 Cranberry Township 16066 (Freedom Square, 1183 Freedom Road, Suite
 A101, 724-741-3131) DuBois 15801 (190 West Park Avenue, Suite 8,
 814-375-6817)
 Ellwood City 16117 (Ellwood City Hospital, Medical Arts Building, Suite
 201, 304 Evans Drive 724-285-2203)
 Foxburg 16036 (ACV Medical Center, 855 Route 58, Suite 1, 724-659-
 5601)
 Ford City 16226 (Klingensmith Building, 313 Ford City, Suite 2B, 724-763-
 4090) Frackville 17931 (10 East Spruce St., 570-874-4289)
 Franklin 16323 (Venango County Clinic, Pennwood Center, 464 Allegheny
 Boulevard, 866-962-3260)
 Greensburg 15601 (5274 Route 30 East, Suite 10, 724-216-0317)
 Hermitage 16148 (295 N. Kerrwood Dr., Suite 110, 724-346-1569)
 Horsham 19044 (433 Caredean Dr., 215-823-6050)
 Johnstown 15904 (1425 Scalp Ave., Suite 29, 814-266-8696)
 Kittanning 16201 (Armstrong Memorial Hospital 1 Nolte Dr., 724-543-8711)
 Lancaster 17605 (1861 Charter Lane, Green Field Corporate Center, Suite
 121, 717-290-6900)
 Meadville 16335 (16954 Conneaut Lake Road, 866-962-3210)
 Monaca 15061 (90 Wagner Rd., 724-709-6005)
 New Castle 16101 (Ridgewood Professional Centre, 1750 New Butler
 Road, 724-598-6080)
 Northampton Clinic & Rehab Ctr (701 Slate Belt Boulevard Bangor 610-
 597-0127)
 Parker 16049 (ACV Medical Center, 855 Route 58, Suite 1, 724-659-5601)
 Pottsville 17901 (Good Samaritan Medical Mall, 700 Schuylkill Manor
 Road, Suite 6, 570-621-4115)
 Reading 19601 (St. Joseph's Community Center, 145 N. 6th St., 610-208-
 4717)
 Sayre 18840 (1537 Elmira St., 570-888-6803)
 Schuylkill 17972 (6 South Greenview Rd., 570-621-4115)

Spring City 19475 (11 Independence Drive 610-384-7711 ext. 4239)
 Springfield 19064 (Crozer Keystone Healthplex, 194 W. Sproul, Road,
 Suite 105, 610-384-7711 ext. 4239)
 State College 16801 (3048 Enterprise Drive, 814-867-5415)
 Tobyhanna 18466 (Tobyhanna Army Depot Building 220, 570-615-8341)
 Uniontown 15401 (635 Pittsburg Rd., Suite 520, 724-439-4990)
 Warren 16365 (3 Farm Colony Dr., 866-682-3250)
 Washington 15301 (Washington Crown Center Mall, Room 450, 1500 West
 Chestnut St, 724-250-7790)
 Wilkes-Barre 18711 (1111 East End Boulevard, 570-824-3521)
 Williamsport 17701 (1705 Warren Avenue, Werner Building – 3rd Floor,
 Suite 304, 570-322-4791)
 York 17402 (2251 Eastern Boulevard, 717-840-2730 or 717-854-2322)

Benefits Office:

Wilkes-Barre 18702 (1123 East End Blvd., Bldg. 35, Suite 11, 1-800-827-
 1000)

Regional Office:

Philadelphia 19101 (P.O. Box 8079, 5000 Wissahickon Avenue, statewide
 1-800-827-1000) - Serves counties in Pennsylvania: Adams, Berks, Brad-
 ford,
 Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Dauphin,
 Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh,
 Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton,
 Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder,
 Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York. Serves
 counties in New Jersey: Atlantic, Burlington, Camden, Cape May,
 Cumberland, Gloucester, Salem).
 Pittsburgh 15222 (William S. Moorehead Federal Building, 1000 Liberty
 Ave. stateside 1-800-827-1000) - Serves counties in Pennsylvania: Allegh-
 eny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield,
 Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indi-
 ana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, War-
 ren, Washington, and Westmoreland. Serves counties in West Virginia:
 Brooke, Hancock, Marshall, and Ohio)

Vet Centers:

Bristol 19007 (2 Canal's End Plaza, Suite 201B, 215-823-4590)
 Erie 16501 (1000 State St., Suite 1&2, 814-453-7955)
 Dubois 15801 (100 Meadow Lane, Suite 8, 814-372-2095)
 Harrisburg 17102 (1500 N. 2nd St., Suite 2, 717-782-3954)
 McKeesport 15131 (2001 Lincoln Way, 412-678-7704)
 Norristown 19401 (314 E. Johnson Highway, Suite 201, 215-823-5245)
 Philadelphia 19107 (801 Arch St., Suite 102, 215-627-0238)
 Philadelphia 19120 (101 E. Olney Ave., 215-924-4670)

Pittsburgh 15205 (2500 Baldwick Rd., Suite 15, 412-920-1765)
 Scranton 18505 (1002 Pittston Ave., 570-344-2676)
 Williamsport 17701 (49 E. Fourth Street, Suite 104, 570-327-5281)

National Cemeteries:

Indiantown Gap 17003-9618 (R.R. 2, P.O. Box 484, Indiantown Gap Rd.,
 Annville, 717-865-5254/5)
 Nat. Cem. of the Alleghenies 15017 (1158 Morgan Rd., Bridgeville, 724-
 746-4363)
 Philadelphia 19138 (Haines St. & Limekiln Pike, 215-504-5610)
 Washington Crossing 18940 (830 Highland Rd., Newtown, 215-504-5610)

PHILIPPINES**Clinics:**

1302 Pasay City (1501 Roxas Boulevard, 011-632-318-8387, International
 Mailing Address: DPO
 AP 96515)

Regional Office:

1302 Pasay City (1501 Roxas Boulevard, 011-632-550-3888, International
 Mailing Address: DPO
 AP 96515)

PUERTO RICO**Medical Center:**

San Juan 00921-3201 (10 Casia Street, 787-641-7582 or 800-449-8729)

Clinics:

Arecibo 00612 (Victor Rojas II / Zona Industrial Carr. 129, 787-816-1818)
 Guayama 00784 (FISA Bldg 1st Floor, Paseo Del Pueblo, km 0.3, lote no
 6, 787-866-8766)
 Mayagüez 00680-1507 (Avenida Hostos #345, 787-265-8805)
 Ponce 00716-2001 (Paseo Del Veterano #1010, 787-12-3030)

Regional Office:

San Juan 00968-8024 (50 Carretera 165 Adjacent to El Nuevo Dia
 Building), Guaynabo. Serving all Puerto Rico and the Virgin Islands,
 1-800-827-1000)

Benefits Offices:

Mayaguez 00680-1507 (Ave. Hostos 345, Carretera 2, Frente al Centro
 Medico, 1-800-827-1000)
 Ponce 00731 (Paseo del Veterano #1010, 1-800-827-1000)
 Arecibo 00612 (Victor Rojas II/ Zona Industrial Carr. 129, 1-800-827-1000)

Benefits Offices:

Mayaguez 00680-1507 (Ave. Hostos 345, Carretera 2, Frente al Centro

Medico, 1-800-827-1000)
 Ponce 00731 (10 Paseo del Veterano, 1-800-827-1000)
 Arecibo 00612 (Gonzalo Marin 50, 1-800-827-1000)

Vet Centers:

Arecibo 00612-4702 (52 Gonzalo Marin St., 787-879-4510/4581)
 Ponce 00731 (35 Mayo St., 787-841-3260)
 San Juan 00921 (Condominio Med. Ctr. Plaza, Suite LC8A11, La Riviera,
 787-749-4409)
 National Cemetery:
 Puerto Rico 00961 (Ave. Cementerio Nacional 50, Barrio Hato Tejas,
 Bayamon, 787-798-8400)

RHODE ISLAND**VA Medical Center:**

**Providence 02908 (830 Chalkstone Avenue, 401-273-7100 or 866-590-
 2976)**

Clinic:

Middletown 02842 (One Corporate Place, 401-847-6239)

Regional Office:

Providence 02903 (380 Westminster St.; statewide, 1-800-827-1000)

Vet Center:

Warwick 02889 (2038 Warwick Ave., 401-739-0167)

SOUTH CAROLINA**Regional Office:**

Columbia 29209 (6437 Garners Ferry Rd., statewide 1-800-827-1000)

VA Medical centers:

Charleston 29401 (109 Bee Street, 843-577-5011 or 888-878-6884)
 Columbia 29209 (6439 Garners Ferry Road, 803-776-4000)

Clinics:

Aiken 29803 (951 Millbrook Ave., 803-643-9016)
 Anderson 29621 (1702 E. Greenville Street, 864-224-5450)
 Beaufort 29902 (Pickney Road, 843-770-0444)
 Florence 29505 (1822 Sally Hill Farms Blvd. 843-292-8383)
 Greenville 29605 (3510 Aug. a Rd., 864-299-1600)
 Goose Creek 29445 (2418 NNPTC Circle, 843-577-5011 or 888-878-6884)
 Myrtle Beach 29577 (3381 Phillis Blvd., 843-477-0177)
 North Charleston 29406 (9237 University Blvd, 843-789-6400)
 Orangeburg 29118 (1767 Villagepark Drive, 803-533-1335)

Rock Hill 29730 (205 Piedmont Blvd, 803-366-4848)
 Spartanburg 29303 (279 North Grove Medical Park Drive, 864-582-7025)
 Sumter 29150 (407 North Salem Avenue, 803-938-9901)
 Nursing Home:
 Walterboro 29488 (2461 Sidneys Road, Veterans Victory House, 843-538-3000)
 Nursing Home:
 Walterboro 29488 (2461 Sidneys Road, Veterans Victory House, 843-538-3000)

Regional Office:

Columbia 29209 (6437 Garners Ferry Rd 1-800-827-1000)

Vet Centers:

Charleston 29406 (5603-A Rivers Avenue, 843-789-7000)
 Columbia 29201 (11710-A Richland Street, 803-765-9944)
 Greenville 29601 (14 Lavinia Ave., 864-271-2711)
 North Charleston 29406 (5603-A Rivers Ave., 843-747-8387)

National Cemeteries:

Beaufort 29902-3947 (1601 Boundary St., 843-524-3925)
 Florence 29501 (803 E. National Cemetery Rd., 843-669-8783)
 Fort Jackson 29229 (4170 Percival Rd., Columbia, 803-699-2246)

SOUTH DAKOTA**VA Medical centers:**

Fort Meade 57741 (113 Comanche Road, 605-347-2511 or 800-743-1070)
 Hot Springs 57747 (500 North 5th Street, 605-745-2000 or 800-764-5370)
 Sioux Falls 57105 (2501 W. 22nd Street, 605-336-3230 or 800-316-8387)

Clinics:

Aberdeen 57201 (2301 8th Ave. NE., Suite 225, 605-629-3500)
 Eagle Butte 57625 (15 Main Street, 605-9672644)
 McLaughlin, SD 57642 (302A Sale Barn Rd., 605-823-4574)
 Mission 57555 (153 Main Street, 605-856-2295)
 Pierre 57501 (1601 North Harrison, Suite 6, 605-945-1710)
 Pine Ridge (605-718-1905)
 Rapid City 57701 (3525 5th Street, 605-718-1095)
 Wagner 57380 (400 W. Hwy. 46-50, 605-384-2340)
 Watertown 57201 (917 29th St. SE, 605-884-2420)
 Winner 57580 (1436 E. 10th St., 605-842-2443)

Regional Office:

Sioux Falls 57105 (2501 W. 22nd St., statewide 1-800-827-1000)

Vet Centers:

Martin 57551 (105 East Hwy 18, 605-685-1300)
 Rapid City 57701 (621 6th St., Suite 101, 605-348-0077)
 Sioux Falls 57104 (601 S. Cliff Ave., Suite C, 605-330-4552)

National Cemeteries:

Black Hills 57785 (20901 Pleasant Valley Dr., Sturgis, 605-347-3830)
 Fort Meade 57785 (P.O. Box 640, Old Stone Rd., Sturgis, 605-347-3830)
 Hot Springs 57747 (500 N 5th St., 605-347-3830)

TENNESSEE**VA Medical centers:**

Memphis 38104 (1030 Jefferson Avenue, 901-523-8990 or 800-636-8262)
 Mountain Home 37684 (Corner of Lamont and Sydney Streets, P.O. Box 4000, 423-926-1171 or 877-573-3529)
 Murfreesboro 37129 (3400 Lebanon Pike, 615-867-6000 or 800-876-7093)
 Nashville 37212 (1310 24th Avenue South, 615-327-4751 or 800-228-4973)

Clinics:

Bristol 24202 (2426 Lee Highway, Preston Square, 276-645-4520)
 Chattanooga 37411 (150 Debra Rd., Suite 5200, Bldg. 6200, 423-893-6500)
 Clarksville 37043 (1832 memorial St, 931-645-3552)
 Cookeville 38501 (851 S. Willow Avenue, Suite 108, 931-284-4060)
 Covington 38127 (N. Memphis, 3461 Austin Peay Highway, 901-261-4500)
 Dover 37058 (1021 Spring Street, 931-232-5329)
 Dyersburg 38024 (433 East Parkview Street, 731-287-7289)
 Jackson 38305 (180 Old Hickory Blvd, 731-661-2750)
 Maury County (833 Nashville Highway 931-981-6930)
 McMinnville (1014 S. Chancery Street, 931-474-7700)
 Meharry (1818 Albion Street, Nashville, TN 615-873-6700)
 Memphis 38116 (1056 East Raines Rd., 901-271-4900)
 Morristown 37813 (925 E. Morris Blvd., 423-586-9100)
 Nashville (Women's Clinic, 1919 Charlotte Ave 615-873-8000)
 Norton 24273 (654 Highway 58 East, Virginia/KY Regional Center, 276-679-8010)
 Knoxville 37923 (8033 Ray Mears Blvd. 865-545-4592)
 Rogersville 37857 (401 Scenic Drive, 423-235-1471)
 Savannah 38372 (765-A Florence Rd, 731-925-2300)
 Tullahoma 37389 (225 First Street, 931-454-6134)

Regional Office:

Nashville 37203 (110 9th Ave., South, statewide 1-800-827-1000)

Vet Centers:

Chattanooga 37411 (951 Eastgate Loop Rd., Bldg. 5700, Suite 300, 423-855-6570)
 Johnson City 37604 (2203 McKinley Road, Suite 254, 423-928-8387)
 Knoxville 37914 (2817 E. Magnolia Ave., 865-545-4680)
 Memphis 38104 (1407 Union Ave., Suite 410, 901-544-0173)
 Nashville 37217 (1420 Donelson Pike, Suite A-5, 615-366-1220)

National Cemeteries:

Chattanooga 37404 (1200 Bailey Ave., 423-855-6590)
 Knoxville 37917 (939 Tyson St., N.W., 423-855-6590)
 Memphis 38122 (3568 Townes Ave., 901-386-8311)
 Mountain Home 37684 (P.O. Box 8, VAMC, Bldg. 117, 423-979-3535)
 Nashville 37115-4619 (1420 Gallatin Rd. S., Madison, 615-860-0086)

TEXAS**VA Medical centers:**

Amarillo 79106 (6010 Amarillo Boulevard West 806-355-9703 or 800-687-8262)
 Big Spring 79720 (300 Veterans Blvd., 432-263-7361 or 800-472-1365)
 Bonham 75418 (1201 E. 9th Street, 903-583-2111 or 800-924-8387)
 Dallas 75216 (4500 South Lancaster Road, 214-742-8387 or 800-849-3597)
 El Paso 79930 (5001 North Piedras Street, 915-564-6100 or 800-672-3782)
 Harlingen 78550 (Health Care Center at Harlingen, 2601 Veterans Drive, 956-291-9000)
 Houston 77030 (2002 Holcombe Blvd., 713-791-1414 or 800-553-2278)
 Kerrville 78028 (3600 Memorial Blvd, 830-896-2020)
 San Antonio 78229 (7400 Merton Minter Blvd., 210-617-5300 or 877-469-5300)
 Temple 76504 (1901 Veterans Memorial Drive, 254-778-4811 or 800-423-2111)
 Waco 76711 (4800 Memorial Drive, 254-752-6581 or 800-423-2111)

Clinics:

Abilene 79602 (3850 Ridgemont Dr., 432-263-7361 or 800-472-1365)
 Austin 78741 (7901 Montopolis Drive (relocating to, 512-389-1010 or 800-423-2111)
 Beaumont 77707 (3420 Veterans Circle, 409-981-8550 or 1-800-833-7734)
 Beeville 78102 (302 S. Hillside Dr., 361-358-9912 or 210-617-5300)
 Bridgeport 76426 (806 Woodrow Wilson Ray Cir., 940-683-2538)
 Brownwood 76801 (2600 Memorial Park Drive, 325-641-0568 or 800-423-2111)
 Bryan/College Station 77845 (1652 Rock Prairie Road, Suite 100, 979-680-0361)

Cedar Park 78613 (701 E. Whitestone Boulevard. 512-260-1368 or 800-423-2111)
 Conroe 77304 (800 Riverwood Ct., Ste. 100, 936-522-4000 or 800-553-2278, ext. 1949)
 Corpus Christi 78405 (5283 Old Brownsville Road, 361-806-5600)
 Del Rio 78840 (1801 Bedell, 830-775-1166)
 Denton 76205 (2223 Colorado Blvd., 940-891-6350)
 El Paso 79936 (2400 Trawood Dr., Suite 200, 915-564-7880)
 Fort Worth 76119 (2201 SE LOOP 820, 817-335-2202 or 800-443-9672)
 Fort Stockton 79735 (2071 North Main St., 432-263-7361 or 800-472-1365)
 Galveston 77550 (3828 Ave N, 409-761-3200 or 800-553-2278, ext. 12600)
 Granbury 76049 (601 Fall Creek Hwy., 817-326-3902)
 Greenville 75407 (4006 Wellington Rd., Ste. 100, 903-450-4788)
 Harlingen 78550 (2106 Treasure Hills Blvd, 956-366-4500)
 Katy (750 Westgreen Blvd opens in May 2013)
 Kingsville 78363 (415 S. 6th Street, 361-592-3237)
 La Grange 78945 (890 E. Travis Street 979-968-5878 or 800-423-2111)
 Lake Jackson 77566 (208 Oak Drive South Lake Jackson 979-230-4852)
 Laredo 78041 (6551 Star Court, 956-523-7850, refills: 1-800-209-7377)
 Longview 75601 (1005 North Eastman Road, 903-247-8262 or 800-957-8262)
 Lubbock 79412 (6104 Avenue Q South Drive, 806-472-3400)
 Lufkin 75904 (2206 North John Redditt Drive, 936-671-4300 or 1-800-209-3120)
 McAllen 78503 (2101 S. Colonel Rowe Blvd, 956-618-7100 or 866-622-5536)
 New Braunfels 78130 (189 E. Austin, Suite 106, 830-629-3614)
 Northeast 78217 (2391 NE Loop 410 Suite 101, 210-590-0247)
 Northwest 78228 (4318 Woodcock, Suite 120, 210-736-4051)
 Odessa 79762 (4241 N. Tanglewood, Suite 201, 432-263-7361 or 800-472-1365)
 Palestine 75801 (2000 So. Loop 256, Suite 124, 903-723-9006)
 Paris 75460 (635 Stone Ave., 903-785-9900)
 Pecan Valley 78222 (4243 E. Southcross, Suite 206, 210-337-4316)
 Richmond 77469 (22001 Southwest Freeway, Ste. 200, 832-595-7700 or 1-800-553-2278, ext. 12800)
 San Antonio 78240 (Frank M, Tejada OPC, 5788 Eckhert Road, 210-699-2100)
 San Antonio Dental Clinic 78299 (8410 Data Point, 210-949-8900)
 San Angelo 76905 (2018 Pulliam, 432-263-7361)
 San Antonio 78226 (1831 S. General McMullen, 210-434-4742)
 Seguin 78155 (526 E. Court Street, 830-629-3614)
 Sherman 75090 (3811 US 75N., 903-487-0477)
 Stamford 79553 (1601 Columbia Street, 432-263-7361 or 800-472-1365)

SW Military 78221 (1714 SW Military, 210-923-1166 ext. 0777)
 Temple 76502 (4501 S. General Bruce Dr., Suite 75, 254-771-9400 or 800-423-2111)
 Texas City 77591 (9300 Emmett F. Lowry Expressway, Ste. 206, 1-800-553-2278 or 409-986-2900)
 Tyler 75708 (3414 Golden Rd, 903-590-3050)
 Tyler (Second location beginning in June:1827 Troop Hwy., Ste. 1827, Tyler, TX 75701)
 Victoria 77901 (1908 North Laurent Street, Suite 150, 361-582-7700 or 800-209-7377)
 Wichita Falls 76301 (1800 7th St., 940-723-2373)

Regional Offices:

Houston 77030 (6900 Almeda Rd., statewide, 713-383-1999 or 1-800-827-1000. Serves counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadeloupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kennedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Aug. ine, San Jacinto, San Patricio, San Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvalde, Val Verde, Victoria, Walker, Waller, Washington, Webb, Wharton, Willacy, Wilson, Zapata, Zavala)
 Waco 76799 (One Veterans Plaza, 701 Clay Ave; statewide, 1-800-827-1000; serves the rest of the state. In Bowie County, the City of Texarkana is served by Little Rock, AR, VA Regional Office, 1-800-827-1000.)

Benefits Offices:

Abilene 79602 (Taylor County Plaza Bldg., Suite 103, 400 Oak St., 1-800-827-1000)
 Amarillo 79106 (6010 Amarillo Blvd. W., 1-800-827-1000)
 Austin 78741 (2901 Montopolis Dr., Room 108, 1-800-827-1000)
 Camp Mabry in Austin 78763 (Bldg. 10, Room 217, 1-800-827-1000)
 Corpus Christi 78405 (4646 Corona Dr., Suite 150, 1-800-827-1000)
 Dallas 75216 (4500 S. Lancaster Rd., 1-800-827-1000)
 El Paso 79930 (5001 Piedras Dr., 1-800-827-1000)
 Fort Hood 76544 (Bldg. 18010, Room A-308, 1-800-827-1000)
 Ft. Worth 76119 (2201 SE Loop 820., 1-800-827-1000)
 Lubbock 79410 (6104 Ave. Q S Drive, Rm. 132, 1-800-827-1000)
 McAllen 78503 (109 Toronto Ave., 1-800-827-1000)
 San Antonio 78240 (5788 Eckert Rd., 1-800-827-1000)

Temple 76504 (1901 Veterans Memorial Dr., Room 5G38 [BRB], 1-800-827-1000) (MWF 9:00-3:30)
 Tyler 75701 (1700 SSE Loop 323, Suite 310, 1-800-827-1000)

Vet Centers:

Abilene 79602 (400 Oak St., 325-674-1328)
 Amarillo 79109 (3414 Olsen Blvd., Suite E., 806-354-9779)
 Austin 78741 (2015 S I.H. 35, Suite 101, 512-416-1314)
 Corpus Christi 78411 (4646 Corona, Suite 250, 361-854-9961)
 Dallas 75231 (10501 N. Central Expressway, Suite 213, 214-361-5896)
 El Paso 79925 (1155 Westmoreland, Suite 121, 915-772-0013)
 Fort Worth 76104 (1305 W. Magnolia, Suite B, 817-921-9095)
 Harris County 77014 (14300 Cornerstone Village Dr., #110, 713-578-4002)
 Houston 77098 (2990 Richmond Ave., Suite 325, 713-523-0884)
 Houston 77024 (701 N. Post Oak Rd., Suite 102, 713-682-2288)
 Jefferson County 77702, (990 IH 10 N, Suite 147, 409-981-8576)
 Killeen Heights 76548 (302 Millers Crossing, Suite #4, 254-953-7100)
 Laredo 78041 (6999 McPherson Rd., 102, 956-723-4680)
 Lubbock 79410 (3106 50th St., 806-792-9782)
 McAllen 78504 (801 W Nolana Loop, Suite 140, 956-631-2147)
 Mesquite 75149 (502 West Kearney, Suite 300, 972-288-8030)
 Midland 79705 (2817 W. Loop 250N Suite E, 432-697-8222)
 San Antonio NW 78254 (9910 W. Loop 1604 North, Suite 126, 210-688-0606)
 Tarrant County 76013 (3337 W Pioneer Pkwy, 817-274-0981)

National Cemeteries:

Dallas-Fort Worth 75211 (2000 Mountain Creek Parkway, 214-467-3374)
 Fort Bliss 79906 (Box 6342, 5200 Fred Wilson Rd., 915-564-0201)
 Fort Sam Houston 78209 (1520 Harry Wurzbach Rd., San Antonio, 210-820-3891/3894)
 Houston 77038 (10410 Veterans Memorial Dr., 281-447-8686)
 Kerrville 78028 (VAMC, 3600 Memorial Blvd., 210-820-3891/3894)
 San Antonio 78202 (517 Paso Hondo St., 210-820-3891/3894)

UTAH

VA Medical Center:

Salt Lake City 84148 (500 Foothill Drive, 801-582-1565 or 800-613-4012)

Clinics:

Ogden 84403 (982 Chambers Street, 801-479-4105)
 Orem 84057 (1443 W. 800 North, Suite 302, 801-235-0953)
 Price 84501 (189 South 600 West, Suite B, 435-613-0342)
 Roosevelt 84066 (245 W. 200 N., 435-725-1050)

St. George 84770 (1067 East Tabernacle, Suite 7, 435-634-7608)
West Valley City 84120 (2750 South 5600 West, 801-582-1565)

Regional Office:

Salt Lake City 84158 (P.O. Box 581900, 550 Foothill Dr., statewide 1-800-827-1000)

Vet Centers:

Provo 84604 (1807 No. 1120 West, 801-377-1117)
Salt Lake City 84106 (1354 East 3300 South, 801-584-1294)
Washington County 84770 (1664 S Dixie Dr, Suite C-105, 435-673-4494)

VERMONT**VA Medical Center:**

White River Junction 05009 (215 North Main Street, 802-295-9363 or 866-687-8387)

Clinics:

Bennington 05201 (186 North Street, 802-447-6913)
Brattleboro 05301 (71 GSP Drive, 802-251-2200)
Colchester 05446 (162 Hegeman Ave., Unit 100, 802-655-1356)
Keene 03431 (640 Marlboro Road, Rte 101 603-358-4900)
Littleton, NH 03561 (685 Meadow St., Suite 4, 603-444-1323)
Newport 05855 (189 Prouty Drive, 802-334-4131)
Rutland 05701 (215 Stratton Road, 802-770-6713)

Regional Office:

White River Junction Junction 05009 (215 N. Main St., 1-800-827-1000)

Vet Centers:

Gorham, NH 03581 (515 Main St., 603-752-2571)
South Burlington 05403 (359 Dorset St., 802-862-1806)
White River Junction 05001 (222 Holiday Inn Dr., #2 Gilman Office Complex, 802-295-2908 or 1-800-649-6603)

VIRGINIA**VA Medical centers:**

Hampton 23667 (100 Emancipation Drive, 757-722-9961)
Richmond 23249 (1201 Broad Rock Boulevard, 804-675-5000 or 800-784-8381)
Salem 24153 (1970 Roanoke Boulevard, 540-982-2463 or 888-982-2463)

Clinics:

Alexandria 22310 (6940 South Kings Highway Suite #208, 703-313-0694)

Bristol 24202 (Preston Square, 2426 Lee Highway, Suite 200, 276-645-4520)
Charlottesville 22911 (650 Peter Jefferson Pkwy., Suite 160, 434-293-3890)
Covington 24426 (VFW Post #1033, 710 E. Dolly Anne Drive, 540-982-2463)
Danville 24540 (705 Piney Forest Rd., 434-710-4210)
Emporia 23847 (1746 East Atlantic Street, 434-348-1055)
Fredericksburg 22401 (1965 Jefferson Davis Hwy., Suite 100, 540-370-4468)
Harrisonburg 22801 (1755 S. High St., 540-442-1773)
Fort Belvoir (9300 DeWitt Loop 571-231-2408)
Lynchburg 24501 (1600 Lakeside Drive, 434-316-5000)
Kernstown 22602 (170 Prosperity Drive, 540-869-0600)
Norton 24273 (654 Hwy 58 East, 276-679-8010)
Tazewell 24651 (123 Ben Bolt Ave., 276-988-2526)
Staunton 24401 (102 Business Way, 540-886-5777)
Stuarts Draft 24477 (3251 Stuarts Draft Hwy, VFW Post #9339, 540-982-2463)
Virginia Beach 23462 (244 Clearfield Ave., 722-9961 ext 1900)
Winchester (170 Prosperity Drive 540-869-0600)
Wytheville 24382 (100 Peppers Ferry Road, 276-223-5400)

Regional Office:

Roanoke 24016-1928 (116 North Jefferson Street, , statewide 1-800-827-1000)

Benefits Offices:

Hampton 23605 (5200 West Mercury Blvd., Suite 295)
Norfolk 23513 (2551 Eltham Avenue, Suite E)

Vet Centers:

Alexandria 22310 (86940 South Kings Highway, Suite 204, 703-360-8633)
Norfolk 23504 (1711 Church Street, Suite A & B, 757-623-7584)
Richmond 23230 (4902 Fitzhugh Ave., 804-353-8958)
Roanoke 24016 (350 Albemarle Ave., SW, 540-342-9726)
Virginia Beach 23452 (324 South Port Circle, Suite 102)

National Cemeteries:

Alexandria 22314 (1450 Wilkes St., 703-221-2183/2184)
Balls Bluff 22075 (Rte. 7, Leesburg, 540-825-0027)
City Point 23860 (10th Ave. & Davis St., Hopewell, 804-795-2031)
Cold Harbor 23111 (6038 Cold Harbor Rd., Mechanicsville, 804-795-2031)
Culpeper 22701 (305 U.S. Ave., 540-825-0027)
Danville 24541 (721 Lee St., 704-636-2661)
Fort Harrison 23231 (8620 Varina Rd., Richmond, 804-795-2031)

Glendale 23231 (8301 Willis Church Rd., Richmond, 804-795-2031)
 Hampton 23667 (Cemetery Rd. at Marshall Ave., 757-723-7104)
 Hampton 23669 (VAMC, Emancipation Dr., 757-723-7104)
 Quantico 22172 (P.O. Box 10, 18424 Joplin Rd. (Rte. 619), Triangle 703-221-2183/2184)
 Richmond 23231 (1701 Williamsburg Rd., 804-795-2031)
 Seven Pines 23150 (400 E. Williamsburg Rd., Sandston, 804-795-2031/2278)
 Staunton, 24401 (901 Richmond Ave., 540-825-0027)
 Winchester 22601 (401 National Ave., 540-825-0027)

VIRGIN ISLANDS

Clinics:

St. Croix 00850-4701 (Village Mall, 16, Box 10553 RR02, Kingshill, 340-778-5553)
 St. Croix (TMedical Foundation Bldg., Suite 1010, 50 Estate Thomas), Suite 304 & 310,
 St. Thomas Medical Foundation, 340- 774-6674

Benefits:

Served by San Juan, Puerto Rico, VA Regional Office, 1-800-827-1000

Vet Centers:

St. Croix 00850-4701 (Village Mall, 16, Box 10553 RR02, Kingshill, 340-778-5553)
 St. Croix 00802 (St Thomas CBOC VI Medical Foundation 50 Estate Thomas, Suite 101) 340-774-6674

WASHINGTON

VA Medical centers:

American Lake 98493 (9600 Veterans Drive, Tacoma, 800-329-8387 or 253-582-8440)
 Seattle 98108 (1660 S. Columbian Way, 800-329-8387 or 206-762-1010)
 Spokane 99205 (4815 N. Assembly Street, 509-434-7000 or 800-325-7940)
 Tacoma 98493 (9600 Veterans Dr., 253-582-8440 or 800-329-8387)
 Vancouver 98661 (1601 E. 4th Plain Blvd, 360-696-4061 or 800-949-1004)
 Walla Walla 99362 (77 Wainwright Drive, 509-525-5200 or 888-687-8863)

Clinics:

Bellevue 98005 (13033 Bel-Red Road, Suite 210, 425-214-1055)
 Bremerton 98312 (925 Adele Avenue, 360-782-0129)
 Federal Way 98003 (34617 11th Place South, 253-336-4142)
 Mount Vernon 98274 (307 S. 13th Street, Suite 200, 360-848-8500)
 Port Angeles 98362 (1005 Georgianna St., 360-565-9330)
 Richland 99352 (Richland Federal Bldg., 825 Jadwin Ave., Ste. 250, 509-

946-1020)
 Seattle 98125 (12360 Lake City Way NE, Suite 200, 206-384-4382)
 South Sound 98532 (151 NE Hampe Way Suite B2-6, Chehalis, 360-748-3049)
 Wenatchee 98801 (2530 Chester-Kimm Road, 509-663-7615)
 Yakima 98902 (717 Fruitvale Blvd., 509-966-0199)
 Yakima Mental Health Clinic 98902 (2119 W. Lincoln Ave, 509-457-2736

Regional Office:

Seattle 98174 (Fed. Bldg., 915 2nd Ave., statewide 1-800-827-1000)
 Benefits Offices:
 Fort Lewis 98433 (Waller Hall Rm. 700, P.O. Box 331153, 253-967-7106)
 Bremerton 98337 (W. Sound Pre-Separation Center, 262 Burwell St., 360-782-9900)

Benefits Offices:

Joint Base Lewis McChord 98433 (Waller Hall Bldg 2140 Rm. 700 Mail Stop 62, P.O. Box 339500, 253-967-7106)
 Bremerton 98337 (W. Sound Pre-Separation Center, 264 Burwell St., 360-782-9900)

Vet Centers:

Bellingham 98226 (3800 Byron Ave., Suite 124, 360-733-9226)
 Everett 98201 (3311 Wetmore Ave, Everett, WA, 425-252-9701)
 Seattle 98121 (2030 9th Ave., Suite 210, 206-553-2706)
 South King County 98032 (32020 32nd Ave. S, Suite 110, 253-838-3090)
 Spokane 99206 (100 N. Mullan Rd., Suite 102, 509-444-8387)
 Tacoma 98409 (4916 Center St., Suite E, 253-535-7038)
 Walla Walla 99362 (1104 Poplar St., 509-526-8387)
 Yakima 98902 (2119 W. Lincoln Ave., 509-457-2736)

WEST VIRGINIA

VA Medical centers:

Beckley 25801 (200 Veterans Avenue, 304-255-2121 or 877-902-5142)
 Clarksburg 26301 (One Medical Center Drive, 304-623-3461 or 800-733-0512)
 Huntington 25704 (1540 Spring Valley Drive, 304-429-6741 or 800-827-8244)
 Martinsburg 25405 (510 Butler Avenue, 304-263-0811 or 800-817-3807)

Clinics:

Charleston 25302 (104 Alex Ln., 304-926-6001)
 Franklin 26807 (314 Pine Street, 304-358-2355)
 Logan 25601 (403 Justice Avenue., 304-752-8355)
 Maxwelton 24957 (804 Industrial Park Road, 304-497-3900 or 1-877-902-5142)

Parkersburg 26101 (2311 Ohio Avenue, Suite A, 304-422-5114)
 Parsons 26287 (206 Veterans Lane, 304-478-2219)
 Petersburg 26847 (Grant Memorial Hospital, 117 Hospital Dr., 304-257-5817)
 Sutton 26601 (93 Skidmore Lane, 304-765-3480)
 Westover 26501 (40 Commerce Drive, Suite 101, 304-292-7535)

Regional Office:

Huntington 25701 (640 Fourth Ave., statewide 1-800-827-1000; counties of Brooke, Hancock, Marshall, Ohio, served by Pittsburgh, Pa., VA Regional Office)

Vet Centers:

Beckley 25801 (1000 Johnstown Rd. 304-252-8220)
 Charleston 25302 (521 Central Ave., 304-343-3825)
 Huntington 25701 (3135 16th St. Rd., Suite 11, 304-523-8387)
 Martinsburg 25401 (900 Winchester Ave., 304-263-6776)
 Morgantown 26501-3434 (34 Commerce Drive, Suite 101, 304-291-4303)
 Princeton 24740 (905 Mercer St., 304-425-5653)
 Wheeling 26003 (1054 Bethlehem Blvd., 304-232-0587)

National Cemeteries:

Grafton 26354 (431 Walnut St., 304-265-2044)
 West Virginia 26354 (42 Veterans Memorial Ln, Grafton, 304-265-2044)

WISCONSIN**VA Medical centers:**

Madison 53705 (2500 Overlook Terrace, 608-256-1901)
 Milwaukee 53295 (5000 West National Avenue, 888-469-6614 or 414-384-2000)
 Tomah 54660 (500 E. Veterans Street, 608-372-3971 or 800-872-8662)

Clinics:

Appleton 54914 (10 Tri-Park Way, 920-831-0070)
 Baraboo 53913 (1670 South Boulevard, 608-356-9318)
 Beaver Dam 53916 (215 Corporate Drive, Suite B, 920-356-9415)
 Chippewa Falls 54729 ((2503 County Hwy, I , 715-720-3780)
 Cleveland 53015 (1205 North Avenue, 920-693-5600)
 Green Bay 54303 (141 Siegler Street, 920-497-3126)
 Hayward 54843 (, 15954 River's Edge Dr, Suite 103 715-934-5454)
 Janesville 53545 (2419 Morse St. Suite 120 , 608-758-9300)
 Kenosha 53140 (800 55th Street, 262-653-9286)
 La Crosse 54601 (2600 State Road, Phone: 608-784-3886)
 Owen 54460 (8 Johnson Street, 715-229-4701)

Rhineland 54501 (639 West Kemp Street, 715-362-4080)
 Rice Lake 54868 (2700A College Drive, 715-236-3355)
 Superior 54880 (3520 Tower Avenue, 715-392-9711)
 Union Grove 53182 (21425 Spring Street, 262-878-7001)
 Wausau 54401 (515 South 32nd Avenue, 715-842-2834)
 Wisconsin Rapids 53545 (555 W. Grand Ave, 715-424-4682)

Regional Office:

Milwaukee 53214 (5400 W. National Ave., statewide 1-800-827-1000)

Vet Centers:

Madison 53703 (706 Williamson St., 608-264-5342)
 Green Bay 54304 (1600 S. Ashland Avenue, 920-435-5650)
 La Crosse 54601 (20 Copeland Ave, 608-782-4403)
 Milwaukee 53218 (5401 N. 76th St., Suite 100 414-536-1301)

National Cemetery:

Wood 53295-4000 (5000 W. National Ave., Bldg. 1301, Milwaukee, 414-382-5300)

WYOMING**VA Medical centers:**

Cheyenne 82001 (2360 E. Pershing Blvd., 307-778-7550 or 888-483-9127)
 Sheridan (1898 Fort Road, 307-672-3473 or 866-822-6714)

Clinics:

Afton Outreach Clinic 83110 (125 S. Washington 307-886-5266)
 Casper 82601 (4140 S. Poplar St., 307-235-4143 or 1-866-338-5168)
 Evanston 82930 (Evanston Valley Business Park, 1565 S Highway 150 # E, 877-733-6128)
 Gillette 82718 (604 Express Drive, 307-685-0676)
 Newcastle 82701 (1124 Washington Blvd., 307-746-4491)
 Powell 82435 (777 Avenue H, 307-754-7257 or 1-888-284-9308)
 Riverton 82501 (2300 Rose Lane, 307-857-1211 or 1-866-338-2609)
 Rock Springs 82901 (1401 Gateway Blvd., 307-362-6641 or 866-381-2830)
 Worland 82401 (510 South 15th Suite D., 307-347-2808 or 877-483-0370)

Primary Care Telehealth Outreach Clinics:

Afton Outreach Clinic 83110 (125 S. Washington 307-886-5266)
 Evanston 82930 (Evanston Valley Business Park, 1565 S Highway 150 # E, 877-733-6128)
 Rawlins PCTOC (1809 East Daley St. 307-324-5578)
 Worland PCTOC (510 S 15th Street, Suite D 307-347-2808 or 877-483-0370)

Mobile Telehealth Clinics:

307-778-7550 ext. 3816

Sterling, CO (Every Tuesday, 10:00 AM—5:00PM., American Legion, Post # 20, 1602 Hwy. 6)

Laramie, WY (Every Friday, 10:00 AM—3:00PM. WY Army Guard Armory, 2901 Armory Road)

Torrington, WY (Every Thursday, 10:00 AM—5:00PM. VFW Post 2908, 2908 West 25th Ave)

Wheatland, WY (Every Wednesday, 10:00 AM—3:00PM. Fire Dep't. Training Facility, 759 East Cole St.) Worland 82401 (1415 Howell Avenue, 877-483-0370)

Benefits Office:

Cheyenne 82001 (2360 E. Pershing Blvd., statewide 1-800-827-1000)

Vet Centers: Casper 82601 (1030 North Poplar, Suite B, 307-261-5355)

Cheyenne 82001 (3219 East Pershing Blvd., 307-778-7370)

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SYSTEM AUTHORIZATION ACCESS REQUEST (SAAR)

PRIVACY ACT STATEMENT

AUTHORITY: Executive Order 10450, 9397; and Public Law 99-474, the Computer Fraud and Abuse Act.
PRINCIPAL PURPOSE: To record names, signatures, and other identifiers for the purpose of validating the trustworthiness of individuals requesting access to Department of Defense (DoD) systems and information. NOTE: Records may be maintained in both electronic and/or paper form.
ROUTINE USES: None.
DISCLOSURE: Disclosure of this information is voluntary; however, failure to provide the requested information may impede, delay or prevent further processing of this request.

TYPE OF REQUEST <input checked="" type="checkbox"/> INITIAL <input type="checkbox"/> MODIFICATION <input type="checkbox"/> DEACTIVATE <input type="checkbox"/> USER ID _____	DATE (YYYYMMDD) 20110202
--	------------------------------------

SYSTEM NAME (Platform or Applications) Retirement Address Finder (RAF) Website	LOCATION (Physical Location of System) DMDC
--	---

PART I (To be completed by Requestor)

1. NAME (Last, First, Middle Initial)	2. ORGANIZATION
3. OFFICE SYMBOL/DEPARTMENT	4. PHONE (DSN or Commercial)
5. OFFICIAL E-MAIL ADDRESS	6. JOB TITLE AND GRADE/RANK
7. OFFICIAL MAILING ADDRESS	8. CITIZENSHIP <input type="checkbox"/> US <input type="checkbox"/> FN <input type="checkbox"/> OTHER
9. DESIGNATION OF PERSON <input type="checkbox"/> MILITARY <input type="checkbox"/> CIVILIAN <input type="checkbox"/> CONTRACTOR	
10. IA TRAINING AND AWARENESS CERTIFICATION REQUIREMENTS (Complete as required for user or functional level access.) <input type="checkbox"/> I have completed Annual Information Awareness Training. DATE (YYYYMMDD) _____	
11. USER SIGNATURE	12. DATE (YYYYMMDD)

PART II - ENDORSEMENT OF ACCESS BY INFORMATION OWNER, USER SUPERVISOR OR GOVERNMENT SPONSOR (If individual is a contractor - provide company name, contract number, and date of contract expiration in Block 16.)

13. JUSTIFICATION FOR ACCESS

IF INITIAL REQUEST, LIST ZIP CODES USER NEEDS ACCESS TO HERE.
 IF MODIFICATION REQUEST, LIST CHANGES HERE.
 IF DEACTIVATE, LIST USER INFORMATION HERE.

14. TYPE OF ACCESS REQUIRED:
 AUTHORIZED PRIVILEGED

15. USER REQUIRES ACCESS TO: UNCLASSIFIED CLASSIFIED (Specify category)
 OTHER _____

16. VERIFICATION OF NEED TO KNOW I certify that this user requires access as requested. <input type="checkbox"/>	16a. ACCESS EXPIRATION DATE (Contractors must specify Company Name, Contract Number, Expiration Date. Use Block 27 if needed.)
---	--

17. SUPERVISOR'S NAME (Print Name)	18. SUPERVISOR'S SIGNATURE	19. DATE (YYYYMMDD)
------------------------------------	----------------------------	---------------------

20. SUPERVISOR'S ORGANIZATION/DEPARTMENT	20a. SUPERVISOR'S E-MAIL ADDRESS	20b. PHONE NUMBER
--	----------------------------------	-------------------

21. SIGNATURE OF INFORMATION OWNER/OPR	21a. PHONE NUMBER	21b. DATE (YYYYMMDD)
--	-------------------	----------------------

22. SIGNATURE OF IAO OR APPOINTEE	23. ORGANIZATION/DEPARTMENT	24. PHONE NUMBER	25. DATE (YYYYMMDD)
-----------------------------------	-----------------------------	------------------	---------------------

26. NAME (Last, First, Middle Initial)

27. OPTIONAL INFORMATION (Additional information)

PART III - SECURITY MANAGER VALIDATES THE BACKGROUND INVESTIGATION OR CLEARANCE INFORMATION

28. TYPE OF INVESTIGATION		28a. DATE OF INVESTIGATION (YYYYMMDD)	
28b. CLEARANCE LEVEL		28c. IT LEVEL DESIGNATION <input type="checkbox"/> LEVEL I <input type="checkbox"/> LEVEL II <input type="checkbox"/> LEVEL III	
29. VERIFIED BY (Print name)	30. SECURITY MANAGER TELEPHONE NUMBER	31. SECURITY MANAGER SIGNATURE	32. DATE (YYYYMMDD)

PART IV - COMPLETION BY AUTHORIZED STAFF PREPARING ACCOUNT INFORMATION

TITLE:	SYSTEM	ACCOUNT CODE
	DOMAIN	
	SERVER	
	APPLICATION	
	DIRECTORIES	
	FILES	
	DATASETS	
DATE PROCESSED (YYYYMMDD)	PROCESSED BY (Print name and sign)	DATE (YYYYMMDD)
DATE REVALIDATED (YYYYMMDD)	REVALIDATED BY (Print name and sign)	DATE (YYYYMMDD)

INSTRUCTIONS

The prescribing document is as issued by using DoD Component.

A. PART I: The following information is provided by the user when establishing or modifying their USER ID.

- (1) Name. The last name, first name, and middle initial of the user.
- (2) Organization. The user's current organization (i.e. DISA, SDI, DoD and government agency or commercial firm).
- (3) Office Symbol/Department. The office symbol within the current organization (i.e. SDI).
- (4) Telephone Number/DSN. The Defense Switching Network (DSN) phone number of the user. If DSN is unavailable, indicate commercial number.
- (5) Official E-mail Address. The user's official e-mail address.
- (6) Job Title/Grade/Rank. The civilian job title (Example: Systems Analyst, GS-14, Pay Clerk, GS-5)/military rank (COL, United States Army, CMSgt, USAF) or "CONT" if user is a contractor.
- (7) Official Mailing Address. The user's official mailing address.
- (8) Citizenship (US, Foreign National, or Other).
- (9) Designation of Person (Military, Civilian, Contractor).
- (10) IA Training and Awareness Certification Requirements. User must indicate if he/she has completed the Annual Information Awareness Training and the date.
- (11) User's Signature. User must sign the DD Form 2875 with the understanding that they are responsible and accountable for their password and access to the system(s).
- (12) Date. The date that the user signs the form.

B. PART II: The information below requires the endorsement from the user's Supervisor or the Government Sponsor.

- (13) Justification for Access. A brief statement is required to justify establishment of an initial USER ID. Provide appropriate information if the USER ID or access to the current USER ID is modified.
- (14) Type of Access Required: Place an "X" in the appropriate box. (Authorized - Individual with normal access. Privileged - Those with privilege to amend or change system configuration, parameters, or settings.)
- (15) User Requires Access To: Place an "X" in the appropriate box. Specify category.
- (16) Verification of Need to Know. To verify that the user requires access as requested.
- (16a) Expiration Date for Access. The user must specify expiration date if less than 1 year.
- (17) Supervisor's Name (Print Name). The supervisor or representative prints his/her name to indicate that the above information has been verified and that access is required.
- (18) Supervisor's Signature. Supervisor's signature is required by the endorser or his/her representative.
- (19) Date. Date supervisor signs the form.
- (20) Supervisor's Organization/Department. Supervisor's organization and department.
- (20a) E-mail Address. Supervisor's e-mail address.
- (20b) Phone Number. Supervisor's telephone number.

(21) Signature of Information Owner/OPR. Signature of the functional appointee responsible for approving access to the system being requested.

- (21a) Phone Number. Functional appointee telephone number.
- (21b) Date. The date the functional appointee signs the DD Form 2875.
- (22) Signature of Information Assurance Officer (IAO) or Appointee. Signature of the IAO or Appointee of the office responsible for approving access to the system being requested.
- (23) Organization/Department. IAO's organization and department.
- (24) Phone Number. IAO's telephone number.
- (25) Date. The date IAO signs the DD Form 2875.
- (27) Optional Information. This item is intended to add additional information, as required.

C. PART III: Certification of Background Investigation or Clearance.

- (28) Type of Investigation. The user's last type of background investigation (i.e., NAC, NACI, or SSBI).
- (28a) Date of Investigation. Date of last investigation.
- (28b) Clearance Level. The user's current security clearance level (Secret or Top Secret).
- (28c) IT Level Designation. The user's IT designation (Level I, Level II, or Level III).
- (29) Verified By. The Security Manager or representative prints his/her name to indicate that the above clearance and investigation information has been verified.
- (30) Security Manager Telephone Number. The telephone number of the Security Manager or his/her representative.
- (31) Security Manager Signature. The Security Manager or his/her representative indicates that the above clearance and investigation information has been verified.
- (32) Date. The date that the form was signed by the Security Manager or his/her representative.

D. PART IV: This information is site specific and can be customized by either the DoD, functional activity, or the customer with approval of the DoD. This information will specifically identify the access required by the user.

E. DISPOSITION OF FORM:

TRANSMISSION: Form may be electronically transmitted, faxed, or mailed. Adding a password to this form makes it a minimum of "FOR OFFICIAL USE ONLY" and must be protected as such.

FILING: Original SAAR, with original signatures in Parts I, II, and III, must be maintained on file for one year after termination of user's account. File may be maintained by the DoD or by the Customer's IAO. Recommend file be maintained by IAO adding the user to the system.

ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES



SEP-DEC 2013



A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

As we enter in the final months of 2013, I remain extremely proud of our thousands of Soldiers and their families for their service and sacrifice to our great nation. Additionally, we are fortunate to have our community of remarkable retirees who are the embodiment of our history and our legacy. So much of what our Army is able to accomplish today is a direct result of the tremendous dedication and hard work of those that came before us in service.

Fiscal reductions stemming from the 2011 Budget Control Act will continue to present us choices in terms of priorities for the future. We are working to reduce the endstrength of our active force to 490,000. The last time I told you we would do this by fiscal year 2017, but this process is now accelerated to fiscal year 2015 because of our ongoing budget constraints and the impact of sequestration. If sequestration continues, we will be forced to cut endstrength even further in order to build readiness and continue modernization for the future.

We also have some tough choices on the issue of compensation and will need your help in this area. We are extremely grateful for the high quality care and compensation our nation has shown to our servicemen and women. However, military manpower costs remain at historic highs. As we go forward, we must develop compensation packages that reduce future costs but at the same time recognize and reward our Soldiers, retirees and their families for their commitment and sacrifice. However, changes to the rate of increases for pay and entitlements, and modest increases to health care contributions are necessary to allow us to maintain a ready force. We must make choices that preserve the high quality, All-Volunteer Force as the most critical component of a ready Army.

I encourage each of you to stay in touch with what the Army is doing and to provide us with your thoughts. I have included a number of links to various social media sites that will help you stay informed of future decisions for our Army. We need your help to continue to tell your story, which is the Army story. You remain an important part of the Army team. Thank you for all you continue to do for our Army.

The strength of our nation is our Army.
The strength of our Army is our Soldiers.
The strength of our Soldiers is our families.
This is what makes us Army Strong!

The United States Army Facebook Page: <https://www.facebook.com/USArmy>
The United States Army Twitter Link: <https://twitter.com/USArmy>
Chief of Staff of the Army Facebook Page: <https://www.facebook.com/RayOdierno>
Chief of Staff of the Army Twitter Link: <https://twitter.com/GENRayOdierno>

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STILL PROUD. STILL SERVING. STILL SALUTING.



ECHOES

A Message from the Chief, Army Retirement Services

As you may have noted, we slipped our fall edition of *Army Echoes* from September to October. We will also push the January 2014 edition to February 2014; and the May 2014 edition to June 2014. The slight change better fits our ability to manage several major events with our smaller staff and still continue our communications with you. I appreciate your patience and understanding.

Let me highlight some key areas important to us and to you – our very important retirees, spouses, and surviving spouses. The DOD-imposed furlough of civilian employees thankfully lasted only six weeks (vice eleven in the final plan). Without question, our output slowed down as did that in the local retirement services office nearest your location. Our staff here, and the installation, USAR, or ARNG locations that support you appreciate your forbearance in the delays of service that occurred. We hope the civilian furlough is not repeated in Fiscal Year 2014. Furloughs hurt our Army at every level!

In our last edition of *Echoes*, we announced that the Secretary of the Army directed a significant change to Army Knowledge Online (AKO), as HQDA moves toward “the information foundation of Army 2020.” We explained that among the key components of this transformation will be that military retirees, family members and Army civilian retirees will lose their personal AKO accounts. During the initial staffing of the Army G-6 plan, we recommended that if the implementation date could not be delayed, the Army should grant an exception to policy to automatically forward e-mails to civilian accounts until Dec. 31, 2014. That recommendation was approved. Please read Mark Overberg’s article “Army plans to close retiree AKO accounts by Mar. 31, 2014” on page 6.

Army RSO is committed to expanding electronic communications to you. This HQDA trend is absolutely irreversible – we all must change and move to new ways of communicating information from the Department of the Army to you and your family members. We will continue the collective HQDA communications program to help make this transformation easier for you and your family members. The Army will push information to retirees via news releases on the Army homepage (www.army.mil) and Army Social Media (Army Facebook, Army Twitter, Army YouTube, etc.); and through a variety of installation publications, as well as links to Army programs such as “Ready and Resilient.” I also ask you to carefully read “DS Logon now a must for most retirees” on page 7 which is the way to view your personal records on DOD/VA websites.

Lastly, we have worked very hard for the past three years to urge retirees to move from “hard copy” *Echoes* to electronic *Echoes* available in a variety of formats. Please read our “Army modifies *Echoes* distribution policy” article on page 16.

I am pleased to note that, finally, after a long campaign by this office, Army Regulation 25-50, *Preparing and Managing Correspondence*, has been changed to direct that all retired Soldiers are officially recognized by the same title – U.S. Army Retired – regardless if their service was active duty, reserve duty (USAR or ARNG), or a combination of both. ONE Team - ONE Army - ONE Nation! (See our “Did You Know?” article on page 10).

Our CSA, General Odierno, continues to recognize your selfless service in his lead article. Despite fiscal challenges at every level, and the complexities of very dynamic global uncertainties, the Army remains a “people-centered force.” He calls us to action and asks that you stay in touch; tell the Army story; and support our volunteer force wherever and whenever you can.

These are tough times. Keep our troops and families in your thoughts and prayers. Remember our leaders at all levels – may they be blessed with wisdom that leads to decisive positive action.

John W. Radke
Chief, Army Retirement Services

Echoes is the U. S. Army’s official newsletter for retired Soldiers, surviving spouses and their families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes*’ mission is to inform retirees about their benefits, to update them about the Army, and to encourage them to support the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to Army Retirement Services, Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pgs. 14-15.

Deputy Chief of Staff, G-1: Lt. Gen. Howard B. Bromberg
Co-Chairs, Chief of Staff, Army Retiree Council:
James J. Lovelace, Jr., Lt. Gen. (USA Retired) and
Kenneth O. Preston, Sgt. Maj. of the Army (USA Retired)
Chief, Army Retirement Services: John W. Radke
Deputy Chief, Army Retirement Services/Editor: Mark E. Overberg
Graphic Designer: Bonnie Snell
Circulation: 980,000 hard copies; 450,000 electronic copies

Retirees can manage their DEERS records/ID Cards online

By John W. Ellerbe, Deputy DEERS/RAPIDS Project Officer, U.S. Army Human Resources Command

Retirees can now access their Defense Enrollment Eligibility Reporting System (DEERS) records online through DS Logon. DS Logon is the new, secure Department of Defense logon ID that allows service members, retirees and family members to access the DEERS Self Service Application. Retirees can use this application to update their addresses or beneficiary's enrollment information; to request an ID card; or to complete other actions. The ability to request a dependent ID card online is especially helpful for retirees with children in college or away from home. The retiree does not have to be present when the child goes to the closest ID Card facility to obtain the new ID card.

To obtain a DS Logon account, go to <https://www.dmdc.osd.mil/identitymanagement> and follow the prompts to create an account or you can register in person at an ID card facility, VA Regional Office or Tricare Service Center.

Retiree ID cards changed

By John W. Ellerbe, Deputy DEERS/RAPIDS Project Officer, U.S. Army Human Resources Command

Before Nov. 1, 2012, a military retiree's ID card had two expiration dates. The date on the front was usually indefinite. The date on the back was the date the retiree's DOD medical benefits expired -- the last day of the month prior to the retiree's 65th birthday. This date was necessary to ensure the retiree enrolled in Medicare and provided that information to DEERS. To eliminate confusion, ID cards now have the same expiration date on the front and back.

DOD is also replacing retirees' social security numbers on the front of the ID card with their new DOD ID numbers and adding the retirees' DOD Benefits ID numbers on the back. Retirees are not required to update their ID cards until the expiration date. However, they may choose to do so when it is convenient for them. Spouse ID cards must still be updated every four years until the 75th birthday. When spouse ID cards are renewed, the retiree's DOD ID number will replace the SSN on the front and the spouse's DOD Benefits ID number will be added to the back.

For more information about ID cards, please visit <https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1> or call (800) 538-9552.

Retirees can obtain medical/dental records through the VA or NARA

WASHINGTON — Retirees who retired after Sept. 1, 1992 may obtain one free copy of their original medical/dental records from the Department of Veterans Affairs (VA) Records Management Center (RMC). Retirees may request their records through their local VA office, online through eVetRecs at <http://www.archives.gov/veterans/military-service-records>, or by contacting VA RMC directly via written request or telephone to:

VA Records Management Center
P.O. Box 5020
St. Louis, MO 63115
Phone: (888) 533-4558

Retirees who retired prior to Sept. 1, 1992 must complete a Military Record Request Standard Form (SF) -180 to obtain their medical/dental records. These records are stored at the National Archives & Records Administration's (NARA) National Personnel Records Center (NPRC). Retirees can obtain the SF-180 from NPRC and return it via U.S. mail, fax, or online to:

National Personnel Records Center
Military Personnel Records
1 Archives Drive
St. Louis, MO 63138
Fax: (314) 801-9195
URL: <http://www.archives.gov/veterans/military-service-records/>



ECHOES

Valor awards database update

By Patricia Hill, Policy Chief, Army Awards and Decorations Branch, U. S. Army Human Resources Command

On July 25, 2012, the Department of Defense launched the Military Awards for Valor website (<http://valor.defense.gov>), which lists the names of recipients of the top three valor awards. Initially, the website contained the names of recipients of the Medal of Honor, Distinguished Service Cross, Navy Service Cross, and Air Force Cross awarded since September 2001. Over the past 12 months, the website has been expanded to include the names of following valor award recipients:

- Medal of Honor recipients from establishment of the medal to September 2001
- Distinguished Service Cross, Navy Service Cross, and Air Force Cross recipients from establishment of the medals to September 2001
- Silver Star recipients from September 2001 to present

Additionally, the website is updated monthly to add the names of new recipients of each of these prestigious awards unless excluded for security, privacy, or administrative reasons.

Social Security card requirement update

The last edition of *Echoes* contained an article explaining the Defense Finance and Accounting Service (DFAS) now requires new Survivor Benefit Plan beneficiaries to provide a copy of their Social Security cards when applying for benefits.

The new requirement arose from a Department of Defense audit. DFAS will accept a copy of a Medicare card and a letter of explanation if the beneficiary does not have the original Social Security card.

Heidelberg/Mannheim RSO closes its doors

WASHINGTON — On Aug. 30, the Heidelberg/Mannheim Retirement Services Office closed its doors for the last time. The action was a part of the overall closure of the Heidelberg and Mannheim communities and the reduction of the U.S. Army's European footprint. In a related move on Sept. 26, the U. S. Army activated the United States Army Garrison (USAG) Rheinland-Pfalz, headquartered in Kaiserslautern. The Heidelberg and Mannheim area retirees, family members and surviving spouses are, for the most part, in the USAG Rheinland-Pfalz area of responsibility. They will turn to the Kaiserslautern RSO for service at DSN 483-8405 or Civ +49-(0)631-411-8405. Retirees who live closer to Wiesbaden or Stuttgart should use the services at the closest garrison.

Can my federal benefits be garnished?

WASHINGTON — In most cases, debt collectors may not garnish federal benefits to repay consumer debt. Also, your bank account balance has some protections if these types of payments are directly deposited to your bank account. Even if your account only contains federal benefits that may not be garnished, you should respond to any action seeking a garnishment to ensure your benefits are protected. However, these benefits may be garnished if your debt is for federal taxes or you have defaulted on a federal student loan.

Federal benefits include:

- Social Security benefits
- Supplemental Security Income (SSI) benefits
- Veteran's benefits
- Civil service and federal retirement and disability benefits
- Servicemember pay
- Military annuities and survivor benefits
- Federal student aid
- Railroad retirement benefits

From Ask CFPB (the Consumer Financial Protection Bureau blog <http://www.consumerfinance.gov/askcfpb/> updated July 10, 2013)

Thousands of "gray area" Soldiers are missing their retired pay

By Mark Overberg, Deputy Chief, Army Retirement Services and Sheila Dorsey, Chief, Reserve Retirements Branch, HRC

Each month, about half of all retired pay applications the Reserve Retirements Branch at U. S. Army Human Resources Command (HRC) mails to "gray area" Soldiers are returned unopened. This causes a delay in receiving retired pay or no retired pay at all for 400 to 600 Soldiers each month because they did not update their addresses at HRC when they moved. As with active duty Soldiers, Reserve Component Soldiers must apply for retired pay to receive it.

A month before their 59th birthday, HRC sends all "gray area" Soldiers the forms they need to apply for retired pay at age 60. These forms should be completed and returned to HRC no less than 90 days before the Soldiers turns 60 to ensure their retired pay starts on time. Soldiers whose deployments have earned them the right to retire before age 60 must alert HRC to that fact and request their retired pay applications early.

Soldiers who apply for retired pay after the age of 60 may receive back pay, but only for a maximum of six years. The Barring Act prevents paying older claims.

"Gray area" Soldiers should update their retired records at HRC every time they move by calling (888) 276-9472 between 7:00 a.m. and 5:00 p.m. EST or by sending an email to askhrc.army@us.army.mil.



Army Transition — Shifting the paradigm

By Zan Glover, Strategic Communications, Army Career and Alumni Program,
U. S. Army Human Resources Command

Veterans are some of the Army's most valuable resources and they need your support. If you transitioned from the Army within the last 21 years, chances are you started your separation process at the Army Career and Alumni Program (ACAP). The Army will transition approximately 130,000 Soldiers off active duty in each of the next four years. During your transition process from active duty to civilian life the only mandated requirement was pre-separation counseling. The Veterans Opportunity to Work (VOW) to Hire Heroes Act, which became law on Nov. 21, 2012, changed the face of Army Transition. Transition has become a dynamic and intuitive collaboration of mandated and optional courses, counseling sessions, training and seminar opportunities, and a 24/7 Virtual Counseling Center.

The Army recognized transition services needed to extend beyond the mandates and concentrate on the entire transition effort. Therefore, the Army re-engineered the transition program to focus on "preparing Soldiers" for civilian life and "connecting Soldiers" to employment opportunities.

Soldiers now begin preparing for their transition at least 12 months prior to departing active duty by participating in the education, technical or entrepreneurial tracks, apprenticeship, credentialing, on-the-job training, and job shadowing programs included in the employment skills program of the VOW-mandated Transition Assistance Program. Soldiers develop the skills and expertise to make the right career choices for their post-military lives.

The Army's greatest challenge is connecting Soldiers to employment opportunities. The Transition Strategic Outreach (TSO) office serves as the Army's primary point of contact for employment connections. The TSO assists companies in the process of identifying, recruiting, and hiring Soldiers seeking civilian employment.

As Veterans, you understand the importance of preparing our Soldiers for the next phase of their lives. You can help us in our endeavor by connecting Soldiers to employment opportunities, being a mentor, or providing a networking relationship. You are in every home town. You are in every industry. You've built networks and you have job leads. Veteran support is crucial and something as simple as a solid job lead and a referral can make the difference in a Soldier's transition. Visit www.acap.army.mil or www.h2h.jobs, to learn more about how you can help.

Thank you for your service. Army Strong for Life.

The Exchange wants to hear from Army retirees

To take an eleven-question survey, visit: www.shopmyexchange.com/retired

How to access or request your official military personnel file

By Dean Hiza, Chief, Army Soldier Records Branch, U.S. Army Human Resources Command

If your retirement date is after Apr. 1, 1996, you can electronically access your Official Military Personnel File (OMPF). Electronic access is an easy, fast, 24/7 way to view your OMPF. You have the flexibility to print specific documents or download your entire OMPF.

To access your OMPF, go to the U.S. Army Human Resources Command's home page at <http://www.hrc.army.mil/>. Under Soldier Services, click the "My Records" button and logon with your AKO user name and password. Then click on the appropriate component icon (Retirees are included in Reserve Component). On the left side of the web page, under the heading "Navigation", click on the word "Documents" to view your OMPF. Records will be available using DS Logon in 2014.

You can obtain free copies of a DD Form 214 and/or OMPF by submitting a signed Standard Form 180 (Request Pertaining to Military Records) if:

- your retirement date is before Apr. 1, 1996,
- you are unable to access your OMPF electronically, or
- you are the next of kin of a deceased retiree

For more information, including where to submit your request for records, refer to the U.S. Army Human Resources Command's web article at <https://www.hrc.army.mil/TAGD/Accessing%20or%20Requesting%20Your%20Official%20Military%20Personnel%20File%20Documents> or call 1-888-ARMYHRC (1-888-276-9472).



ECHOES

Army plans to close retiree AKO accounts by Mar. 31, 2014

By Mark Overberg, Deputy Chief, Army Retirement Services

On Sept. 20, the Army published its plan to modernize Army Knowledge Online (AKO). The plan transitions business users to a suite of more secure, interoperable Department of Defense (DOD) services. The improved security requires users to have Common Access Cards (CAC) embedded with users' personal digital certificates.

The Army will close all accounts for military and civilian retirees and family members, who do not have CACs.

The Army plans to close inactive retiree and family member AKO accounts on Dec. 31, 2013. These are accounts that have not had a password change in over 90 days and are not set to automatically forward email to another government account. The Army will also remove email storage for active retiree and family member accounts on this date.

On Mar. 31, 2014, the Army will close all remaining retiree and family member AKO accounts.

To ease the transition, the Army G-6 recently approved an exception to policy that allows retirees and family members to automatically forward their AKO email to a civilian email address until Dec. 31, 2014. However, retirees must set this up in their AKO account profiles before Dec. 31, 2013.

To avoid disruptions to communications and personal accounts, retirees should take the following steps as soon as possible:

- Obtain a personal email address from a civilian provider.
- Replace AKO email addresses in all personal accounts – especially **myPay** accounts at the Defense Finance and Accounting Service (<https://www.mypay.dfas.mil/mypay.aspx>.)
- Obtain a premium DS Logon account. This account allows access to personal benefits records and claims on DOD and Department of Veterans Affairs websites. See the DS Logon article on the next page for more information.
- Download important emails and files to a personal computer.

The Army has many sources of information that retirees may access in place of AKO. The Army home page (www.army.mil) provides official Army news and information and links to Army social media sites (Army Facebook, Army Twitter, Army YouTube and Army Flickr.) It also includes links to Army images, audio, video, presentations, and Army Live, the official Army blog. The U.S. Army Installation Management Command's home page (www.imcom.army.mil) includes links to individual installations and garrisons that provide local information and services to retirees. The Army's official benefits website is MyArmyBenefits (<https://myarmybenefits.us.army.mil>.)

The Army plan indicated that retirees may share files using free and paid commercial services. The plan also noted retirees may join comment forums at military service organization and commercial websites.

For updated information on the AKO transition, visit <http://www.eis.army.mil/ako>.

Official U.S. Army Internet Sources

Army Home page: www.army.mil
News: <http://www.army.mil/news/>
Early Bird: <http://ebird.osd.mil/ebird2/index.html>
Information: <http://www.army.mil/info/>
Benefits: <https://myarmybenefits.us.army.mil>
Audio/video: <http://www.army.mil/media/amp/>
Mobile phone apps: <http://www.army.mil/mobile/>
Facebook: <https://www.facebook.com/USArmy>
Twitter: <https://twitter.com/USArmy/>
YouTube: <http://www.youtube.com/usarmy>
Flickr: <http://www.flickr.com/photos/soldiersmediacenter/>
Soldiers Magazine: <http://soldiers.dodlive.mil/>
Army Live Blog: <http://armylive.dodlive.mil/>
Stand To!: <http://www.army.mil/standto/>

Key AKO transition dates

Dec. 31, 2013

- Inactive AKO accounts closed
- Email storage removed from active accounts
- Retirees complete set up of autoforwarding of AKO email to commercial email

Mar. 31, 2014

- All remaining AKO accounts closed

Dec. 31, 2014

- Autoforwarding of AKO email to commercial email ends

DS Logon now a must for most retirees

WASHINGTON — The Department of Defense Self-Service Logon (DS Logon) is a relatively new, secure, self-service logon ID that allows Department of Defense (DOD) and Department of Veterans Affairs (VA) members and affiliates access to real-time, personalized information on government websites using a single username and password.

When the Army closes the last retiree and family member Army Knowledge Online (AKO) accounts on Mar. 31, 2014, DS Logon will be the only method for these users to access their personal information on secure DOD and VA websites.

Users must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon username and password. Currently, the following groups of people can obtain a DS Logon account:

- Service members (active duty, Guard/Reservists, retirees)
- Veterans
- Spouses (including surviving spouses)
- Eligible family members (18 and over)

There are two types of DS Logon accounts: a **Basic Account** and a **Premium Account**.

- A **Basic Account** can be obtained online without verification of your identity, but it provides only limited access to website features. Personal information in VA or DOD systems cannot be accessed. The main advantage of a basic account is that it enables you to upgrade more quickly to a premium account when you go in person to a VA Regional Office or a TRICARE Service Center.
- A **Premium Account** allows users to access websites that contain their personal information.

Applications currently using DS Logon include the VA's eBenefits portal; TRICARE Online portals; Beneficiary Web Enrollment; MilConnect: Transferability of Education Benefits; Health Net Federal Services; Humana Military; MyTricare.com; and TRICARE-overseas.com to name a few. DS Logon will be the primary method of authentication for all DOD and VA websites in the not-too-distant future.

There are several ways to obtain a DS Logon account. The quickest and most convenient method of obtaining a premium account is to complete the "remote proofing process" at <https://www.dmdc.osd.mil/appj/dsaccess/>. This involves using a secure ID that users may already have, such as a Social Security Number, and answering three basic, personal questions.

Common Access Card (CAC) holders may upgrade their accounts immediately using their CAC.

Individuals who do not have a CAC and who cannot complete the remote proofing process may request an activation code from the Defense Manpower Data Center if they have a **myPay** account established at DFAS.

Users who cannot complete any of these preferred processes may obtain a DS Logon premium account by visiting a VA Regional Office or a TRICARE Service Center, locations of which can be found on the "DS Logon – My Access Center" at <https://www.dmdc.osd.mil/appj/dsaccess/>. Many RAPIDS offices (military ID card offices) can also provide DS Logon accounts. Check in advance to ensure they have the capability.

AKO transition affects retirees and annuitants' myPay accounts

By Mark Overberg, Deputy Chief, Army Retirement Services

The pending Army Knowledge Online (AKO) transition will affect over 350,000 retirees and annuitants' **myPay** accounts. These Defense Finance and Accounting Service (DFAS) accounts include AKO email addresses that will not function when the Army closes the last retiree and family member AKO accounts on Mar. 31, 2014.

Unless they update their **myPay** accounts, these retirees and annuitants will no longer receive email communications from DFAS. These communications include notices about monthly retiree account statements, annual income tax forms, and other important information.

To update your email address, log in to **myPay** at <https://mypay.dfas.mil/mypay.aspx>. Then click on "Email Address" and look at "personal email address." AKO email addresses end in "@us.army.mil." Change the email address if necessary, and click on "Primary." Finally, click "Accept/Submit."

If you do not have a **myPay** account, you can register for one at <https://mypay.dfas.mil/mypay.aspx>. If you need assistance registering or have questions, call **myPay** at (888) 332-7411.



ECHOES

Ask Joe: Your Benefits Guru



Ask Joe is a regular column that answers retirees' common benefits questions. Email your questions with Ask Joe in the subject line to help.myarmybenefits@us.army.mil.

Dear Joe,

Am I getting the runaround? Since I retired, I've been getting my meds in the mail from TRICARE Express Scripts. It's been really convenient and I was very happy with the service. Recently they told me I can no longer get TRICARE Express Scripts through the mail because they are no longer the primary insurance – now Medicare is. I have been on Medicare for 15 years. Why just now?

SFCT. in Etowah

Dear T. in Etowah—

Are the traffic lights in Etowah still upside down? Let me know 'cause they were when I passed through there on the way from Atlanta every summer to visit Granny a millennium ago! Anyway, Sergeant T, I enjoyed talking to you on the phone to get more details, and armed with that info I checked into your question. When you recently purchased Medicare Part D it became your primary prescription drug insurance and TRICARE-For-Life automatically became designated as your secondary insurance for prescription drugs. The same would be true if you have a Medicare supplement such as Blue Cross/Blue Shield. This means you are no longer eligible for mail service from TRICARE Express Scripts. TRICARE-For-Life will still pay the out-of-pocket costs that Medicare Part D doesn't pick up, but you will have to file your prescription at a participating pharmacy in your Medicare network.

Medicare's prescription drug coverage, Medicare Part D, is available to anyone who's eligible for Medicare (Part A and/or Part B). If over 65 and eligible for TRICARE-For-Life, you must have Medicare Part A and B, but you don't need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE-For-Life prescription benefits. For those not yet enrolled, I suggest weighing your Part D subscription costs against the TRICARE-For-Life's out-of-pocket costs and convenience before committing to participate in Medicare Part D. Of course you can always pay full cost out-of-pocket and submit a claim to TRICARE-For-Life afterward.

Joe

Dear Joe,

I have TRICARE-for-Life coverage for my family and I have a question: Glenda, my wife of 35 years, has been diagnosed with early onset Alzheimer's Disease and it is becoming increasingly difficult for me to care for her as I get older and money is tight. Will TRICARE cover care for her in a facility? She doesn't have any other illnesses.

S. Crow, Monroe, LA

Dear S. Crow:

TRICARE only covers skilled nursing care, home health care and hospice care, and generally does not cover long-term care (also known as custodial care) for patients with degenerative conditions such as Alzheimer's. Exceptions or partial exceptions to the "no coverage" guidance should be discussed with the managed-care contractor for the TRICARE region where you live. Although there was talk about it at one time, long term care doesn't fall under the purview of medical insurance in the Affordable Care Act ("Obamacare"), and it is not anticipated to be included in coming changes.

On the other hand, long-term care insurance is available to healthy retirees through the Federal Long-Term Care Insurance Program. In addition, the VA Aid and Attendance and Household Pensions Benefits offer a modest increase in VA benefits to assist in paying for such services for eligible veterans, retirees and family members. Details of these programs can be found in MyArmyBenefits (www.MyArmyBenefits.us.army.mil) federal benefits fact sheets. Generally speaking, long-term care insurance is often expensive. Like life insurance, the time to get it is before you need it and the older you are, the more expensive it's gonna be. NOTE: I know a lot of you are struggling with long term care issues and may be using FLTCIP or the VA or private insurance to cover the costs. Your experience may be of some value to other readers. Please share your experience by email to "Ask Joe" at help.myarmybenefits@us.army.mil and I will consolidate and incorporate into a more in-depth article later on.

Joe

Transforming Army medicine from a healthcare system to a system for health

By Lt. Gen. Patricia Horoho, U. S. Army Surgeon General

For more than 10 years, we have been focused on supporting an Army at war in two distinctly different combat theaters of operations. As a result, we have improved training, modified processes, eliminated non-essential missions, and made significant global contributions to healthcare, medical research and training.

As these conflicts culminate and our Soldiers return home, Army medicine is charting a new course that supports the strategic reset of the Army by increasing Soldier readiness while improving the health of all our beneficiaries. We are transforming Army medicine from a healthcare system to a system for health.

What does that mean?

It means that we advocate a cultural shift, a paradigm shift in how we think and dispense health care by encouraging and empowering every professional Soldier to develop a mindset that drives them to optimize their own health in order to improve their personal performance and resiliency. This is how we advance the health of our Army, and the health of our nation.

To achieve this end, we have developed a performance triad, consisting of the proper management of activity, nutrition and sleep to guide Soldiers towards optimal health and resilience. There is substantial scientific evidence to support activity, nutrition and sleep as a means to better optimize health and performance. These three areas can directly impact our patients' lives for the better, regardless of their current health status.

Transforming to a system for health also means that we are proactive in identifying, assessing and mitigating unhealthy behaviors before they become significant concerns, and by educating Soldiers about access to resources and support. We must also work harder to eliminate the perceived stigma of asking for behavior health assistance. This requires leaders at all levels to engage Soldiers and civilians encouraging the use of behavior health services, as necessary.

In order to transform from a healthcare system to a system for health, for all of this to work, we must engage people where they live, work and play – what we call the lifespace – along with our traditional patient care settings like the clinics, the TMCs (troop medical clinics), and the other care areas on installations. This is because out of 525,600 minutes in a year, our interaction with an individual Soldier averages only about 100 minutes. So it is in between appointments – in the lifespace – where health really happens and where we need to have a different relationship with Soldiers, families, and retirees.

We must positively impact the deterrents of health – the lifestyle choices, the social and environmental factors - that are at the heart of the lifespace. Our success in doing this rests on our ability to optimize capacity, enhance diplomacy and improve stamina – the three cornerstones of our strategic framework to move towards a system for health.

Optimizing capacity is about increasing our ability to influence health and readiness – in our delivery of care, in developing new methods, to impact our beneficiaries' lifespace, in research and training. But it's not just about doing more, it's about doing things better. We must make Patient Centered Medical Homes and Community Based Medical Homes a priority.

In our current fiscal environment, building more facilities and hiring more people is not tenable. Instead, we need to innovate; we need to use our existing resources and know-how to create value for our beneficiaries and the Army. To transform from the traditional health care system, we must refine our abilities and increase our reach.

Enhancing diplomacy means that all of us – from the combat medic at the tip of the spear to those who engage with internal and external stakeholders in a variety of forums – must pass on the same message: Army medicine is committed to optimizing individual health and unit readiness. Every member of the Army medicine team is a vital component of diplomacy.

Improving stamina means we must be strong and resilient so we can withstand periods of intense change and unexpected challenges to ensure that the Army medicine system for health is sustainable in perpetuity. We must increase both organizational, collective and individual stamina.

Improving stamina also means we are called to action with an opportunity to lead the nation in turning away from the status quo of unhealthy lifestyles. We can do this with the performance triad - getting back to the basics of activity, nutrition and sleep as the way to optimize personal health, performance and resilience.

Serving to heal . . . honored to serve.

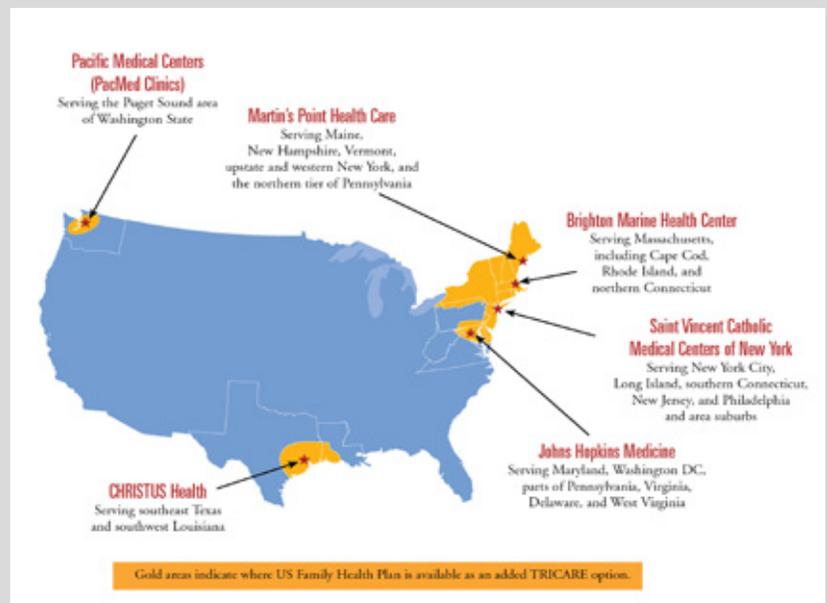
U.S. Family Health Plan might be an option for you

By Von Ahouse, U.S. Family Health Plan Benefits Specialist

You may not be familiar with an important TRICARE Prime option available to Department of Defense (DOD) beneficiaries in certain areas of the country. If you are a TRICARE-eligible beneficiary, you owe it to yourself to investigate the U.S. Family Health Plan (USFHP) program. The USFHP is a TRICARE Prime option offering comprehensive health care coverage built on a sound mission and unsurpassed commitment to plan members. The USFHP program includes six regionally based health care systems in different parts of the country — Maine and other parts of New England; New York and New Jersey; the Middle Atlantic states; parts of Texas and Louisiana; and the Pacific Northwest. If you live in a select zip code surrounding one of the six designated provider health systems, you are likely eligible for care in the USFHP.

The U.S. Family Health Plan health care systems all began as Public Health Service hospitals. In the early 1980s, they became part of the Defense Health System. They each offer all of the TRICARE Prime health care benefits, but they do so in a more personalized and committed way than many DOD beneficiaries may be used to. The USFHP provides very high-quality health care service and strong physician-patient relationships. The designated providers have long been at the forefront of leading edge health care delivery, employing novel techniques like the patient-centered medical home, telemedicine, and 24-hour nurse telephone lines well before these practices were common in other parts of the defense and federal health care system. The result is exceptional member satisfaction. For the last 15 years, USFHP beneficiaries have reported health care satisfaction rates that routinely run over 90 percent and are significantly higher than the rates reported by other federal health care beneficiaries.

Enrollment is available to active duty family members and to retirees and eligible family members up to age 65. The high beneficiary satisfaction reflects the high priority placed on personalized care by the USFHP providers. All the designated provider health care systems are non-profit organizations, so you know their focus is on providing the best possible patient care. Whatever you are currently using for your health care coverage, you owe it to yourself to check out the USFHP web site, www.usfhp.com, or call (800) 748-7347 for more information.



Did You Know? Army announces major change to retired military customs and courtesies

WASHINGTON — Some customs and courtesies will never change, such as showing respect for the U. S. flag. However, the Army recently modified how retirees' list their retired status. The Army published the new policy on May 17 in Army Regulation 25-50, *Preparing and Managing Correspondence*. The policy puts retired Reservists on equal footing with Soldiers who retired from active duty.

AR 25-50 says, "Retired military should follow the same rules as active personnel, except that no organization or branch of the Army will be shown. Show retired status after the grade as follows:

- All Army personnel, active or reserve component, retired for service, age or physical disability and all personnel on the Army of the United States Retired List, including regular Army personnel and nonregular Army personnel on the Temporary Disability Retired List will use 'USA Retired' (for example, A.B. Smith, COL (USA Retired).
- All personnel on the Officers Honorary Retired List will use 'U.S. Army Retired (Hon).'
- All Reservists assigned to the U. S. Army Reserve (USAR) Control Group (Retired) will use 'USA Retired.'
- Army retirees serving as DA civilians will not use or refer to their military grade or rank except when referring to their personal retirement actions."

AER is there for holiday financial emergencies

By Guy Shields, COL (USA Retired), Chief, Communications and Public Affairs, Army Emergency Relief

Before we know it, Thanksgiving will be on top of us, kicking-off the shopping season. As we rapidly move toward the holiday season, just a couple of things to remember. Don't go into debt to make a "big splash" for a day! Think before you pull out that plastic.

Now Army Emergency Relief (AER) is not going to pay for that holiday shopping trip, but unforeseen things do happen. If you find yourself in the middle of a financial emergency, come to AER first. As an Army retiree, you are eligible for AER assistance, just as if you were still on active duty.

Over the last three years, AER has added multiple categories of assistance. Current categories include:

- rent/mortgage
- auto repair
- emergency travel expenses
- funeral expenses
- food
- non-receipt of pay
- car seats
- re-location travel
- cranial helmets
- repair/replacement of HVAC
- replacement vehicle
- loss of funds
- utilities
- replacement/initial furniture
- rental vehicles
- dependant dental/medical expenses
- repair/replacement of appliances



Items not listed can still be approved as an exception to policy on a "case-by-case" basis.

One additional thought. We all know about "Black Friday" and "Cyber Monday." A couple of years ago "Giving Tuesday" was established. This is a national-level program to bring some attention to the many non-profits whose resources are "stretched" by the additional need during the holiday season. Please consider making a "holiday donation" to AER on "Giving Tuesday." Just go to our website, www.aerhq.org, and click the "donate now" button.

The Exchange launches new and improved website

DALLAS – Online shopping with the Army & Air Force Exchange Service is easier than ever thanks to a refresh of the organization's official website, www.shopmyexchange.com, in preparation for the key holiday selling season.

Improvements include a new homepage layout design, complete with an updated visual look and industry-standard navigation; more product categories; easy-to-find links to specialty stores and online mall vendors; improved product pages; and easier checkout.

Easy-to-find buttons for key features such as sales, customer service, online account management and Military Star Card service are also now conveniently placed at the top of the page, and the product search bar is now more prominent within the site's layout. In addition, the shopping cart feature is now consistently positioned on the right side of all product pages.

"Revamping www.shopmyexchange.com is part of the Exchange's ongoing effort to make shopping, whether online or in stores, easier and more intuitive for military families all over the world," said the Exchange's Senior Vice President of eCommerce John Engroff. "Staying current and competitive in an ever-growing online retail market is essential to the Exchange's mission and provides added value to our authorized patrons worldwide."

Other new features include social media buttons that connect users with a direct source for exclusive discounts, new product announcements and local store events via Facebook, Twitter, Pinterest and YouTube.

To learn more about the new features of www.shopmyexchange.com, visit www.shopmyexchange.com/newfeatures/default.asp.

"Always do more than is required of you." — General George S. Patton



ECHOES

DOD extends SBP to same sex spouses

By Bill Hursh, Army SBP Policy and Program Manager

On June 26, 2013 the Supreme Court ruled Section 3 of the Defense of Marriage Act (DOMA) unconstitutional. Based on this ruling, same sex married couples are now entitled to same military Survivor Benefit Plan (SBP) benefits as all married couples. Same sex spouse SBP benefits do not cover the period prior to June 26, 2013. Therefore, no claims for an SBP annuity will be paid and no premiums will be charged for a same sex spouse prior to this date.

Retirees whose same sex marriages were on or after June 26, 2013 will have one year from the date of the marriage to initiate a spouse SBP request. If the marriage was prior to this date, the retirees have one year from then to initiate the action. This includes retirees with same sex marriages who have insurable interest SBP elections and now desire spouse SBP.

Retirees who were married to a same sex spouse at retirement and retired prior to June 26, 2013 must have that spouse's concurrence if they elect less than full SBP coverage unless the retiree has child SBP and adds the spouse to that existing coverage. The retirees must take spouse SBP action prior to June 26, 2014. Without the spouse's concurrence the Defense Finance and Accounting Service will establish automatic full spouse SBP coverage and premiums retroactive to June 26, 2013.

By law, retirees with a same sex spouse must take SBP-related actions within a set time frame that depend on each retiree's particular situation. Failure to accomplish these actions in a timely manner may result in closing the spouse SBP category for that spouse and any future spouse or, in certain situations, receiving unwanted spouse SBP coverage.

Retirees with same sex marriages are encouraged to contact their servicing Retirement Services Officer (RSO) for information and assistance. The RSOs can evaluate each retiree's circumstances, advise which SBP options are available, and assist with the application process. Remember, it is important to contact the RSO in a timely manner. The RSO contact information is on pages 14-15.

Reserve Component SBP now covers same sex spouses

By Bill Hursh, Army SBP Policy and Program Manager

Same sex married couples are now entitled to Reserve Component Survivor Benefit Plan (RCSBP) spouse coverage. The June 26, 2013 Supreme Court ruling that Section 3 of the Defense of Marriage Act (DOMA) was unconstitutional extended RCSBP coverage as well as other spouse military benefits to same sex spouses. Same sex spouse RCSBP benefits do not cover the period prior to June 26, 2013. Therefore, no claims for a same sex spouse RCSBP annuity will be paid for a Reservist's death prior to June 26, 2013.

All spouse RCSBP provisions apply for Reservists whose same sex marriage is on after June 26, 2013. Reservists who elected RCSBP Option A, declining RCSBP coverage, may elect same sex spouse SBP at non-regular retirement. A Reservist with insurable interest RCSBP who was married to a same sex spouse on or before June 26, 2013, has one year from that date to terminate the insurable interest RCSBP and elect spouse RCSBP.

Reservists who were married to their same sex spouses prior to June 26, 2013, have until June 25, 2014 to make a spouse RCSBP election. Spouse concurrence is required for Reservists who were married to their same sex spouse when they made their initial RCSBP election, even if the election was prior to June 26, 2013. Failure to receive the spouse's concurrence may result in the Reservist receiving full spouse immediate (Option C) RCSBP coverage. Spouse concurrence is not required if the Reservist previously established child RCSBP and adds the spouse to that RCSBP coverage.

Determining eligibility for same sex spouse RCSBP encompasses many factors. Reservists are encouraged to contact their servicing Retirement Services Office (RSO) for assistance. The RSOs can evaluate each Reservist's circumstances, provide options available, and assist with the application process. Remember, these actions are time sensitive. The Army Reserves (USAR) RSO contact information is listed on page 14. The Human Resources Command Reserve Retirements Branch contact information is listed on page 15. Members of the National Guard can contact their State National Guard Headquarters for assistance.

Designate an arrears of pay beneficiary in myPay

CLEVELAND — When a retiree dies, the Defense Finance and Accounting Service sends any unpaid retired pay to the beneficiaries on record. Retirees frequently forget who their beneficiary of record is, and occasionally need to update or change that beneficiary. Doing this used to require sending forms via mail, then waiting for the account to be updated.

myPay now offers retirees the option to designate up to five arrears of pay beneficiaries online. Beneficiary designations can be updated without the hassle of forms, envelopes or waiting. And members can change beneficiaries whenever they would like to.

Members can still submit a DD Form 2894, but will have to allow for mailing and processing time to elapse before their changes can take effect. The DD Form 2894 must be used to designate more than five beneficiaries.

To update arrears of pay beneficiary information, login to **myPay** and:

- Select "Beneficiary for Arrears"
- The current beneficiary designation will display
- Click on "Designate Beneficiaries" (Warning: Any transaction created will overwrite your existing elections)
- Enter beneficiary information
- Click "Continue"
- Click on "Designate More Beneficiaries" to add up to five beneficiaries
- When you have completed the designation of your beneficiaries, click on "Confirm Beneficiaries"
- Review your changes. If correct, select "Yes" (Warning: Any transaction created will overwrite your existing elections)
- Save or Print your new beneficiary designations

myPay passwords now longer and change every 60 days

CLEVELAND — With the **myPay** 2013 Spring Release, system password requirements aligned with Department of Defense security rules. This means all users who access **myPay** with their login ID and password must create a new password using the following rules:

- Must be 15 to 30 characters in length
- Contain at least two UPPERCASE letters
- Contain at least two lowercase letters
- Contain at least two numbers (0-9)
- Contain at least two of the following special characters: # @ \$ ^ ! * + _ %

Additionally, passwords will now expire every 60 days. Each time this happens, users must update their password, and the updated password must change at least four characters from their previous password. The updated password also cannot be one of the user's last 10 passwords.

About 10 days before their password expires, members will receive an email advising them to update their password. Members should make sure the email address recorded in their **myPay** profile is current to ensure they receive these notices.

Some members provide authorization for a trusted family member, friend or associate to access their pay information without the ability to make changes. Individuals who have been given such limited access rights are called "Limited Access Users." Limited Access Users will be required to change the password every 60 days also. The same rules apply to the limited access password as to a member's primary access password. Like everyone else, Limited Access Users will be prompted by screen displays when the password change is necessary.

For more information, visit myPay at <http://mypay.dfas.mil/mypay.aspx> or call (800) 321-1080 (option 1).



ECHOES

TRICARE Retiree Dental Program updates

By Doug Schobel, Senior Marketing Representative, Delta Dental of California Federal Government Programs

As you may have already read, the Department of Defense has selected Delta Dental of California to continue administering the TRICARE Retiree Dental Program (TRDP) under a new five-year contract effective Jan. 1, 2014 through Dec. 31, 2018.

To maintain your coverage in the TRDP under the new contract, you do not need to take any action. There have been no changes made to the Basic plan benefit design under the new contract. However, here are a few of the exciting changes that take effect for the Enhanced plan on January 1:

- An increase in the annual maximum amount for each person enrolled, to \$1,300
- A new coverage year, which will run from January 1 through December 31
- An increase in the annual maximum amount for dental accident coverage for each person enrolled, to \$1,200
- An increase in the lifetime orthodontic maximum amount for each person enrolled, to \$1,750
- A third cleaning allowed for children and adults with diagnosed Type 1 or Type 2 diabetes

Your current TRDP enrollment card will still be valid under the new contract. However, beginning Dec. 1, 2013, Delta Dental will no longer have the authority to issue new or replacement enrollment cards. If you wish to receive an enrollment card in the future, you will need to contact the Defense Manpower Data Center (DMDC) at dmdc.osd.mil.

Since Delta Dental uses the Defense Eligibility Enrollment System (DEERS) to verify eligibility for the TRDP, it is important to keep your personal information up to date for each family member. DEERS information may be updated at <https://www.dmdc.osd.mil/appj/address/index.jsp>.

Later this fall, all sponsors currently enrolled in the TRDP will receive detailed information regarding the new contract that goes into effect Jan. 1, 2014. For more detailed information on the TRDP or to enroll, please visit trdp.org or call (888) 838-8737.

Army launches Ready and Resilient Campaign

WASHINGTON – The Army launched the Ready and Resilient Campaign (R2C) in March 2013. R2C is a comprehensive initiative to build and maintain individual and collective readiness and resilience across the Total Force (Soldiers — Active, Reserve and Guard; their families; and Army civilians). R2C reinforces the Army profession while strengthening unit readiness.

R2C synchronizes and integrates key Army programs that promote a ready and resilient posture, including programs which support efforts to reduce or prevent suicide and suicidal ideations, sexual harassment and sexual assault, bullying and hazing, substance abuse, domestic violence and stigmas associated with seeking help. R2C promotes a cultural change that emphasizes the importance of resilience to sustained readiness. Leadership involvement at every level is key to R2C success.

Additional information and resources related to R2C can be obtained by accessing the R2C website: <http://www.army.mil/readyandresilient>.



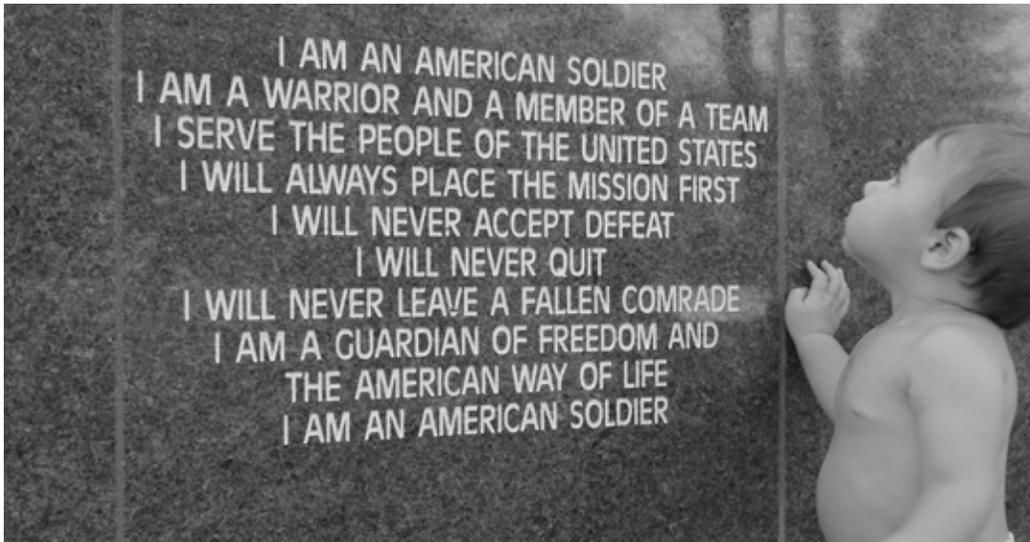
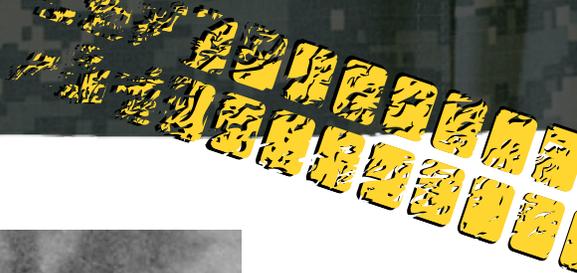


Photo by Kimberly Marie Monack
 Eddy, son of Spec. Franklin Monack, 13th Aviation Regiment, visits Veteran's Memorial at Memorial Park in Cupertino, Calif. on Oct. 3, 2012

TRICARE is minimum essential coverage



FALLS CHURCH, Va. — The Affordable Care Act, also known as the health care reform law, requires you to maintain basic health care coverage—called minimum essential coverage. Beginning in 2014, if you don't have minimum essential coverage, you'll have to pay a fee for each month you aren't covered.

The TRICARE program is considered minimum essential coverage. If you're using any of the following health plan options, you have the coverage required by the health care reform law:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas
- TRICARE Standard and Extra
- TRICARE Standard Overseas
- TRICARE For Life
- TRICARE Reserve Select (if purchased)
- TRICARE Retired Reserve (if purchased)
- TRICARE Young Adult (if purchased)
- U. S. Family Health Plan

Health Insurance Marketplace

If you qualify for one of TRICARE's purchased plan options, you only meet the requirements for minimum essential coverage if you purchase it.

Be sure to check that you're getting the most affordable coverage for you and your family that best meets your needs. Compare TRICARE's purchased plan options with your employer's health insurance or other civilian options offered through the Health Insurance Marketplace.

The Health Insurance Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll. Open enrollment began Oct. 1, 2013 with coverage beginning as early as Jan. 1, 2014. Search online or call (800) 318-2596 to learn more.

Remember, most TRICARE health plan options already meet the requirements for minimum essential coverage.



ECHOES

The Exchange among the 'Best of the Best,' according to *U.S. Veterans Magazine*

DALLAS – *U.S. Veterans Magazine* recognized the Army and Air Force Exchange Service for its part in putting those who have helped protect American freedoms back to work.

The Exchange is among the organizations named to the publication's 2013 Best of the Best list, making the cut in the "Top Veteran-Friendly Companies," "Top Supplier Diversity Programs" and "Top Government and Law Enforcement Agencies" categories.

Ten percent of the Exchange's workforce consists of veterans. An additional 24 percent are military spouses or family members. One of the Exchange's goals for 2013 is to increase veteran management hires by 33 percent over the number hired in 2012.

"It's essential to the Exchange's mission to welcome our veterans with open arms, and that extends to their families as well," said Exchange's Chief of Staff Col. Thomas Ockenfels. "This recognition further validates our efforts toward providing veterans and their families with solid, rewarding job and career opportunities, and we are honored that *U.S. Veterans Magazine* considers us one of the 'Best of the Best.'"

The list, which included private companies, government agencies and educational institutions, was compiled from market research and independent research, diversity conference participation, and survey responses. Hundreds of companies submitted applications to be included in the list.

U.S. Veterans Magazine published the list in its summer issue, on newsstands Aug. 15.

Information on the Exchange's veteran hiring programs can be found at www.shopmyexchange.com/AboutExchange/Careers/militaryfamilies.htm

Army Suicide Prevention Program

WASHINGTON — The Army Suicide Prevention Program is an enduring effort aligned under the U.S. Army's Ready and Resilient Campaign to sustain a supportive environment that enhances the resiliency of Soldiers, Army civilians, and family members and fosters total unit readiness.

This year, the Army extended its observance of National Suicide Prevention Week to the entire month of September reinforcing its commitment to reduce risk behaviors and incidents of suicide in its ranks, and promote help seeking behaviors. The theme for 2013 was Shoulder to Shoulder: Standing Ready and Resilient.

The Army continues its multipronged approach that tailors suicide intervention, prevention and response measures to ensure Soldier resilience, such as:

- Encouraging more leadership engagement at all echelons as a life-saving initiative
- Promoting military/community resources to increase help seeking behaviors
- Emphasizing the importance/effectiveness of resiliency and suicide prevention training
- Synchronizing the Suicide Prevention Month priorities with the Ready and Resilient Campaign
- Continuing to deploy mobile training teams to conduct Ask, Care, Escort - Suicide Intervention (ACE-SI) training to augment local commanders' efforts

The Army will remain committed to improving individual/collective resilience and total force readiness through programs and policies which support Soldiers, Army civilians and their family members. This comprehensive effort will extend across traditional program boundaries and leverage existing and emerging resources to serve the total force.

The Army is determined to reduce suicide across all Army components. Any loss suffered within the Army family is tragic and affects readiness. Each member of the Army community has an imperative role in creating a climate/environment of trust and respect in which every person is able to thrive and achieve their full potential. Knowing and recognizing the risk-factors/warning signs for potential suicidal or risky behaviors and the resources available to them in crisis is key.

DIRECTORY

Arlington National Cemetery: (877) 907-8585
<http://www.arlingtoncemetery.org>

Armed Forces Retirement Home: (800) 422-9988; <http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: (800) 325-4715; <http://www.acap.army.mil>

Army Emergency Relief: (866) 878-6378; <http://www.aerhq.org>

Army Facebook: <https://www.facebook.com/USArmy>

Army Flickr: <http://www.flickr.com/photos/soldiersmediacenter/>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Army Live Blog: <http://armylive.dodlive.mil/>

Army Mobile phone apps: <http://www.army.mil/mobile/>

Army Retirement Services: <http://www.armyg1.army.mil/retire>

Army Stand To!: <http://www.army.mil/standto/>

Army Temporary Lodging Program: (877) 711-8326; <http://www.pal.army.mil> Reservations: <http://www.ihgarmyhotels.com>

Army Twitter: <https://twitter.com/USArmy/>

Army YouTube: <http://www.youtube.com/usarmy>

Casualty Assistance Checklist for Retirees: <http://www.armyg1.army.mil/rso/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retiree Council: <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

Combat-Related Special Compensation: (866) 281-3254 opt.4; <https://www.hrc.army.mil/TAGD/CRSC>

Commissary: <http://www.commissaries.com>

Concurrent Retirement & Disability Pay: (800) 321-1080, <http://www.dfas.mil/retiredmilitary/disability/crdp.html>

Consumer Financial Protection Bureau: (855) 411-2372
<http://www.consumerfinance.gov/>

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>;
 Editor's email address: ArmyEchoes@mail.mil

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/mfh/>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rs/

Legal Assistance Locator (Military): <http://legalassistance.law.af.mil/content/locator.php>

Long Term Care Insurance: (800) 582-3337 <http://www.ltcfeds.com/>

MyArmyBenefits: <http://myarmybenefits.us.army.mil/>
 Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Resource Locator: http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource_Locator.html

Reserve Component Retirements (888) 276-9472 or (502) 613-8950
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402

 **Retired Army Lapel Pin and Clothing:** www.aafes.com, then click "Shop Online Now," then type "Retired Army" in the search box and click "Search"

Soldiers Magazine: <http://soldiers.dodlive.mil/>

Space-Available Travel: <http://www.amc.af.mil/amctravel/index.asp>

Survivor Benefit Plan: <http://www.armyg1.army.mil/rso/sbp.asp>

Maintaining SBP Elections After Retirement: http://www.armyg1.army.mil/rso/docs/SBP/SBP_election_after_ret.pdf

Uniformed Services Former Spouse Protection Act:
<http://www.armyg1.army.mil/rso/docs/FSPA/USFSPA.pdf>

Veterans Service Records — Replace DD Form 214, awards:
<http://vetrecs.archives.gov> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 7 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>
 Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

Social Security (800) 772-1213 <http://www.socialsecurity.gov>;
 (If overseas, contact the American Embassy/consulate, or call (410) 965-9334 or Fax (877) 385-0645 or visit <http://www.socialsecurity.gov/foreign/phones.html>)

Medicare (800) 633-4227 <http://www.medicare.gov>

TRICARE Information <http://www.tricare.mil>

Health Beneficiary Counseling Assistance Coordinator:
<http://www.tricare.mil/bcacadca>, or nearest military treatment facility

TRICARE North: (877) 874-2273; <https://www.healthnetfederalservices.com>;
 CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; <http://www.humana-military.com/south/bene/beneficiary.asp>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (800) 444-5445; <http://www.humana-military.com/>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; <http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405); <http://www.tricare.mil/tfl/default.cfm>

TRICARE Pharmacy Home Delivery: (877) 363-1303;
<http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>

TRICARE Retail Pharmacy: (877) 363-1303; <http://www.express-scripts.com>

TRICARE Retiree Dental Plan: (888) 838-8737; <http://www.TRDP.org>

US Family Health Plan: <http://www.usfhp.com/>

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424; (800) 367-6027; <http://halekoa.com>

Eidelweiss Resort, Bavaria: 011-49-8821-9440
<http://www.edelweisslodgeandresort.com>

Shades of Green, Florida: (888) 593-2242; (407) 824-3665
<http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-82-2-7918-222
<http://www.dragonhillodge.org/DiscoverSeoul/>

Veterans Affairs (VA) Information <http://www.va.gov>

Burial & Memorial Benefits: <http://www.cem.va.gov/>

Benefits and Services: (800) 827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (800) 829-4833
<http://benefits.va.gov/benefits/>

GI Bill: (888) 442-4551; <http://www.gibill.va.gov>

Graves Information: (877) 907-8199

Health Care Benefits: (877) 222-8387; <http://www.va.gov/health>

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Retiree Publications and News

Early Bird Current News: <http://ebird.osd.mil/ebird2/index.html>

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil/> then click Career/Retired Marines, then Semper Fidelis Newsletter

Navy Shift Colors: <http://www.navy.mil/> then click Links/Shift Colors

2013 RETIREE APPRECIATION DAYS

At RADs, you can receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Fort Riley, KS	18 October	785-239-3320	Fort Polk, LA	26 October	337-531-0402
Ft. Meade, MD	18 October	301-677-9603	JB McGuire- Dix-Lakehurst, NJ	26 October	609-562-2666
Vicenza, Italy	18 October	0444-71-7262	Ft. Hamilton, NY	26 October	718-630-4552
Fort Gordon, GA	19 October	706-791-2654	Fort Knox, KY	1-2 November	502-624-1765
Redstone Arsenal, AL	18-19 October	256-876-2022	Ft. Benning, GA	1 November	706-545-1805
Aberdeen Proving Ground, MD	19 October	410-306-2320	JB Elmendorf – Richardson, AK	2 November	907-384-3500
JB San Antonio (Ft. Sam Houston)	19 October	915-569-6233	Daegu, Korea	2 November	315-768-6052
Camp Humphreys, Korea	19 October	315-753-8839	Indianapolis, IN (Old Ft. Ben Harrison)	16 November	502-624-1765
Kaiserslautern/Ramstein, Germany	22 October	0631-411-8838	Yongsan, Korea	16 November	315-723-3735
Stuttgart, Germany	24 October	07031-15-3442			
Grafenwöhr, Germany	25 October	09641-83-8539			
Fort Rucker, AL	25 October	334-255-9124			
Fort Hood, TX	25-26 October	254-287-5210			
Army in Europe/Wiesbaden, Germany	26 October	0611-705-5338	JB Elmendorf-Richardson	10 May	907-384-3500
Ft. Lee, VA	26 October	804-734-6555	Ft. Wainwright, AK	17 May	907-353-2099
Rock Island, IL	26 October	563-322-4823	West Point, NY	3 May	845-938-4217
Fort Leavenworth, KS	26 October	913-684-2425	JB Lewis-McChord, WA	16 May	253-966-5884

2014 RADs

How to Update Your Address or Other Retired Pay File Information

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the London, KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

NOTE: Echoes is mailed to your address on file with DFAS or HRC.

If in receipt of or entitled to retired pay:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 469-6559
(put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP Annuity:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 982-8459
(put SSN on all pages)

If a Retired Reservist not yet age 60:

U.S. Army Human Resources Command
Attn: AHRC-PDP-TR
1600 Spearhead Division Avenue
Dept. 482
Ft. Knox, KY 40122-5402
(888) 276-9472 or (502) 613-8950

How to Report the Death of a Retiree

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and the initiate the survivor benefits process. When reporting the death, please provide the Retiree's:

- Full name
- Social security number and/or service number
- Date and Place of Birth
- Retired Rank
- Retirement date
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the Statement of Service (Last DD Form 214)
- Copy of the death certificate

Human Resource Service Center

serves as the primary entry point into the Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, retirees, veterans, family members, DA civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

ARMY RESERVE RSOs

63rd Regional Support Command

Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK

81st Regional Support Command

Fort Jackson, South Carolina
(803) 751-9865/6457
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Regional Support Command

Ft. McCoy, Wisconsin
(608) 388-0596/9321
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Regional Support Command

FT Dix, New Jersey
(609) 562-1696/7055
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state you're interested in for the National Guard points of contact there.

OCONUS POC:

Retirement Services Pilot Action Officer
(612) 713-3082
9th MSC: Hawaii, Alaska, and Guam
7th CSG: Europe

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.armyg1.army.mil/retire (Note: That's the number 1 after the g.)

STATE/TERRITORY RSOs

(states/territories without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 876-2022
edward.n.adams6.civ@mail.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft Wainwright
(907) 353-2099
fwainwright.army.mil

ARIZONA

• Ft Huachuca
(520) 533-5733
HuaRSO@conus.army.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-5976
william.t.thomas.civ@mail.mil

COLORADO

• Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West MacDill AFB
(813) 828-0163
army.rso@amc.af.mil
• Rest of FL

Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

• Ft Stewart
(912) 767-5013
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
usaghi.dhr.rso@us.army.mil

IDAHO

Ft Carson, CO, or
JB Lewis-McCord, WA
ILLINOIS
Ft Leonard Wood, MO;
Ft McCoy, WI;
Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil
• Ft Riley
(785) 239-3320
kathy.l.tucker2.civ@mail.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil

• Ft Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

• Ft Polk
(337) 531-0363
rso@polk.army.mil

MAINE

Ft Drum, NY
MARYLAND
• Aberdeen Pr. Grd.
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

• Ft Detrick
(301) 619-9948
eddie.coleman1@us.army.mil

• Ft Meade
(301) 677-9603
armyrsomeade@mail.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI
Lower MI
Selfridge ANGB
(586) 239-5580
• Lansing, MI
(517) 481-9873
david.j.saunders@mail.mil

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

• Ft Leonard Wood
(573) 596-0947
usarmy.leonardwood.usag.mbx.dhr-rso@mail.mil

MONTANA

JB Lewis-McChord, WA

NEBRASKA

Ft Riley, KS

NEVADA

Pres. of Monterey, CA

NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil

NEW YORK

• Ft Hamilton
(718) 630-4552
Wanda.E.Mills.civ@mail.mil

• Watervliet Arsenal, NY
(Wed/Thurs)
(518) 266-5810
wvarso@gmail.com

• West Point, NY
(845) 938-4217
rso@usma.army.mil

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Army modifies *Echoes* distribution policy

By Mark Overberg, Deputy Chief, Army Retirement Services and Echoes Editor

Beginning with its February 2014 edition, the Army will stop mailing *Echoes* to retirees and surviving spouses who have *myPay* accounts at the Defense Finance and Accounting Service (DFAS). Instead, an email from DFAS will notify these retirees that *Echoes* is ready to download from the Army G-1's website at http://www.armyg1.army.mil/rso/echoes_issues.asp.



Retirees who do not have *myPay* accounts will continue to receive *Echoes* by mail. Members of the Retired Reserve, who do not have active retired pay accounts, will continue to receive *Echoes* by mail until procedures for electronic notification are completed.

The Chief of Army Retirement Services, Mr. John Radke, said, "The Army Family, and that includes retirees, must adapt to its budget limitations. At the same time, Army Retirement Services must adapt delivery of *Echoes* to retirees' evolving communications preferences. This new policy will ensure the Army continues to communicate with its older retirees and those who do not own computers. We won't break faith with these retirees and surviving spouses." (continued below)



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(continued from above)

The Army expects the new distribution policy to increase *Echoes*' electronic distribution from 67,000 to 450,000 initially. Together with the mailed edition, over one million retirees and surviving spouses receive *Echoes* three times each year. *Echoes*' readership is currently estimated at 2.25 million.

Retirees no longer need to update the Army when they change their email addresses. They need only update their *myPay* records, and the Army will deliver *Echoes* to the new email address. Previously, retirees had to register again for *Echoes* at the Army G-1 website to update their email address. Many retirees had difficulty reaching this site because of website security problems.

The Army recently expanded the number of pages in *Echoes*' electronic edition. The January-April 2013 edition included 18 pages. Since then, editions have included 20 pages. Most of the new content is oriented to retirees who use the Internet. All of the most significant benefits and entitlements information will continue to be included in the hard copy edition. Printing and mailing costs limit the mailed edition to 16 pages.

Echoes is not alone in expanding its electronic distribution. Other Army publications, such as *Soldiers Magazine* and *NCO Journal*, are now available only in electronic format. The other military services' retiree newsletters have also changed. The Navy no longer prints *Shift Colors*; the Air Force prints only one edition of *Afterburner* per year, and it is not available to retirees living overseas; and though the Marine Corps' *Semper Fidelis* is still available in print, its future is uncertain.

Since its creation in 1956, the *Retired Army Personnel Bulletin*, *Echoes*' predecessor, and *Echoes* have been evolving. The *Retired Army Personnel Bulletin* was initially a 4-page newsletter, expanding to 8 pages in 1962 and 16 pages in 1987. The number of editions published each year has fluctuated as well, from 12 in the 1950s and 1960s to six in the 1970s and 1980s to one in 2011.

The Army posted the first electronic edition of *Echoes* on the Army home page in 1996. In 2004, retirees received their first emails notifying them that *Echoes* was ready to download. And, in 2011 and 2012 respectively, the *Echoes* apps for Android smart phones, iPhones and iPads debuted. These free apps may now be downloaded from the Android Marketplace and Google Play.