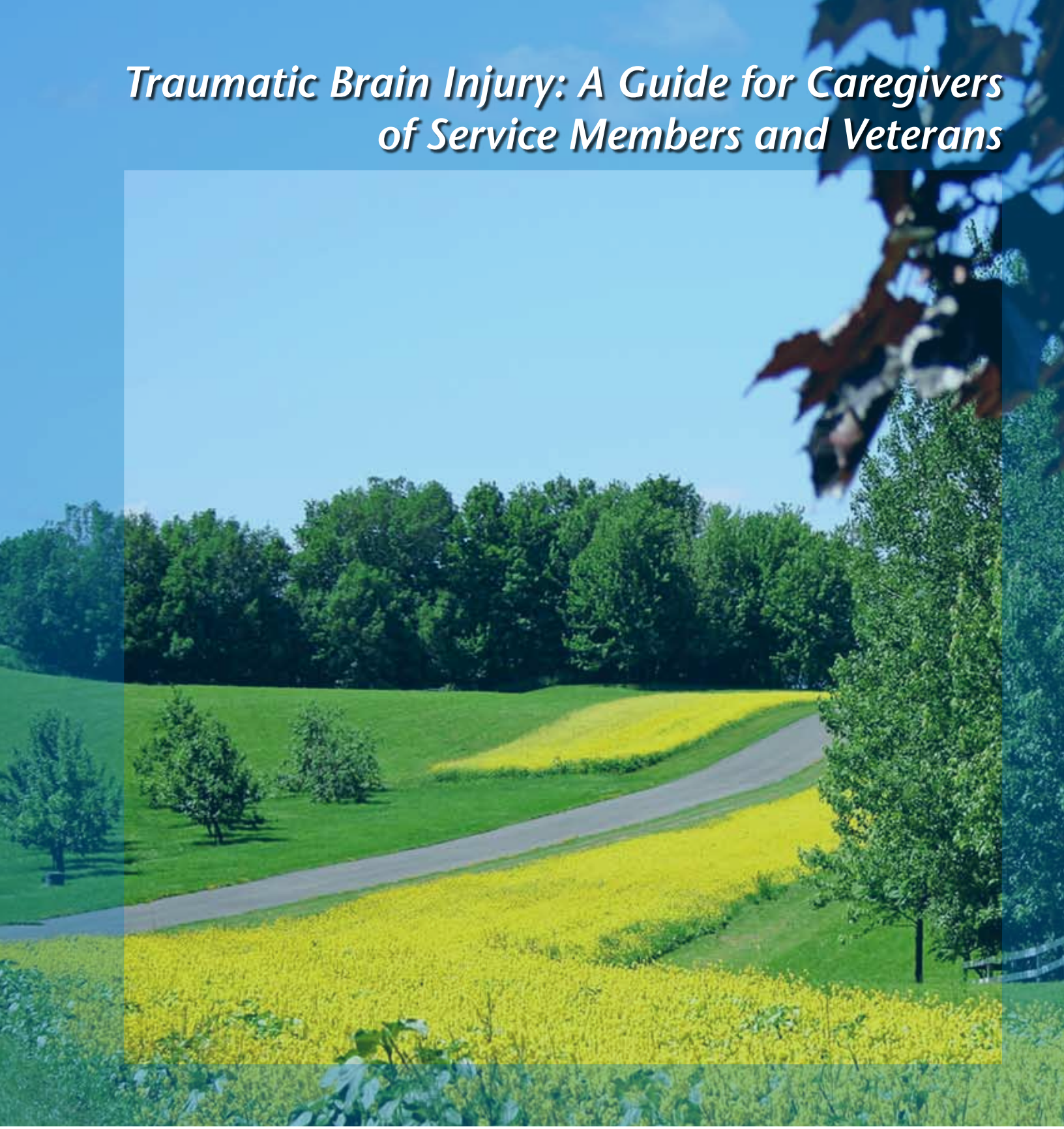
Traumatic Brain Injury: A Guide for Caregivers of Service Members and Veterans



Navigating Services and Benefits

Module 4

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An electronic version of this Guide can be found at the following Web address:
www.traumaticbraininjuryatoz.org

Module 4 Summary

This module is about benefits and services from the Department of Defense (DoD) and the Department of Veterans Affairs (VA). Being a member of the military brings both honor and support. You want to be sure your family member gets the support—services and benefits--that he or she deserves.

It can be hard to find your way through the maze of programs at DoD and the VA. The good news is that you are not alone. There are many caring professionals at both agencies who can guide you. Your family member will also have a Point of Contact (POC). He or she is the first person to turn to for information. (What this person is called depends on your family member's military branch.)

You also have an important role to play on your family member's behalf. **Part of being a caregiver is to be an advocate**, for both your family member and for you. You need to speak up, clearly and firmly, to communicate your and your family member's need for services and benefits.

Understanding what services and benefits are available to you and your family member will help you feel more confident in advocating for them. That's what this module is all about.

The information in this module is current as of its publication. Information on services and benefits changes from time to time. Please check with your Point of Contact (POC) (see Chapter 1) for updated information. He or she can also advise you about where to look for information you need.

You can start your search with these main Web sites:

- www.tricare.mil
- www.health.mil
- www.va.gov

If your service member/veteran has passed away due to his or her military injuries incurred during active military duty, you will surely have many questions to consider in the midst of your grief. As a survivor, you are eligible for special benefits. You can learn more about survivors' benefits at http://www.vba.va.gov.

Chapter 1

Introduction

This module is about benefits and services from the Department of Defense (DoD) and the Department of Veterans Affairs (VA). Being a member of the military brings both honor and support. You want to be sure your family member gets the support—services and benefits--that he or she deserves.

It can be hard to find your way through the maze of programs at DoD and the VA. The good news is that you are not alone. There are many caring professionals at both agencies who can guide you.

This module explains many services and benefits and who is eligible for them. It also describes how DoD and the VA rate a service member/veteran's disability. These disability ratings are used to decide some of the benefits and services your family member can receive.

You will want to refer to this module time and again, as your family member's situation and status changes.

Your family member will also have a Point of Contact (POC). He or she is the first person to turn to for information. (What this person is called depends on your family member's military branch. See page 3.)

"I would say be very close with your case worker going through this. I thought the case workers were invaluable in making sure that you have everything you should have and that you're aware of everything you should be aware of as a caregiver…. From a medical standpoint, the doctors are going to keep you informed. But the case worker goes outside the whole medical thing. You know, 'Let me make sure you have a place to stay. Let me make sure you have food, that you're getting the per diem that you're supposed to be getting, or that the paperwork for Jason is where it's supposed to be at.'"

- Pam E.

What is Point of Contact (POC) Case Management?

Case management means coordinating all needed services.

You will meet your Point of Contact (POC) early during your service member/veteran's treatment. Over time, you may see more than one POC, depending on your family member's situation and needs.

"The nurse case manager's job is to take care of the nursing aspect of care. The TBI case manager takes care of the TBI and all those appointments. My husband has a sergeant that he reports to. So, he's got a couple of different people he sees that make his appointments for him regarding different aspects of the Army and the hospital.

And there's Linda with the Family Readiness Group. She just kind of knows everything. She can help with anything."

- Emily S.

Some POCs will focus mostly on clinical (medical) issues. Others will focus on non-clinical services. You may find yourself talking more often to one of the POCs assigned to your service member/veteran, because you feel more comfortable with that person.

Throughout this module, the case and care managers will be referred to as the POC.

Table 1 shows the DoD and VA case management team members. The Primary Care Manager and the Medical Care Case Manager coordinate all clinical medical care.

Wounded Warrior Case Managers, VA Liaisons, and the Recovery Care Coordinators are non-medical care managers. They coordinate non-medical services.

These POCs can help you find and take advantage of the services and benefits available.

"The most important thing I think, in the beginning, is having a case manager that you're definitely seeing eye-to-eye with, because if you and your case manager aren't on the same page and aren't working together and there's conflict, it's just going to get worse. So you definitely need to make sure that the team that you have is the team that's going to work for you. We've learned that the hard way."

- Sandy M.

Table 1. Point of Contact (POC) Case Management Team Members

Role	Recovering Service Member: ***Active Duty Status***	Recovering Service Member: ***Veteran Status***
Primary Care Manager – *the medical professional who provides your family member's clinical care and refers to other medical specialists*	Physician/Nurse Practitioner/Physician Assistant	
Medical Care Case Manager – Military Treatment Facility (MTF)/ VA Polytrauma Centers – *the nurse manager who coordinates clinical care*	Nurse/Nurse Practitioner	
Non-Medical Case Manager – *system of case managers for wounded service members and families, helps with Disability Evaluation System, and helps with transition from DoD to VA*	***Army** - Army Wounded Warrior Case Manager ***Navy** - Navy Safe Harbor Program Case Manager ***Air Force** - Wounded Warrior Program Case Manager ***Marine Corps** - Wounded Warrior Regiment Case Manager	*OEF/OIF Program Manager Liaison *Transition Patient Advocate *VA Liaison
DoD Recovery Care Coordinator Program - Category (CAT) 1 & 2 (mild-moderate/serious TBI) – *works with medical personnel and Wounded Warrior program staff to create a recovery program*	DoD Recovery Care Coordinator (RCC)	
DoD/VA Federal Recovery Coordinator Program - CAT 3 (severe/catastrophic TBI) – *coordinates federal health care teams and private community resources for recovery of severely wounded service members*	Federal Recovery Coordinator (FRC)	
DVBIC Regional Care Coordination Program – *this network allows for coverage of the complete spectrum of care from acute injury to rehabilitation and transitional re-entry*	Regional Care Coordinator	
TRICARE Regional Office Managed Care Program – *provides coordination of managed care within the TRICARE system*	Managed Care Support Case Managers (Provided through Managed Care Support Contractors) TRO North: Health Net TRO West: TriWest TRO South: Humana	

"When my husband was injured, I was notified by the battalion commander and a chaplain. Then a Marine was assigned the job of totally assisting us. He handled everything from terminating our lease on the house in Okinawa, to selling our vehicles, returning our library books, and making arrangements to meet my husband in the hospital. Once I was in Bethesda, he handled everything. The four VA hospitals with polytrauma units have Marine liaisons. They are there to provide information and support and assistance and handle all the pay issues and benefits, all those things.

We also have a VA and Department of Defense polytrauma rehab nurse liaison. It is her function to help us transition into the VA system, but she was far more than that and helpful before we were at that point."

- Anna E.

"If I had to name the one person that I would pick up the phone and call about any question--it was our care coordinator in Buford. She works out of the Naval Hospital. She's the one I called about everything,--when they were sending me bills and they shouldn't have been sending me bills, when Mike needed equipment --I called her. When I was given the run around, I called her, and I was like, 'Am I nuts? Am I going nuts? Is this how things ought to be?' And she would say, 'No, you're not going nuts.' She would intercede for me, and I felt really confident that she would take care of the stuff with TRICARE and that she would find a way to make things happen. She was the person I called to say, 'I need help, and I'm lost.'"

- Meredith H.

Who Coordinates Recovery Care and Services?

The Recovery Coordinator will develop and oversee a Recovery Care Plan for your family member. The plan lists services and benefits that your family member and you need.

"I finally got a Recovery Coordinator. She is an angel. That lady got all the different case managers and put them all together. That works. That works."

- Nellie B.

Different Points of Contact are available, depending on where your family member is.

The Recovery Coordinator can help you connect with federal, state, local, and /or non-government services.

POC in the VA Polytrauma System

A Nurse Practitioner will manage your family member's care at the VA Polytrauma Rehabilitation Centers and the Polytrauma Network Sites (see Module 2 to learn more). She or he:

- monitors treatment plans
- applies for needed benefits
- makes sure the transition from DoD into the VA health care system goes smoothly
- makes the best use of VA, DoD, and community resources.

POC for WII, Category 3

A Federal Recovery Coordinator (FRC) is assigned to your family member if he or she is "severely WII" (wounded, ill, and injured). "Severely WII" is the same as Category 3 (CAT 3).

The Federal Recovery Coordinator will help with the Recovery Care Plan.

The FRC will work with the health care team to make sure your family member has the clinical and non-clinical care he or she needs. This help begins when your family member is first admitted to a military treatment facility (MTF). The FRC also helps other family members of the service member/veteran.

POC for WII, Category 2

A Recovery Care Coordinator (RCC) is assigned to your family member if he or she is a Category 2 (CAT 2) WII.

A WII Category 2 service member has a serious injury or illness. He or she is unlikely to return to duty in less than 180 days and may be medically separated from the military. RCCs are assigned while the WII is located in a military treatment facility (MTF) and still on active duty. The RCC will oversee a personal Comprehensive Recovery Plan, and work with the health care team to make sure there is access to clinical and non-clinical care. These Recovery Plans also take into consideration the needs of the service member/veteran's family members and caregiver.

POC for WII

These service-specific case managers provide guidance and help to navigate government benefits available to military personnel and their families. They also help the service member and family during the recovery period and with the Medical Evaluation Board (MEB) and Physical Evaluation Board (PEB) process (see Chapter 12).

The Wounded Warrior/Safe Harbor Case Managers, for example, provide wounded service members and their families with a system of advocacy and follow-up with personal support to assist them as they return to duty or to civilian life.

"The Wounded Warrior regiment has certainly been great. I've been able to go to the Wounded Warrior regiment office and ask them questions and take my MEB/PEB checklist and my applications and make sure that I have everything that I need and I'm not missing anything. They've been a great sounding board for me, walking me through that process, because I did a lot of the retirement stuff. I attended the D-TAP classes for Tim. We did the TAP class on DVD, and they helped me get those tapes. That was good."

- Shannon M.

How Can I Speak Up When Needed?

While your POC can help you understand and obtain benefits and services, you also have an important role to play on your family member's behalf. You may feel a need to speak up and advocate for yourself and your family member.

"I think one thing that I have learned is that you definitely have to speak up. If your needs aren't being met, if your spouse's needs aren't being met, or your children's needs aren't being met, you ask somebody. If they don't have an answer, more than likely they'll find the answer for you. They'll direct you in the right direction. And I've been pretty successful in that department. But you definitely have to speak up. You can't sit back and let things happen to you."

- Sandy M.

There is more information in Module 3 about becoming an advocate. Here are some important points for you to remember:

- **It is important to speak up.** No one knows your own needs and those of your service member/veteran better than you do. Don't feel shy about telling your case manager, POC, or Recovery Coordinator about the unique circumstances that you are experiencing. Ask questions to make sure you understand what they are telling you. Let people know what you and your family member need to succeed.
- **Remember that this process is complex, not intuitive.** Don't feel as if there's something wrong with you if you just don't "get it" the first time. Take time to learn about each new benefit, the eligibility qualifications, and application procedures. Persevere. Over time, the DoD and VA systems will become increasingly clear to you.
- **Always keep in mind that you are not alone.** Help is available. The military family that has nurtured your family member in the past will continue to provide care and support in the future. Keep hope in your heart that your family member will recover from his or her injury, and know that excellent care and support will continue to be available.

Part of being a caregiver is to be an advocate, on behalf of both yourself and your service member/ veteran.

"At his team meeting between the VA and the therapy agency--there were about 20 people there. He has a case worker with the VA, from the VHA side, the hospital administration. He has a case worker with the Benefits Administration. He's got a nurse case worker. Again, that's with the VA. He's got a case worker with the therapy agency, and he has the AW-2 person, and then the Wounded Warriors are assigning somebody to him too. Then he's got an advocate; the VA has assigned an advocate to him as well, and he comes to the meetings.

These are people we can go to. We ran out of medication and I was trying to get ahold of somebody and I couldn't. I can call any one of these people and they'll track down whoever needs to be involved."

- Pam E.

What Services Do I Need?

Right now, you may be feeling overwhelmed and not sure which way you should channel your energy. It is always good to prioritize your concerns/issues. Doing so will help you focus your self-advocacy efforts. Here is a self-assessment tool that can help you determine the services you most need. Use this tool to identify benefits and services that you want to explore in more detail with your POC.

On a scale of 0 (meaning none) to 5 (meaning a high level), rate your level of stress/concern with each issue listed in the table on page 9. Then, make a list of the areas where your concerns are highest. Each chapter in Module 4 provides information relating to each issue and available resources. Your areas of concern may change over time, so please use this chart to help you re-identify and prioritize your action plan.

Issues	Level of Stress/Concern					
	None	1	2	3	4	5
Health						
Mental Health						
Employment						
Education						
Housing						
Financial						
Legal						
Travel						

Once you have identified your top concerns, turn to the following chapters in this module to find the information you need. You can also use this information as background to prepare questions for your Point of Contact (POC) so that he or she can help you identify and obtain the services you and your service member/veteran need.

Health	Chapter 4
Mental Health	Chapter 5
Employment	Chapter 6
Education	Chapter 7
Housing	Chapter 8
Financial	Chapter 9
Legal	Chapter 10
Travel	Chapter 11

Whether you and other family members are eligible depends on your injured family member's status.

Is My Family Member Eligible for Services? Am I?

Is your family member eligible for certain benefits and services? It depends on his or her status within DoD and the VA. Here are some key definitions to keep in mind:

Table 2. Definitions of Eligibility Status

Category	Definition
Active Duty Service Member	Full-time duty in the active military service of the United States - Army, Navy, Marine Corps, Air Force, Coast Guard, NOAA, and U.S. Public Health Service. This includes members of the Reserves and National Guard.
Reserve Member	Members of the Air Force Reserve, Army Reserve, Coast Guard Reserve, Navy Reserve, and Marine Corps Reserve, who may be called to active duty.
National Guard	Members of the Air National Guard or the Army National Guard, who may be called to active duty.
Veteran	A person who served on Active Duty, but is now honorably discharged from the military. See www.va.gov for eligibility for federal benefits.
Retired Military	A person who voluntarily separates from the military after 20 years or more of honorable service.
Medically Retired	Separated from the military due to disability or inability to perform duty with a service-connected disability and with a service DES rating of 30 percent or more.
Family Member	Parents, spouses, children, siblings, or survivor and dependents http://www.nmfa.org/site/DocServer/Definiton_of_a_Dependent_11-05.pdf?docID=3621
Spouse	Husband or wife of a service member or veteran, sometimes includes former spouse http://www.nmfa.org/site/DocServer/Definiton_of_a_Dependent_11-05.pdf?docID=3621 http://www.nmfa.org/site/DocServer/Former_Spouse_Benefits_11-05.pdf?docID=3581

For Invitational Travel Orders only, girl/boyfriends, siblings, parents, stepparents, or other individuals designated by the service member may be eligible.

Where Can I Learn More about Benefits and Services?

The table below lists some good sources of information about benefits.

Table 3. Category-specific Resources about Services and Benefits

Service	Resources
Active Duty	Compensation and Benefits Handbook for Seriously Ill and Injured Members of the Armed Forces http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/Compensation_and_Benefits_Handbook.pdf 2010 United States Military Handbook http://www.militaryhandbooks.com
Army	http://myarmybenefits.us.army.mil/EN
Navy	http://www.npc.navy.mil/CareerInfo/PayAndBenefits
Reserve Component	2010 Reserve and Guard Benefit Guide http://www.defenselink.mil/ra/documents/Benefits%20Guide%202008%20FINAL.pdf
Retired Military	2010 U.S. Military Retired Handbook 2010 After the Military Handbook http://www.militaryhandbooks.com
Veterans	Wounded, Ill and Injured Compensation & Benefits Handbook http://www.transitionassistanceprogram.com/portal/transition/resources/PDF/Compensation_and_Benefits_Handbook.pdf Federal Benefits for Veterans and Dependents, 2010 edition, Department of Veterans Affairs http://www1.va.gov/opa/vadocs/fedben.pdf 2010 Veterans and Dependents Handbook 2010 Veterans Healthcare Handbook 2010 After the Military Handbook http://www.militaryhandbooks.com
Family Members	2010 Getting Uncle Sam to Pay for Your College Degree 2010 Children's Scholarship Handbook http://www.militaryhandbooks.com (See references for veterans above.)

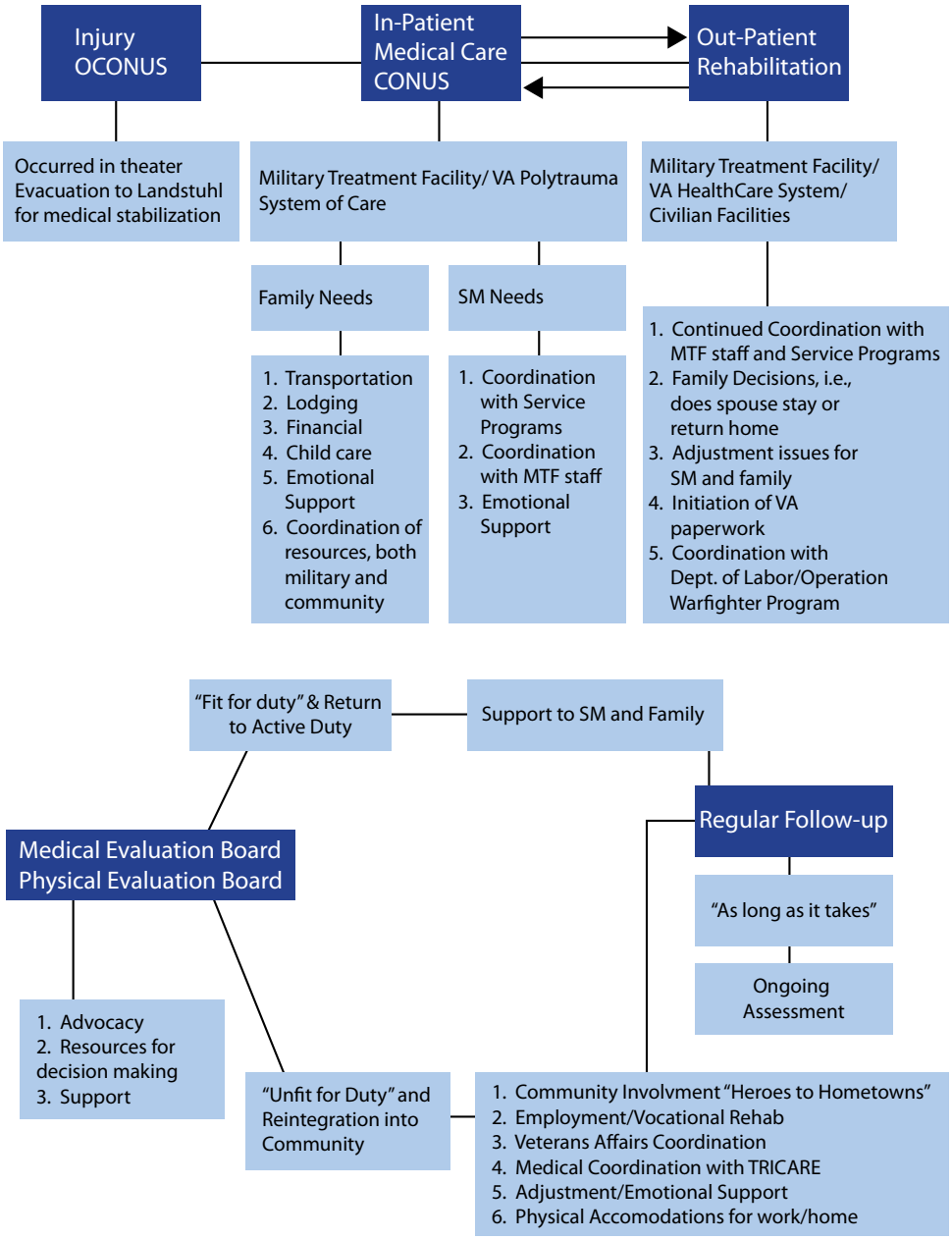
The TBI Continuum of Care

What is the TBI Continuum of Care?

Your service member (SM)/veteran will receive excellent medical care as he or she moves from treatment to recovery. The DoD and the VA worked together to create a **Continuum of Care** for service members/veterans with TBI. The Continuum is shown in Figure 1 below.

A continuum means a series of steps that keep moving forward. In this case, the steps show movement from initial injury to recovery.

Figure 1. The TBI Continuum of Care



Inpatient care is care in the hospital.

Outpatient care is when the patient lives in the community and comes to the hospital/clinic for care.

Injured service members first receive **inpatient treatment** at a military treatment facility (MTF) or the VA Polytrauma System of Care (see Module 2).

When they are ready for **outpatient treatment**, they may receive that treatment at the MTF, VA, or a civilian hospital in the community.

Many service members with TBI are treated and return to active duty. Others may be medically retired, continue through the Continuum, and receive lifetime community care.

Your family member may need to be an inpatient for a long time in order to fully recover. He or she may be transferred to a treatment center that is closer to home.

Doctors consider many issues when deciding where to transfer your family member for inpatient care. These include:

- Medical condition and type of specialty care required
- The type of facility that can provide the best care for your family member
- How close the best treatment center is to his or her home or parents' home
- His or her desires, spouse's desires, and/or parents' desires
- How easy it is for the spouse or parents who will be helping to get to the treatment center.

Before your family member is transferred from one center to another, the Point of Contact and health care team members at the two locations talk to one another. The goal is to make sure that critical medical information is shared and non-medical support is in place.

What is Community-Based Managed Care?

TRICARE

WII service members who are recovering at home and/or don't have access to the VA or a MTF can use the TRICARE Network for health care services.

Each TRICARE Managed Care Contractor has created a program to assist WIIs. Contractors may change. Check www.tricare.mil/T3contracts.

Health Net Federal Services (North Region):

Health Net created the Warrior Care Support Program (WCS). Each warrior is provided his or her own Health Care Coordinator who works together with the MTF and VA serving as the Point of Contact for all

civilian health care services. Phone numbers vary by region, go to: https://www.hnfs.net/common/caremanagement/WCS+Contact.htm.

For more information about this program, go to: https://www.hnfs.net/common/caremanagement/About+the+WCS+Program.htm.

Humana Military Healthcare Services (South Region):

Humana established the Warrior Navigation & Assistance Program (WNAP) to help guide warriors and their families through the military and VA's health care systems, connect them with community resources, non-medical services, and civilian health care in order to return them to productive lives. These services are for WII active duty, Reserve Component, and those in the process of being medically retired. Call: 1-888-4GO-WNAP (888-446-9627) or go to: http://www.humana-military.com/south/bene/TRICAREPrograms/wnap.asp.

TriWest Healthcare Alliance (West Region):

TriWest has a Wounded Warrior Project. Those WIIs who have been flagged by DoD in DEERS as a warrior in transition or self-identify as a wounded warrior and state during the call that they are experiencing difficulty accessing health care are escalated to the Priority Programs Unit. This elevation occurs internally so that all of their needs are addressed. The number to TriWest is: 1-888-TriWest.

Community-Based Warrior Transition Unit (CBWTU) – Army National Guard or Army Reserve

If your family member is a member of the Army National Guard or Army Reserve and requires only outpatient care, he or she may request transfer to a Community-Based Warrior Transition Unit (CBWTU). This program allows your service member/veteran to live at home, receive outpatient care, and perform military duties at a local military organization, such as an armory or recruiting station.

Your service member/veteran cannot work at a civilian job while he or she is attached to a CBWTU.

Case managers at the CBWTU schedule outpatient appointments for your service member/veteran, and the commander and first sergeant provide command and control. CBWTU headquarters are located in Alabama, Arkansas, California, Florida, Massachusetts, Puerto Rico, Utah, Virginia, and Wisconsin. Each CBWTU is responsible for a specific area of the U.S. and for ensuring your service member/veteran receives the medical care

he or she needs. Your Warrior Transition Unit squad leader can provide your family with information on the eligibility requirements and explain how to request a transfer.

What Happens Next?

When your family member has been released from medical care, he or she may be returning to active duty, the National Guard or Reserve, or may be separated or retired from the military.

Return to Active Duty

If your service member is returning to active duty, the POC will tell him or her when to return for follow-up care. The POC will assist your service member with scheduling these appointments.

A Recovery Care Plan will be re-written with input from your service member and the POC. Normally, your service member will receive medical care at a MTF on the post or base where he or she is assigned. If there isn't a MTF, other arrangements will be made by the POC for the service member to continue receiving appropriate care.

Your service member may be scheduled to receive the follow-up medical care at a local military treatment facility, at the VA, or through the TRICARE Provider Network.

Return to National Guard or Reserve Status

If your service member is a member of the National Guard or Reserve, the POC will tell him or her when to be seen for follow-up care.

A Recovery Care Plan will be re-written with input from you, your family member, and the POC. Medical care for a service-connected wound, illness, or injury will be paid for by the Department of Defense; however, your service member/veteran will need to talk to the unit administrator or the Military Medical Support Office (MMSO) to be sure the paperwork is complete and he or she is authorized to receive the care. For more information, access the following Web site: http://www.tricare.mil/tma/MMSO.

Your unit commander may also ask some questions about the reasons and need for follow-up care. He or she will use this information to ensure the injury or illness was "in the line of duty" and that medical care is authorized. See the following Web site link for the MMSO Process Guide: http://www.tricare.mil/tma/MMSO/downloads/ProcessGuideMMSO1.pdf.

Your service member may be scheduled to receive the follow-up medical care at a local MTF, at the VA, or through the TRICARE Provider Network. Your service member/veteran should also enroll at the VA. To do so, your service member/veteran needs to complete VA Form 10-10EZ to enroll, available from any VA health care facility, regional benefits office, online at www.va.gov/1010ez.htm, or call 1-877-222-VETS (8387).

Medically Retired from the Military

If your service member has been medically retired from the military (Disability Evaluation System rating of 30 percent or more), the POC will tell your retiree/veteran when he or she needs to be seen for follow-up care. Your family member must enroll in TRICARE and may be scheduled for follow-up care at the local military treatment facility or through the TRICARE Provider Network. As a veteran, he or she may also be eligible for care through the VA. Your veteran should enroll at the VA.

To do so, your service member/veteran needs to complete VA Form 10-10EZ to enroll, available from any VA health care facility, regional benefits office, online at www.va.gov/1010ez.htm, or call 1-877-222-VETS (8387).

Operation Enduring Freedom (OEF)/Operation Iraqi Freedom (OIF) veterans who were discharged or released from active service on or after January 28, 2003, are now eligible to enroll in the VA health care system for five years from the date of discharge or release. This means that combat veterans who were originally enrolled based on their combat service but later moved to a lower priority category (due to the law's former two-year limitation) are to be placed back in the priority for combat veterans for five years beginning on the date of their discharge or release from active service.

Retire from the Military

If your service member/veteran has been retired from the military (served 20+ years), the medical care providers at the hospital where your veteran received inpatient care will tell your veteran when he or she needs to be seen for follow-up care again. Your veteran must enroll in TRICARE and schedule follow-up care at the local military treatment facility or through the TRICARE Provider Network (See Chapter 4.) As a veteran, he or she should enroll in the VA in order to be eligible for care through the VA. Those who served in OIF/OEF will be eligible for all care through the VA for five years post-discharge from military service.

Permanent/Temporary Disability Retired List (PTDL/TDRL)

If your service member has been told that he or she was placed on the "Permanent Disability Retired List" or the "Temporary Disability Retired List," he or she is entitled to the same medical benefits as other retired service members. Learn more about PDRL and TDRL in Chapter 9.

Separate from the Military

If your service member/veteran has been separated or honorably discharged from the military, the POC will tell him or her when he or she needs to be seen for follow-up care. Your veteran will need to enroll with the VA Health Care System to schedule care. If your service member/veteran:

- has a service-connected disability rated at 50 percent or higher by the VA
- is unemployable due to the service-connected disability
- is seeking care for the service-connected disability,

your service member/veteran should also enroll in the VA Health Care System.

Chapter 3

Support for Wounded Service Members and Their Families

During treatment and recovery, your family member will have one or more Points of Contact (POC). The POCs will support you and your family during this difficult time.

This chapter is about other sources of support for your family member and you.

Many military treatment facilities have Family Assistance Centers. Families can seek help from the post or base chaplains, social workers, and the family center:

- Airman and Family Readiness Centers
- Army Community Services
- Army's MEDCOM Ombudsman Program and the Soldier Family Assistance Centers
- Marine Corps Community Services
- Navy Fleet and Family Support Center
- Coast Guard Work Life Offices.

Where Can I Find Support if My Family Member is in the Air Force?

Patient Squadron Program

The Patient Squadron Program is for any airman receiving medical care or hospitalization for moderate to severe injuries or illness lasting around 90 days or more.

The injured airman is assigned to the nearest MTF that can treat his or her injuries. The assignment can be temporary (TDY) or permanent (PCS).

TDY involves:

- medical care not to exceed 90 days
- a Medical Evaluation Board (MEB) review is not expected.

PCS involves:

- medical care lasting more than 90 days
- a MEB is more likely. (See Chapter 12 to learn about the MEB.)

The assigned MTF provides case management.

Reserve Component Airmen

Reserve Component (RC) members do not participate in the Patient Squadron program. RC airmen with approved Line of Duty injury or illness are hospitalized at the nearest MTF.

They are placed on limited duty status while they receive outpatient care.

They may also be placed on convalescent leave status and recuperate at home.

The MTF is responsible for starting the MEB process for RC Airmen.

Family Liaison Officers (FLO) help connect family members with the Air Force. They provide assistance, support, and non-medical services. FLOs stay involved as long as the family wishes.

Air Force Wounded Warrior (AFW2) Program

The Air Force Wounded Warrior (AFW2) program provides non-medical case management for airmen with:

- a combat or hostile-related injury or illness that requires long-term care
- a Medical Evaluation Board or Physical Evaluation Board to determine fitness for duty.

Assistance for Air Force Families

Airman and Family Readiness Centers offer resources for the airman and his/her family.

For immediate, 24-hour response, call 877-872-3435 or you can e-mail usafhelp@pentagon.af.mil.

Where Can I Find Support if My Family Member is in the Army?

Army Wounded Warrior Program (AW2)

AW2 serves the most severely injured service members. It serves active duty, Reserve, or National Guard who were injured after September 10, 2001 in support of Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF).

AW2 members have received or expect to receive a 30 percent rating for one or more injuries from the Disability Evaluation System (see Chapter 12).

This program offers support and advice to its members and their families. Service begins during treatment and continues until the service member/ veteran returns to active duty or a civilian community.

AW2 helps you and your family member learn about federal, state, and private benefit systems. It links you and your family member to financial, educational, employment, legal, and medical resources.

"The Army person from the AW2… oh my gosh, she's great. She's just wonderful. Now that she's on board, I get e-mails from her. She does e-mails almost daily about job fairs. But she called me and said, 'Hey, Congress just passed this thing and Jason should be able to get some kind of compensation from the Army, because they passed something about retirement or whatever.' If it wasn't for her, I wouldn't even have realized what was on his DD-214. They put him down as honorable discharge instead of medical retirement. We are fixing that now."

- Pam E.

The AW2 toll free number is: 1-800-237-1336. To read more, go to the Army Web site: https://www.aw2.army.mil.

Warrior Transition Unit (WTU)

A Warrior Transition Unit (WTU) is an Army Brigade, Battalion, or Company that provides care to service members who are considered to not be severely injured (approximately 29 percent or less disability rating).

WTU offers command and administrative support, primary care, and case management to its members. Soldiers are assigned a Primary Care Manager (Physician), Nurse Case Manager, and a Squad Leader to help the soldier and his or her family to heal and return to the Army or transition to civilian life.

Warriors in Transition (WT) have enhanced access to care:

- 24 hours for urgent care
- three working days for routine primary care

- seven working days for all initial specialty care
- seven days for diagnostic tests
- 14 days for medically indicated non-emergency surgeries required to reach optimum medical benefit or fitness for duty status.

Community-Based Warrior Transition Unit (CBWTU)

CBWTU provides support and care while the soldier is recovering at home. CBWTU's goals are to evaluate, treat, and return the soldier to duty or to transition the soldier and his/her family out of the Army. If the latter, CBWTU refers the soldier to the Department of Veterans Affairs health care and/or TRICARE for follow-on care and benefits.

Assistance for Army Families

MEDCOM Ombudsman Program

The Ombudsmen function as soldier-family advocates for the U.S. Army Medical Command (MEDCOM) in support of the Army's Warrior in Transition (WT) Program. They are located at Army MTFs and serve as a liaison between MEDCOM and the soldier, family members, and the MTF Commander. As liaisons, they communicate, facilitate, and problem solve.

The Ombudsmen work closely with the MEDCOM Medical Assistance Group to help resolve issues that come through the Army Wounded Soldier and Family Hotline.

Soldier Family Assistance Center (SFAC)

SFACs provide a full spectrum of personnel, finance, and administrative support and non-medical assistance to wounded, ill, and injured soldiers and their family members.

They coordinate with other government and non-government organizations for support services and receive and distribute donated items to deserving soldiers and family members.

For immediate, 24-hour response for WII soldiers, call 1-800-984-8523, e-mail: wsfsupport@conus.army.mil, or go to: http://www.aw2.army.mil.

Where Can I Find Support if My Family Member is in the Navy?

The Navy Safe Harbor Program is the Navy's focal point for non-medical case management for all severely wounded, ill, and injured (SWII) sailors

and their families. This service is also provided on an as-needed basis for any high-risk non-severely wounded, ill, or injured sailor.

Safe Harbor provides support and assistance to sailors through recovery, rehabilitation, and reintegration. It also provides a lifetime of care.

Safe Harbor tracks and provides oversight for all severely wounded sailors and coordinates with Federal Recovery Coordinators (FRC), various service WII programs, and other organizations.

Case managers are assigned to all major Navy MTFs, Brooke Army Medical Center, and VA Polytrauma Centers. Medical issues are managed by the MTF and the Navy Bureau of Medicine and Surgery (BUMED).

Safe Harbor is creating the "Anchor Program," which will pair near-peer Reservists with volunteer retirees to mentor/sponsor WII sailors after they have been released from active duty to help connect them back into their communities. This program is open to anyone who was previously enrolled in Safe Harbor. Also, Safe Harbor will assist anyone who calls in (see the telephone number below) with help identifying support services in their community.

Assistance for Navy Families

Safe Harbor will provide tailored support to the service member and his or her family through coordination with Fleet and Family Support Centers.

Safe Harbor offers 24/7 help via toll free number 1-877-746-8563, e-mailing safeharbor@navy.mil, or via Web site: http://www.npc.navy.mil/CommandSupport/SafeHarbor.

Where Can I Find Support if My Family Member is in the Marine Corps?

Marine Corps Wounded Warrior Regiment (WWR), formerly the Marine For Life Injured Support program, provides assistance to wounded, ill, and injured Marines, sailors attached to or in support of Marine units, and their family members, throughout the phases of recovery.

The WWR is a "single command with strategic reach." WWR headquarters are located in Quantico, VA. The Battalions are located at:

- Camp Pendleton, CA (West)
- Camp Lejeune, NC (East).

WII Marines and sailors are assigned to the closest Battalion to their original duty station.

Marine Corps' programs also include the VA Polytrauma Rehabilitation Centers, Patient Affairs Teams, VA Liaisons, and District Injured Support Cells.

The WWR has implemented a Marine Corps Wounded Injured Ill Tracking System (MCWIITS) Case Management Module, established a Future Operations Cell, coordinated with Family Service Centers, and developed an Individual Comprehensive Recovery Transition Plan for WII Marines.

Assistance for Marine Families

Marines, sailors, and/or family members needing assistance can call toll-free: 877-487-6299.

For WWR Injured Support at Landstul Germany, e-mail: injuredsupport@M4L.usmc.mil. For more information, go to: http://www.woundedwarriorregiment.org.

What Family Support is Available at the VA Polytrauma Centers?

You will find a description of the family support program at the VA Polytrauma Centers in Module 2.

Health Benefits

You are proud of your family member for serving our country. Our country works hard to take care of its service members in return.

In Module 2, you learned about the DoD and VA medical treatment systems.

This chapter is about other medical treatment resources. These other resources can provide recovery and rehabilitation services for your family member. They also provide health benefits for eligible family members.

The Points of Contact (POCs) will help you and your family member get the health benefits you need.

In Chapter 1 of this module, you learned about TBI case management and the Points of Contact (POCs) who can help you and your family member.

The Recovery Care Plan will be adjusted as your family member recovers and moves through the TBI Continuum of Care. (See Chapter 2.) The POC will help your family member transfer from one facility to the next.

The POCs also oversee your family member's Recovery Care Plan.

Use the information in this chapter to help you work with the POC to get the best care for your family member.

What is TRICARE and What Does it Cover?

For Active Duty, Activated National Guard, Reserve Components, Retirees, Families, and Survivors

TRICARE is a managed care program. TRICARE includes both direct care at military hospitals (MTFs) and purchased care (network care through Managed Care Contractors).

TRICARE is the military's health insurance plan.

Each service member/veteran has different needs and is eligible for different services and benefits. This chapter provides basic information about TRICARE. It also lists Web sites and other references where you can find more information. Talk to your POC about your family's health care needs. He or she can help you understand TRICARE and help you enroll, if needed.

TRICARE Services and Benefits

TRICARE serves active duty service members, National Guard and Reserve members, retirees, their families, survivors, and some former spouses.

TRICARE operates around the world.

TRICARE is a major component of the Military Health System. It brings together the health care resources of the Uniformed Services. It supplements military services with networks of civilian health care professionals, institutions, pharmacies, and suppliers. These may include community health and mental health centers.

To be eligible for TRICARE benefits, you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS).

Registration in DEERS does not happen automatically.

VERY IMPORTANT: After any change in service status, you must update registration in DEERS.

It is your responsibility to make sure the information in DEERS is correct. Check it every so often.

Family members whose applications are received through the 20th of the month are enrolled the first day of the next month.

TRICARE offers several health plan options to meet the needs of its members. TRICARE also offers two dental plans and several special programs. These programs include TRICARE for Life and TRICARE Pharmacy Options.

To find out what TRICARE services your service member/veteran and family members are eligible for, follow the steps below. Your POC can help you register in DEERS. Everyone must enroll in DEERS.

Important steps to receive and use TRICARE benefits:

STEP 1

- **Register in DEERS and/or update DEERS information as necessary.** DEERS is the Defense Enrollment Eligibility Reporting System (DEERS). It is a worldwide, computerized database of Uniformed Services members (sponsors), their family members, and others who are eligible for military benefits.
  - You must be registered correctly in DEERS to receive TRICARE benefits.
  - DEERS contact information:
    - http://www.military.com/benefits/tricare/defense-enrollment-eligibility-reporting-system#1
    - Toll-free: 1-800-538-9552.
  - If your service member/veteran has any change in status--such as separation, retirement, or change of address--make sure his or her information gets updated in DEERS as soon as possible. If these updates are not done, your service member/veteran and family might have a break in eligibility. This means a break in health care coverage.
  - Mistakes in the DEERS database can cause problems with TRICARE claims. It is critical to keep your DEERS information correct and up-to-date.
  - To update your DEERS information:
    - Visit your local Uniformed Services personnel office or contact the Defense Manpower Data Center Support Office (DSO) at 1-800-538-9552. You can find the nearest Uniformed Services personnel office at: http://www.dmdc.osd.mil/rsl.
    - Fax address changes to DEERS at 1-831-655-8317.
    - Mail the address change to the Defense Manpower Data Center Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.

- Go online to TRICARE to update your information: http://www.tricare.mil/deers.
- Keep copies of the update forms until you see the change is made.

STEP 2

- **Learn about TRICARE services and benefits.**
  - Take a look at the following Web sites to learn more about TRICARE: http://www.military.com/benefits/tricare/understanding-your-tricare-benefits and www.tricare.mil/tricareu.
  - With so many health care plans and programs, TRICARE can seem complicated. The more you know about your coverage, the better equipped you'll be to get the care you need.
  - TRICARE has three main choices for health care coverage:
    - TRICARE Prime - where military treatment facilities (MTFs) are the principal source of health care
    - TRICARE Extra - a Preferred Provider option with cost sharing
    - TRICARE Standard - a fee-for-service option (the original CHAMPUS program).
  - TRICARE is available worldwide. It is managed in four separate regions. Three are in the United States. One is overseas.
    - The three regions in the United States include:
      - TRICARE North
      - TRICARE South
      - TRICARE West.

TRICARE is a large and complex health care system. Learn about it.

STEP 3

- **Find out what services and benefits your service member/ veteran and family members are eligible for:**
  - Visit the TRICARE Web site "Plan Wizard" at http://www.tricare.mil/mybenefit.
  - The "Plan Wizard" lets you and your service member/veteran enter specific information about military status, etc. Then it explains the services that he or she is eligible for.
  - The Plan Wizard helps you understand which TRICARE options you and your family members may be eligible for. The military decides who is eligible for what. This information is reported to the Defense Enrollment Eligibility Reporting System (DEERS).

TRICARE "Plan Wizard" (http://www.tricare.mil/mybenefit) is a helpful tool.

"I have a phenomenal case manager with TRICARE. I go to her whenever there have been issues with one of the hospitals, or when there have been issues with some of the specialty doctors and paying, or the equipment. Tim has a biomedical device that goes around his leg that helps with the foot drop, and she was great at making sure that we were set up with funding so that he could get that equipment. So I go to her for a lot of issues."

- Shannon M.

TRICARE Services and Benefits for National Guard and Reserve Members

TRICARE has an insurance plan for National Guard and Reserve members not on active duty. It is called TRS.

TRICARE Reserve Select (TRS) is a health insurance plan that qualified National Guard and Reserve members may purchase when not on active duty. TRS requires a monthly premium. It offers coverage similar to TRICARE Standard and Extra.

Key features of TRS include:

- Available worldwide to most Selected Reserve members (and families) when not on active duty orders or covered under the Transitional Assistance Management Program
- Must qualify for and purchase TRS to participate
- Must pay monthly premiums. Failure to pay monthly premiums on time may result in disenrollment and an enrollment lockout
- Freedom to manage your own health care; no assigned primary care manager:
  - Visit any TRICARE-authorized provider or qualified host nation provider (if located overseas)
  - Pay fewer out-of-pocket costs when choosing a provider in the TRICARE network
  - Network providers not available overseas.
- No referrals are required, but some care may require prior authorization
- May have to pay for services when they are received and then seek reimbursement

- May have to submit health care claims
- May receive care in a military treatment facility (MTF) on a space-available basis only
- Offers comprehensive health care coverage, including TRICARE's prescription drug coverage.

Transitional Assistance Management Program (TAMP)

TRICARE has coverage for some separating active duty members and their families. It is called TAMP.

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating active duty members and their eligible family members. Care is available for 180 days.

The four categories for TAMP are:

- Members involuntarily separated from active duty and their eligible family members
- National Guard and Reserve members separated from active duty after being called up or ordered in support of a contingency operation for an active duty period of more than 30 days and their family members
- Members separated from active duty after being involuntarily retained in support of a contingency operation and their family members
- Members separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency mission and their family members.

Active duty sponsors and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status are required to re-enroll. To re-enroll in TRICARE Prime, the sponsor or family member must complete and submit a TRICARE Prime enrollment application.

Under TAMP, former active duty sponsors, former activated Reservists, and family members of both are not eligible to enroll or re-enroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members because both programs require the sponsor to be on active duty. Under TAMP, the sponsor is no longer on active duty but is treated as an active duty family member for benefits and cost sharing purposes.

TRICARE Prime Enrollment and Re-enrollment

Initial enrollment in TRICARE Prime occurs during the TAMP period. Family members whose applications are received through the 20th of the month are enrolled the first day of the next month. For example, if the application is received June 20, TRICARE Prime coverage for the family

member begins July 1. If the application is received June 21, coverage for the family member begins August 1.

Continued Health Care Benefit Program (CHCBP)

CHCBP acts as a bridge between military health benefits and your new civilian health plan.

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program administered by Humana Military Health Care Services, Inc. (Humana Military). CHCBP offers temporary transitional health coverage (18-36 months) after TRICARE eligibility ends. If you qualify, you can purchase CHCBP within 60 days of loss of eligibility for either regular TRICARE or Transitional Assistance Management Program (TAMP) coverage.

CHCBP benefits are comparable to **TRICARE Standard** with the same benefits, providers, and program rules. The main difference is that you pay premiums to participate.

Who is Eligible?

Under certain situations, the following recipients may be eligible:

- Former active duty service members released from active duty (under other than adverse conditions) and their eligible family members. *Coverage is limited to 18 months.*
- Former spouses (not married again) who were eligible for TRICARE on the day before the date of the final decree of divorce, dissolution, or annulment. *Coverage is usually limited to 36 months; however, some unremarried former spouses may continue coverage beyond 36 months if they meet certain criteria. Contact Humana Military for details.*
- Children who cease to meet the requirements to be an eligible family member and were eligible for TRICARE on the day before ceasing to meet those requirements. *Coverage is limited to 36 months.*
- Certain unmarried children by adoption or legal custody. *Coverage is limited to 36 months.*

For more information about CHCBP, visit http://www.humana-military.com/south/bene/TRICAREPrograms/chcbp.asp or call 1-800-444-5445. Contact your POC or a Beneficiary Counseling and Assistance Coordinator (BCAC) to discuss your eligibility for this program.

TRICARE Dental Program (TDP)

The TDP is a voluntary dental insurance program that is available to eligible active duty family members, Select Reserve and Individual Ready Reserve (IRR) members, and eligible family members. The TDP covers a wide range of diagnostic, preventive, and restorative services. You may

seek care from a network of participating dentists, or you may use non-participating dentists at an additional cost to you.

TDP is separate from other TRICARE programs. Your service member/veteran is not required to be enrolled in any of them in order to enroll in the TDP.

For more information about the TDP, visit www.TRICAREdentalprogram.com or call toll-free 1-800-866-8499 for general information.

To enroll, call 1-888-622-2256. More information on the TRICARE Dental Program is available on your dental provider's Web site or at www.tricare.mil/contactus.

Dental Care for Retirees and for Medical Retirees

Medically retired service members can obtain dental care coverage through the TRICARE Delta Dental Program. You are eligible to enroll in the TRDP (TRICARE Retiree Dental Program) if you are:

- A member of the Uniformed Services who is entitled to Uniformed Services retired pay, even if you are 65 or older
- A member of the retired National Guard/Reserve, including those in the "gray-area" who are entitled to retired pay but will not begin receiving it until age 60
- A current spouse of an enrolled member
- A child of an enrolled member, up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility
- An unremarried surviving spouse or eligible child of a deceased member who died while in retired status or while on active duty
- A Medal of Honor recipient and eligible family members, or an unremarried surviving spouse/eligible family members of a deceased recipient
- A current spouse and/or eligible child of a non-enrolled member with documented proof the non-enrolled member is: (a) eligible to receive ongoing comprehensive dental care from the Department of Veterans Affairs; (b) enrolled in a dental plan through employment and the plan

is not available to family members; or (c) unable to obtain benefits through the TRDP due to a current and enduring medical or dental condition. Written documentation supporting any of these three situations must be submitted with your enrollment application.

Former spouses and remarried surviving spouses are not eligible at this time.

For more information, go to www.tricare.mil/mybenefit/home/Dental/Retiree.

TRICARE Military Medical Support Office (MMSO)

MMSO is the central customer service office for TRICARE.

MMSO serves all three U.S. regions of TRICARE. It provides medical support and dental case management. It also coordinates civilian health care services outside the jurisdiction of a military treatment facility for TRICARE Prime Remote (TPR)-eligible active duty military and reserve component service members within the 50 United States and District of Columbia. For more information, access the following Web site: http://www.tricare.mil/tma/MMSO.

MMSO provides:

- Pre-authorization for civilian medical and dental care
- Authorizations for payment of civilian medical and dental bills
- Coordination of civilian health care services for remotely located service members
- Collaboration with unit representatives regarding Line-Of-Duty (LOD) cases.

MMSO serves the following populations:

- Active Duty Service Members (ADSMs) enrolled in TRICARE Prime Remote (TPR)
- Non-enrolled ADSMs not managed by a military treatment facility (MTF)
- Reservists with Line of Duty (LOD) injuries or diseases (Reservists, National Guard)
- ADSMs receiving dental care outside the military dental treatment facilities (DTF), DTF-referred, or Remote Dental Program.

TRICARE Fact Sheets

Access TRICARE fact sheets at http://www.tricare.mil/Factsheets/browseatoz.cfm.

The TRICARE Fact Sheets are designed for anyone who needs detailed information on many TRICARE topics, such as:

- Transitional Assistance Management Program
- TRICARE Appeals
- TRICARE Mail Order Pharmacy.

"One thing that's pretty important: A National Guard or Reservist needs what's called an LOD, a line of duty document, for each service-connected malady. In the case of my husband's teeth, they did one on each tooth.

We needed that, and they really didn't want to do it. It's just that we made them do it –we've been around the block a few times. We have needed the LODs. He has had some dental problems and the VA has taken care of him, but he had to document that a particular tooth problem that he was having was service-connected.

He probably has 27 LODs, which is absurd, and most people wouldn't have anywhere near that. I have probably five or six LODs on teeth. I have one for his broken nose. I have one for the cognitive deficit, one for TBI, one for his back, his neck, his this, his that. Anything that he was being treated for at Walter Reed that was a result of the blast injury, we have a line of duty investigation document on, and that's what the VA goes on for treatment."

- Caroline M.

What Does the VA Health Care System Cover?

For Veterans

The VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, nursing homes, readjustment counseling centers, and various other facilities.

For information on VA health care, visit http://www.va.gov/health.

STEP 1 – Determine VA Eligibility

The number of veterans who can be enrolled in the health care program is determined by the amount of money Congress gives the VA each year. Since funds are limited, the VA set up priority groups to make sure that certain groups of veterans are able to be enrolled before others.

Once you apply for enrollment, your eligibility will be verified. Based on your specific eligibility status, you will be assigned a priority group.

The VA priority groups are described on the following Web site: http://www.va.gov/HEALTHELIGIBILITY/eligibility/Determine Eligibility.asp.

The priority groups range from 1-8 with 1 being the highest priority for enrollment. Some veterans may have to agree to pay a co-pay to be placed in certain priority groups.

- **Basic Eligibility** - If your service member served in the active military, naval, or air service and is separated under any condition other than dishonorable, he or she may qualify for VA health care benefits. If your service member is a member of the Reserves or National Guard who was called to active duty (other than for training only) by a federal order and completed the full period for which he or she was called or ordered to active duty, your service member may be eligible for VA health care.
- **Minimum Duty Requirements** - If your service member/veteran enlisted after September 7, 1980, or entered active duty after October 16, 1981, he or she must have served 24 continuous months or the full period for which he or she was called to active duty in order to be eligible. This minimum duty requirement may not apply to your service member/veteran if he or she was discharged for a disability incurred or aggravated in the line of duty.
- **Service Disabled Veterans** - If your service member/veteran is 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability, he or she will receive priority in scheduling of hospital or outpatient medical appointments.

STEP 2 – Enroll for VA health care

- To apply for VA health care, your service member/veteran must complete VA Form 10-10EZ, Application for Health Benefits. The form can be obtained from any VA health care facility or regional benefits office, online at http://www.va.gov/1010ez.htm, or by calling 1-877-222-VETS (8387).
- Many military treatment facilities have VA representatives on staff that can also help your service member/veteran with this request.

Access this Web site for more information on specific VA benefits available: http://www.oefoif.va.gov.

STEP 3 – Learn about VA Services and Benefits

VA provides health care and other benefits to OEF/OIF veterans returning from the armed services.

Here are some of the benefits VA provides:

- **Five Years of Enhanced Health Care**. Your service member/veteran is eligible to receive enhanced VA health care benefits for five years following his or her military separation date. Whether or not your

family member chooses to use VA health care after separation, he or she must enroll with VA within five years to get health care benefits later on.

- **Dental Benefits**. He or she may be eligible for one-time dental care but must apply for a dental exam within 180 days of his or her separation date.
- **OEF/OIF Program**. Every VA Medical Center has a team standing ready to welcome OIF/OEF service members and help coordinate their care. Check the home page of your local VA Medical Center.
- **Primary Health Care for Veterans**. VA provides general and specialized health care services to meet the unique needs of veterans returning from combat deployments.
- **Non-Health Benefits**. Other benefits available from the Veterans Benefits Administration may include: financial benefits, home loans, vocational rehabilitation, education, and more. Access http://www.vba.va.gov/VBA for information on these benefits.
- **Benefits for Family Members**. VA offers limited medical benefits for family members of eligible veterans. These include the following programs: Civilian Health and Medical Program of VA (CHAMPVA), caregiver support groups, counseling, and bereavement counseling.

Potential Co-Payments

Some veterans must make small co-payments for medical supplies and VA health care. Combat veterans are exempt from co-payments for the care of any condition potentially related to their service in a theater of combat operations. However, they may be charged co-payments for treatment clearly unrelated to their military experience, as identified by their VA provider.

Conditions not to be considered potentially related to the veteran's combat service include, but are not limited to:

- care for common colds
- injuries from accidents that happened after discharge from active duty
- disorders that existed before joining the military.

For more information regarding services available to returning active duty, National Guard, and Reserve service members of Operations Enduring Freedom and Iraqi Freedom, visit the Returning Service Members Web site at http://www.oefoif.va.gov.

My HealthVet is VA's online Personal Halth Record.

VA Personal Health Record – My HealtheVet

My HealtheVet offers veterans 24/7 Internet access to their personal VA health care information.

My HealtheVet provides access to the following:

- health information
- links to Federal and VA benefits, and other resources
- the veteran's Personal Health Journal.

Future plans are to include scheduled appointments, co-pay balances, and key parts of the VA medical records.

You can record and track your veteran's health information online in one location. You can print your veteran's information on a doctor's sheet. The online VA prescription refills allow you to order medications online and have them sent to your home.

Register for My HealtheVet at www.myhealth.va.gov.

What Benefits and Services are Available for Veterans' Families?

CHAMPVA is civilian care through the VA.

CHAMPVA - VA Civilian Care for Eligible Family Members

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.

Due to the similarity between CHAMPVA and the Department of Defense (DoD) TRICARE program (sometimes referred to by its old name, CHAMPUS), the two are often mistaken for each other. CHAMPVA is a Department of Veterans Affairs program. TRICARE is a regionally-managed health care program for active duty and retired members of the Uniformed Services, their families, and survivors. If you are a military retiree, or the spouse of a veteran who was killed in action, you are and will always be a TRICARE beneficiary. Check with your POC.

To be eligible for CHAMPVA, you cannot be eligible for TRICARE and you must be in one of these categories:

1. The spouse or child of a veteran who has been rated permanently and totally disabled for a service-connected disability by a VA regional office, or

2. The surviving spouse or child of a veteran who died from a VA-rated service-connected disability, or
3. The surviving spouse or child of a veteran who was at the time of death rated permanently and totally disabled from a service-connected disability, or
4. The surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

For information on CHAMPVA and to apply, access the following Web site: http://www.va.gov/hac/forbeneficiaries/champva/champva.asp.

Upon confirmation of eligibility, you will receive program material that specifically addresses covered and non-covered services and supplies in the form of a CHAMPVA handbook.

Counseling/Behavioral Health

Everyone needs a helping hand at one time or another. Coping with TBI can be challenging. Fortunately, there are resources to help you and your service member/veteran cope.

Coping with TBI can be a challenge. Counseling is available.

What Counseling is Available for Active Duty, Activated National Guard, Reserve Components, and Families?

The military offers non-medical counseling to the active force, National Guard and Reserve Components, and their families. Counseling is available for both children and adults. Couples or family counseling may also be available.

Active duty, National Guard and Reserve service members, and their families may receive counseling from:

- Military OneSource at http://www.militaryonesource.com
- Military and Family Life Consultants (MFLCs)
- chaplains
- post/base and National Guard/Reserve Family Support Centers.

Some personnel may also be eligible for services at local Vet Centers.

Military OneSource

Military OneSource offers three different ways to receive counseling services:

- face-to-face with a counselor in your local area
- by telephone with a Military OneSource consultant
- online consultations in a secure, real-time "chat" format.

All Military OneSource counseling services are free to service members and their eligible family members.

For counseling, call Military OneSource at 1-800-342-9647 or through the Web site at http://www.militaryonesource.com.

Military OneSource professionals will help you develop personal solutions, goals, and plans. They will encourage you to build on your strengths, teach you to maximize your support systems, and help you find community resources to meet your needs.

The Military OneSource counseling services are not designed to deal with long-term issues, such as child or spouse abuse, and mental illness.

Those in need of long-term treatment are referred to a military treatment facility (MTF), TRICARE, or another health care provider in the community.

TRICARE

TRICARE also provides counseling benefits.

TRICARE coverage includes mental health and behavioral counseling benefits, including:

- psychotherapy
- inpatient and outpatient care
- addictions counseling.

For more information, see http://tricare.mil/mybenefit/home/MentalHealthAndBehavior/TypesOfTreatments/Psychotherapy.

Family Service Centers

Check your military installation for a Family Service Center.

Counseling may also be available from a Family Service Center. Every military installation has a Family Service Center. Services vary across installations.

If you do not live near an installation, many of the services can be provided via telephone and e-mail.

For Active Duty Service Members

Active military bases have family support centers:

- Navy Fleet and Family Support Center
- Marine Corps Community Service Center
- Air Force Family Service Center
- Army Community Service Center.

Although the names vary, most of the services are the same.

Centers are staffed by highly trained human services professionals and volunteers. All programs are free of charge.

For National Guard Members

The State Area Command (STARC) within the State National Guard Military Headquarters usually creates a Family Assistance Center (FAC) when a reserve unit is mobilized. The FAC will provide current information about family support available within the state. This includes military, federal, state, and local civilian support.

The FAC will also provide government forms and assistance in filling them out. Check with your STARC to locate the FAC nearest you.

Chaplains

Chaplains help service members and their families deal with personal concerns such as:

- faith issues
- stress
- anxiety
- redeployment or reunion issues
- moral and ethical values
- social concerns.

Chaplains help to resolve problems by making appropriate referrals to command channels or social service agencies.

They also assist military personnel in requesting emergency leave, compassionate reassignments, and hardship discharges.

For many service members, chaplains are the first person they can turn to for help outside their chain of command.

"Chaplain Thames was sent with me to travel to Germany to meet my husband, and then to Bethesda, and then he returned to Okinawa. He traveled with me so that I wouldn't be traveling alone."

- Anna E.

What is Post-Traumatic Stress (PTS)?

Some people experience effects from the stress of combat that don't go away without help. They may even get worse over time. This is called Post-Traumatic Stress, or PTS for short.

Your family member with PTS may have:

- nightmares
- flashbacks
- difficulty sleeping
- emotionally numb feelings.

These symptoms can make daily life difficult.

Post-traumatic stress (PTS) is anxiety that can develop if you are exposed to or witness a traumatic event (like combat) that threatened or caused great physical harm to self or others.

Your family member may also:

- feel depressed
- begin to abuse alcohol or drugs
- have problems with memory and understanding
- have difficulty dealing with social or family situations
- develop personality changes.

If you think your family member may be suffering from PTS, there are many resources for help in dealing with it.

Talk to your doctor. Also, check out Military OneSource. This Web site has links to information on dealing with PTS and how to seek help: www.militaryonesource.com/skins/MOS/home.aspx.

Your family member may also call 1-800-342-9647 twenty-four hours a day. Military OneSource may authorize your service member to have six confidential counseling sessions at no cost.

Mental and behavioral health care is also a TRICARE benefit. TRICARE will cover care that is medically or psychologically necessary in both outpatient and inpatient settings. The first eight behavioral health outpatient visits per fiscal year do not require prior authorization from TRICARE.

You can visit the Web site: http://tricare.mil/mybenefit/ProfileFilter.do?puri=%2Fhome%2FMentalHealthAndBehavior to find a list of behavioral health providers within your immediate area.

What Resources are Available to Prevent Suicide?

In the case of an emergency, call the National Suicide Prevention Lifeline right away at 1-800-273-TALK (8255).

SPARRC helps military personnel, family, and friends who are concerned about someone who may be at risk for suicide by offering tailored resources about suicide prevention.

DoD Suicide Prevention and Risk Reduction Committee's (SPARRC) Preventing Suicide Network

The DoD SPARRC Preventing Suicide Network is a resource center that provides information about suicide prevention.

The SPARRC Web site (http://www.preventingsuicide.com/dodtest) provides information on what to look for and what to do to help someone who you think may be dealing with thoughts of suicide.

Up-to-date information is available so that your family member can learn more about suicide. The site provides service-specific resources:

- **Air Force** – Air Force Suicide Prevention Program: http://afspp.afms.mil
- **Army** – U.S. Army Center for Health Promotion and Preventive Medicine Suicide Prevention Program: http://chppm-www.apgea.army.mil/dhpw/Readiness/suicide.aspx
- **Coast Guard** – Coast Guard Suicide Awareness Program: http://www.uscg.mil/worklife/suicide_prevention.asp
- **Marine Corps** – Marine Corps Community Services Suicide Prevention Program: http://www.usmc-mccs.org/suicideprevent
- **Navy** – Navy Suicide Prevention Program: http://www.npc.navy.mil/CommandSupport/SuicidePrevention.

For a more complete listing of Government Suicide Prevention Programs, see Appendix F.

What Counseling is Available for Veterans?

The Department of Veterans Affairs Vet Center program is staffed by small multi-disciplinary teams of dedicated providers, many of whom are combat veterans themselves.

The Department of Veterans Affairs Vet Center program operates 232 community-based counseling centers across the country.

Vet Centers provide individual, group, and family counseling to all veterans who served in any combat zone. This service may be provided free of charge to your veteran and/or family members.

Vet Centers offer readjustment counseling — a wide range of services provided to combat veterans in the effort to help make the transition from military to civilian life go more smoothly. Services include:

- individual and group counseling
- marital and family counseling
- bereavement counseling
- medical referrals
- assistance in applying for VA benefits (see Chapter 2 for more information)
- employment counseling
- guidance and referral
- alcohol and drug abuse assessments
- information about and referral to community resources

- counseling and referral for sexual trauma that happened while serving in the military
- outreach and community education.

A service member or veteran who served in any combat zone (Vietnam, Southwest Asia, OEF, OIF, etc.) and received a military campaign ribbon, or their family members, is eligible for Vet Center services.

Call toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

You can also locate a Vet Center near you by going to the Vet Center Web site at www.vetcenter.va.gov.

What Other Services Are Available?

There are behavioral health services being provided for free for service members/veterans and their caregivers. A list is at America Supports You (http://www.ourmilitary.mil/index.aspx). Ask your POC for a list.

Also check out the National Resource Directory at: http://www.nationalresourcedirectory.org.

Chapter 6

Employment

If your service member/veteran is separating from the military or has already done so, he or she may be facing many challenges.

Transitions can be stressful under the best of circumstances. A TBI can make transition all the more stressful.

Your service member/veteran may feel discouraged about the prospect of finding employment. You may be concerned about how your family will survive economically.

Finding a job or preparing for non-military employment can be a challenge.

"That's probably been one of the hardest aspects of it, because things have changed, especially with the 100 percent rating he got from the Army. How is that going to affect his job prospects? He's probably going to have a really hard time with a full-time job, period.

That will probably change for me, too. I might have to get back out there in the workforce and help provide for the family. I've just got to figure out what I want to do."

- Aimee W.

Take heart: There are many avenues for injured service members/veterans to seek employment. Many public and private employers are committed to supporting those who have served their country.

There may also be state benefits and/or preferences that your service member/veteran can receive. Chapter 14 provides more information about state-specific services.

The military provides your service member with a formal transition assistance program to learn about available employment resources. It's important for you to understand these benefits as well, so you can discuss employment options with your family member.

Knowing what services are available is a key to success.

But First … Help Your Service Member/Veteran Get Organized

Before your service member/veteran applies for VA benefits or starts to look for a job, he or she needs to pull together some important documents and to make plans.

Important Military Records

DD Form 214 is one of the most important documents that your service member/veteran will receive.

Certificate of Release or Discharge from Active Duty – DD Form 214

DD Form 214 is the key to participation in all VA programs, as well as several state and federal programs.

Keep the original in a safe, fireproof place, and have certified photocopies available for reference.

In many states, the DD 214 can be registered/recorded like a land deed or other significant document. However, some jurisdictions will allow others to access the form. This can be problematic because the form contains the service member's Social Security number. Check the privacy safeguards in place at your county recorder or town hall before registering the DD 214 there.

If your service member/veteran needs a replacement DD 214 or is in a medical emergency or other situation where the DD 214 is needed immediately, call the National Personnel Records Center at 314-801-0800.

Verification of Military Experience and Training (VMET) – DD Form 2586

DD Form 2586 (Verification of Military Experience and Training) lists your service member/veteran's military job experience and training history, recommended college credit information, and civilian equivalent job titles. It is not a resume, but it can help service members/veterans apply for job.

The VMET can be downloaded from http://www.dmdc.osd.mil/vmet. If there are errors or omissions on the form, check the Frequently Asked Questions section on the Web site which explains most problems.

Errors on the VMET can be corrected, but the process can take months because the form is created from official automated records that must be searched and corrected.

For more information or to request corrections, contact your service member/veteran's service administration:

Army

Active, Reserve members, and National Guard personnel should contact their local personnel records manager. Additional questions may be submitted to the Army VMET On-Line Help Desk at vmet@resourceconsultants.com.

Navy

Sailors can get assistance via e-mail at p662c12a@persnet.navy.mil or by calling DSN: 882-4384; 901-874-4384.

Air Force

Air Force personnel should review their VMET prior to separation to ensure corrective action can be taken. Active members should send their requests for corrections to AFPC/DPSIA, Attn: VMET Correction, 550 C Street West, Ste 37, Randolph AFB TX 78150-4739 or by fax to DSN 665-3385 or commercial: 210-565-3385. Include address, phone number, and an e-mail address. Air Force Reserve and National Guard personnel should contact their servicing military personnel flight.

Marine Corps

All active duty and Reserve Marines should contact Marine For Life (M4L): https//www.m4l.usmc.mil; (866-645-8762).

Is Unemployment Compensation Available for Ex-Service Members?

Under United States Code, Title 5, Section 8521, a former service member is eligible to receive unemployment compensation if the discharge or release is Under Honorable Conditions (at a minimum).

Receiving separation pay may also influence receipt of unemployment compensation.

Retirees will almost certainly receive a lesser amount [or no amount] since the weekly amount of retirement pay is usually "offset" against the amount of unemployment compensation.

Your state employment office handles unemployment compensation. Benefits vary from state to state. Because of this, only the office where your service member applies will be able to explain the amount and duration of his or her entitlement. The nearest state employment office is listed in your local telephone directory.

To receive unemployment compensation, the service member/veteran must apply. The best time to do that is when he or she visits the Local Veterans Employment Representative (LVER) at the state employment services office for assistance in finding a new job (see pages 51 and 117 for more information on the LVER).

Service members separating from active duty may qualify for unemployment compensation if they are unable to find a new job.

To apply for unemployment compensation, he or she must bring the DD 214, his or her Social Security card, and civilian and military job history or resume.

Is My Family Member's Old Job Still Available?

Your family member may have the right to get his or her old job back.

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA), returning service members who meet basic eligibility criteria and left a civilian job to perform military service (voluntarily or involuntarily) may have the right to return to the job they held before they were deployed.

USERRA also requires that returning service members be reemployed in the job that they would have attained had they not been absent for military service with the same seniority, status, pay, etc., assuming eligibility requirements are met.

To be eligible for reemployment rights, the service member/veteran cannot have been absent from work for military duty for greater than a total of five years. There are important exceptions to the five-year limit, including initial enlistments lasting more than five years, periodic National Guard and Reserve training duty, and involuntary active duty extensions and recalls, especially during a time of national emergency.

Application for reemployment must be made within specific time frames:

- For military service of less than 31 days, return to work must occur at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account safe travel home plus an eight-hour rest period.
- For military service of more than 30 days but less than 181 days, application for reemployment must be made within 14 days of release from service.
- For service of more than 180 days, application for reemployment must be submitted within 90 days of release from service.

Service members/veterans who are recovering from injuries received during service or training have up to two years to return to the job.

USERRA also provides enhanced protection for disabled veterans. It requires employers to make reasonable efforts to accommodate the disability.

It also requires employers to make reasonable efforts (such as training or retraining) to help returning service members refresh or upgrade their skills to qualify for reemployment.

More information is available at the eLaws USERRA Advisor (www.dol.gov/elaws/userra.htm). Complaints related to denial of reemployment may also be filed online through this site.

Information about USERRA and the Americans with Disabilities Act (ADA) is available at http://eeoc.gov/facts/Veterans-disabilities.html.

Some states have state-specific reemployment rights laws that provide further protection for service members. See Chapter 14, State Benefits, for links and contacts to local VA offices.

What Employment-Related Services are Available for Veterans and Family Members?

Vocational and Education Counseling

This program offers professional and qualified vocational and educational counseling to veterans and family members who are eligible for educational benefits under a program that the VA administers.

Eligible applicants include:

- those who are discharged or released from active duty under honorable conditions not more than one year before date of application
- those who are still on active duty and who have six or fewer months remaining before their scheduled release or discharge from service.

Use VA Form 22-5490 to apply.

Family and Medical Leave

The Family and Medical Leave Act (FMLA) of 1993 provides service members/veterans and their spouses employed by companies with 50 or more employees up to 26 weeks of unpaid leave per year to care for a seriously-injured service member without losing their jobs or health care insurance.

You may be eligible to take time off to care for your family member with TBI without losing your job.

To qualify, an employee must have worked at least 1,250 hours during the preceding 12-month period. More details are available in this fact sheet from the U.S. Department of Labor: http://www.dol.gov/esa/whd/regs/compliance/whdfs28.pdf.

Some states and employers have more extensive policies regarding leave for caregiving. To see what your state's policies are, go to the state-by-state comparison from the National Partnership for Women & Families at http://www.nationalpartnership.org/site/DocServer/StateunpaidFMLLaws.pdf?docID=969.

Check with your company's human resources department about your eligibility for unpaid leave under the FMLA. Get to know your company's caregiver leave policies. Explore alternative working arrangements, such as flexible hours, working from home, reduced hours, etc.

Job-Seeking Help

Job search help is available to both you and your family member.

There is support available to you and to your injured spouse if you are seeking employment. This support recognizes the important contribution that both you and your spouse have made in service to the United States.

Start by checking with your post or base's support services. Depending on your spouse's service branch, your Fleet and Family Support Center, Marine Corps Community Services, Airman and Family Readiness Center, or Army Community Service Center can provide you with information and support.

What Employment-Related Resources are Available for Injured Veterans?

REALifelines

The REALifelines program from the Department of Labor (DOL) helps injured veterans return to fulfilling, productive civilian lives.

> ***"If you have been wounded or injured serving this nation, real people are going to meet you face-to-face with the personalized help that you may need to recover and to succeed in a career that you love."***
>
> - Elaine L. Chao, Secretary of Labor
> October 4, 2004

The program unites federal, state, and local level efforts to create a network of resources that focus on veteran well-being and job placement assistance. It addresses the professional and educational goals of veterans while they deal with the realities of rehabilitation and recovery.

REALifelines connects injured military members with employment and rehabilitation advisors and facilitates development of a tailor-made plan to overcome obstacles related to employment, education, and workforce re-integration.

For more information, go to http://www.dol.gov/vets/REALifelines/index.html.

Job Accommodations for Disabled Veterans

Resources that may be helpful to disabled veterans and their managers include:

Disabled veterans may need and are entitled to workplace adjustments or accommodations for their disability.

Job Accommodation Network (JAN)

JAN is a free service from DOL's Office of Disability Employment Policy. It provides personalized worksite accommodations, information about the Americans with Disabilities Act (ADA) (see Module 3, page 12) and other disability-related information, and information about self-employment. Visit http://www.jan.wvu.edu or call 800-526-7234 (V/TTY).

America's Heroes At Work

This DOL Web site (www.americasheroesatwork.gov) focuses on employment challenges of returning service members with TBI and PTSD. This site has extensive links to other Web sites.

America's Job Bank (AJB) and DoD Job Search

America's Job Bank is a service provided by DOL and the individual state employment services. Employers submit their hiring requirements directly into AJB and job seekers can search the online database and apply for jobs. Job seekers can also register and make their resumes available for employers.

The DoD Job Search Web site is part of the AJB that is designed exclusively for service members. It shows how to translate military occupational codes into a civilian occupation. Visit the Web site at http://dod.jobsearch.org.

State Employment Services and Local Veterans Employment Representatives

Every state employment service has specialists called Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP).

LVERs and DVOPs are trained to help veterans make the important adjustment to the civilian job market.

These specialists can help veterans find local job opportunities and prepare for a new job.

Veterans should contact the state employment services office, identify themselves as veterans, and request an appointment with the LVER.

DOL Disability Resources

Information on the ADA, along with links to agencies that enforce its provisions, may be found at www.dol.gov/dol/topic/disability/ada.htm.

ADA & IT Technical Assistance Centers

These ten regional centers provide ADA information, training, and technical assistance, including guidance on accommodation issues. Visit www.adata.org or call 800-949-4232 (V/TTY) for more information.

Computer/Electronic Accommodations Program (CAP)

CAP is the federal government's centrally-funded accommodation program. It provides assistive technology and services free of charge to federal agencies and injured service members through partnership agreements.

In addition to customizing the most appropriate solution for each individual, CAP obtains and delivers the accommodation and covers the cost of installation, integration, and user training. Check out www.tricare.mil/cap or call 703-681-8813.

Office of Personnel Management, Federal Employment of People with Disabilities

www.opm.gov/disability is the federal government's centralized Web site with information on federal disability hiring programs, resources for federal employees with disabilities, and discussion of laws and regulations on hiring and discrimination of disabled persons.

Some federal agencies have their own programs to provide expertise and support in providing reasonable accommodations. For agency-specific programs, visit www.dol.gov/odep/pubs/misc/advance.htm.

Veterans' Preference Information

Disabled veterans who served on active duty during specified time periods or specific campaigns are entitled to preference over others in hiring for virtually all federal government jobs.

To learn more about how the veterans' preference works, visit the Office of Personnel Management site at www.opm.gov/Veterans/html/vetsinfo.asp.

To learn more about the laws regarding the veterans' preference and to see what your service member/veteran's eligibility allows, visit the Veterans' Preference Advisor at www.dol.gov/elaws/vetspref.htm.

What Job Opportunities Exist for Spouses of Veterans with a 100% Disability Rating?

Federal Civil Service

If your service member/veteran with a TBI is your spouse who is a totally disabled, retired, or separated member of the Armed Forces (has been retired with a disability rating at the time of retirement of 100 percent or retired/separated from the Armed Forces with a disability rating of 100 percent from the Department of Veterans Affairs), you are eligible for expedited recruitment and selection for Federal civil service positions.

Spouses of 100 percent disabled veterans have preference in federal hiring.

If your spouse is rated with a 100 percent service-connected disability, the Federal government considers you to be an "other eligible," providing the same resources, rights, and services that are available to veterans and disabled veterans. You will be given priority in Labor Department-funded employment and training programs, as well as preference in federal hiring.

You can search for a Federal civil service position by contacting a One Stop Career Center (find the nearest one at www.servicelocator.org). Introduce yourself as the spouse of a recently disabled veteran. Ask to speak with a work force specialist. This individual can tell you about job opportunities in your area.

Be sure to tell the work force specialist if your spouse received a 100 percent disability rating so that he or she knows you are eligible for veterans' and priority services.

What Other Opportunities are Available for Active Duty Service Members and Veterans?

Troops to Teachers (TTT)

The Troops to Teachers (TTT) program is funded and overseen by the Department of Education and operated by the DoD. The TTT program helps recruit quality teachers for schools that serve students from low-income families throughout America.

Troops to Teachers helps military members and spouses find second careers as teachers.

A network of state TTT offices has been established to provide participants with counseling and assistance regarding certification requirements, route to state certification, and employment leads.

Pending annual appropriation of funds, financial assistance is available to eligible individuals as stipends of up to $5,000 to help pay for teacher

certification costs or as bonuses of $10,000 to teach in schools serving a high percentage of students from low-income families.

Veterans separated due to a service-connected disability are eligible for immediate financial assistance.

The TTT Web site (http://proudtoserveagain.com) provides information and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification, and job listing sites in public education. An Internet Referral System has been established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A "Mentor Connection" site provides access to TTT participants who have made the transition to teaching and are also available to respond to questions from prospective teachers.

Eligibility

Military personnel within several years of retirement are encouraged to register with TTT. Counseling and guidance is available to help individuals assess academic background, identify programs that will lead to state teacher certification, and identify potential employment opportunities.

Educational Requirements. Those interested in elementary or secondary teaching positions must have a bachelor's degree from an accredited college. Individuals who do not have a baccalaureate degree, but have experience in a vocational/technical field may also submit an application. There is also a growing need for teachers with backgrounds in areas such as: electronics, construction trades, computer technology, health services, food services, and other vocational/technical fields.

Hire in Advance Program

This program guarantees teaching jobs for eligible service members up to three years before they retire or separate from active duty. Troops who qualify for the Hire in Advance program can send in applications and interview with school officials who can officially hire them up to three years before they leave active duty. The TTT and the Hire in Advance Program are both open to military spouses, as well. For more information, visit http://proudtoserveagain.com.

What Employment Resources are Available for Caregivers?

The Military Spouse Resource Center (www.MilSpouse.org) is a Web-based service provided by the Department of Defense and the Department of Labor. It provides information about education, training, and employment, as well as child care and transportation.

If you need a job, investigate the Military Spouse JobSearch Web site (http://www.militaryspousejobsearch.org/msjs/app). It can help you find companies that are committed to hiring military spouses. It also allows you to search for jobs by the name of a military post or base.

Military Spouse JobSearch also provides job search resources for people with disabilities, in the event that your service member is not able to return to duty due to disability.

Other resources for veterans and their spouses include federal government positions. The government's Office of Personnel Management provides information on job opportunities for veterans at http://www.opm.gov/veterans.

Operation IMPACT

Operation IMPACT was launched within Northrop Grumman's Mission Systems sector in May 2005. The program provides transition support to service members severely injured in the OEF/OIF. It helps them identify career opportunities within the corporation. If an injured service member is no longer able to work, the program offers career support to a member of the individual's immediate family who will act as the primary wage earner.

Program Eligibility

To be eligible for the program, candidates must meet the following criteria:

- Severely injured during combat operations in OEF/OIF on or after September 11, 2001
- Disability rating of 30 percent or greater from the Department of Veterans Affairs
- One or more special category designation (SPECAT) casualty codes for the injury sustained — contact Operation IMPACT, Debbie Ortega, Program Administrator, at 1-800-395-2361 or e-mail operationimpact@ngc.com for more details.

- *Special Note:* The program will accept one primary family wage earner (spouse, parent, other) in cases where the service member has died or is too severely injured to serve as the primary wage earner for his or her immediate family.

Is My Family Member Eligible for a Small Business Loan?

Is your service member/veteran interested in starting a business? Business loans are available to veterans through the Small Business Administration (SBA). In addition, SBA offers loans specifically to disabled veterans. Go to http://www.sba.gov for more information about the SBA's Patriot Loan Express program.

See Appendix G for additional employment resources.

Education

This chapter will help you identify the education benefits for which you and/or your service member/veteran are eligible.

If re-training or higher education is a goal for you or your family member, help is at hand.

What Education Benefits are Available for Service Members and Veterans?

The Department of Veterans Affairs (VA) provides financial help to service members and veterans under the Post-9/11 GI Bill.

You can find out more about VA's education benefits at http://www.gibill.va.gov. The VA regional office in your area or the post/base Education Center can also give you more information.

Post-9/11 GI Bill

The Post-9/11 GI Bill is a new benefit that became effective on August 1, 2009. It provides educational help to those who have served on active duty on or after September 11, 2001.

Active duty service members are eligible for the Post-9/11 GI Bill or the Montgomery GI Bill.

This benefit provides up to 36 months of support for:

- graduate and undergraduate degrees
- vocational/technical training
- foreign training.

All training must be offered by a VA-approved institution of higher learning. The benefit also covers tutorial help and licensing and certification test reimbursement.

In addition, service members who are eligible for the Montgomery GI Bill (MGIB), Montgomery GI Bill – Selected Reserve (MGIB-SR), or the Reserve Educational Assistance Program (REAP) may also be eligible to pursue on-the-job training, apprenticeship, correspondence, flight, or preparatory courses under the Post-9/11 GI Bill.

Eligible service members/veterans will receive a percentage—as determined by length of creditable active duty service—of the following under the Post-9/11 GI Bill:

- Amount of tuition and fees not to exceed the most expensive in-state public institution of higher education
- Monthly housing allowance equal to the basic allowance for housing (BAH) amount payable to E-5 with dependents, in the same zip code as the school (except for those on active duty and those training at less than half time)

- Yearly books and supplies stipend of up to $1000 (except for those on active duty)
- A one-time payment of $500 may be payable to the service member/veteran if he or she relocates from a highly rural area.

"We're not going to go to vocational rehab until we absolutely have to, because he just sees that as a real negative. So we're going with his GI Bill to take some college classes. In the State of Florida, Purple Heart pays your schooling 100 percent on top of your GI bill. We're going with that for right now, just kind of testing the waters to see what's going to happen."

- Cyd D.

Eligibility

Eligibility for the Post-9/11 GI Bill includes those that have a minimum of 90 days active duty after September 10, 2001, and:

- Were honorably discharged from the Armed Forces; OR
- Were released from the Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; OR
- Were released from the Armed Forces with service characterized as honorable for further service in a reserve component; OR
- Were discharged or released from the Armed Forces for Existed Prior to Service; Hardship; Condition Interfered with Duty; OR
- Continue to be on active duty.

Service members/veterans who are eligible for MGIB, MGIB-SR, REAP, or who were serving in the Armed Forces on August 1, 2009 are also eligible to receive benefits under the Post-9/11 GI Bill.

Vocation and Education Counseling

This program offers professional and qualified vocational and educational counseling to:

- service members within six months of discharge
- veterans

- family members who are eligible for educational benefits under a program that the VA administers.

Eligible applicants include those who are discharged or released from active duty under honorable conditions not more than one year before date of application, as well as those who are still on active duty and have six or fewer months remaining before their scheduled release or discharge from service. Use VA Form 22-5490 to apply.

What Education Benefits are Available for Selected Reserve Members?

Montgomery GI Bill – Selected Reserve (MGIB-SR)

If your service member is a member of the Selected Reserve, he or she may be eligible for the MGIB-SR. The Selected Reserve includes:

The Select Reserve member may be eligible for financial assistance for education.

- Army Reserve
- Navy Reserve
- Air Force Reserve
- Marine Corps Reserve
- Coast Guard Reserve
- Army National Guard
- Air National Guard.

This education assistance program may be used for:

- degree programs
- certificate or correspondence courses
- cooperative training
- independent study programs
- apprenticeship/on-the-job training
- vocational flight training programs.

Eligibility

Eligible candidates include those who meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. Officers must have agreed to serve six years in addition to their original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990.
- Complete initial active duty for training (IADT).

- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. Not more than 12 hours may be used toward a college degree to meet this requirement.
- Remain in good standing while serving in an active Selected Reserve unit.

How to Apply

The Reservist's unit will give him or her DD Form 2384-1, Notice of Basic Eligibility, when he or she becomes eligible for the program. The unit will also code his or her eligibility into the DoD personnel system so that VA may verify eligibility.

The Reservist must complete VA Form 22-1990, Application for Education Benefits, and send it to the VA regional office in the state where he or she will train.

If he or she has already started training, he or she should take the application and Notice of Basic Eligibility to his or her school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and then send all the forms to VA.

What Education Benefits are Available for Veterans?

Veterans are also eligible for financial assistance for education.

The VA provides financial assistance for education to veterans under the Montgomery GI Bill (MGIB) and the Veterans Educational Assistance Program (VEAP).

To be eligible for the Montgomery GI Bill or VEAP, the veteran must have received an honorable discharge and elected enrollment in MGIB, making contributions through payroll deductions.

If your service member with TBI is leaving the service involuntarily or through the SSB or VSI programs, he or she can enroll in MGIB by making a $1200 personal contribution prior to separation.

Montgomery GI Bill – Active Duty (MGIB)

The MGIB provides up to 36 months of education benefits to eligible veterans for:

- college
- technical or vocational courses
- correspondence courses
- apprenticeship/job training

- flight training
- high-tech training
- licensing and certification tests
- entrepreneurship training
- certain entrance examinations.

The monthly benefit is paid based on the type of training, length of service, veteran's service category, and if DoD put extra money into the individual's MGIB fund.

MGIB benefits must normally be used within ten years, but the time could be less or more. An extension of the time limit may be requested in the event of a later period of active duty, an illness or disability, or being detained by a foreign government or power after separation from the military.

Requests for an extension should be sent to the nearest Regional Processing Office; locations may be found at http://www.gibill.va.gov/contact/Office_locations.htm.

Eligibility

To be eligible for MGIB, the veteran must have received an honorable discharge, have a high school diploma or GED, or, in some cases, 12 hours of college credit, and meet the requirements of one of the following categories:

Category I – Service after June 30, 1985

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by $100 per month for the first 12 months
- Continuously served for three years, OR two years if that was the period of initial enlistment, OR two years if the veteran entered the Selected Reserve within a year of leaving active duty and served four years (2" by 4" program).

Category II – Vietnam Era GI Bill

- Entered active duty before January 1, 1977
- Served at least one day between October 19, 1984, and June 30, 1985, AND stayed on active duty through June 30, 1988 (or June 30, 1987, if the veteran entered the Selected Reserve within one year of leaving active duty and served four years)
- On December 31, 1989, had entitlement left from Vietnam-Era GI Bill.

Category III – Involuntary Separation/Special Separation

- Not eligible for MGIB under Category 1 or II
- On active duty on September 30, 1990 AND separated involuntarily after February 2, 1991, OR involuntarily separated on or after November 30, 1993, OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, had military pay reduced by $1,200.

Category IV – Veterans Educational Assistance Program

- On active duty October 9, 1996, AND had money remaining in a VEAP account on that date AND elected MGIB by October 9, 1997, OR entered full-time National Guard duty under U.S.C., Title 32, between July 1, 1985, and November 28, 1989, AND elected MGIB during the period October 9, 1996, through July 8, 1997
- Had military pay reduced by $100 a month for 12 months or made a $1200 lump-sum contribution.

How to Apply

A veteran can apply online at http://www.gibill.va.gov/GI_Bill_Info/How_to_Apply.htm or by calling 1-888-GI BILL-1 (1-888-442-4551) to receive an application by mail.

Veterans Educational Assistance Program (VEAP)

VEAP is available to veterans who elected to make contributions from their military pay to participate in this education benefit program. The program provides up to 36 months of benefits for:

- degree programs
- certificate courses
- correspondence courses
- apprenticeship/on-the-job training programs
- vocational flight training programs.

In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is one to 36 months, depending on the number of monthly contributions.

Benefits must be used within 10 years after leaving active duty. If the benefit is not used after the 10-year period, the portion remaining in the fund will be automatically refunded to the veteran.

Eligibility

To qualify for VEAP, a veteran must meet the following requirements:

- Entered service for the first time between January 1, 1977 and June 30, 1985
- Opened a contribution account before April 1, 1987
- Voluntarily contributed from $25 to $2700
- Completed his or her first period of service
- Was discharged or released from service under conditions other than dishonorable.

Active duty service members who wish to receive VEAP benefits must have at least three months of contributions available. Contributions may be withdrawn if the service member does not meet the basic eligibility requirements or formally requests a refund of the contributions withheld.

How to Apply

Complete VA Form 22-1990, Application for Education Benefits (available at https://www.va.gov/vaforms/form_detail.asp?FormNo=22-1990). Send it to the VA regional office within the state where the service member/veteran will train.

If the service member/veteran is not on active duty, send copy 4 (Member Copy) of DD Form 214.

If the service member is on active duty, enrollment must be approved by the Education Services officer at his or her post or base, and service must be verified by his or her commanding officer.

If a service member wishes to withdraw contributions from VEAP, he or she must obtain and complete VA Form 24-5281, Application for Refund of Educational Contributions, and send it to the nearest VA regional office.

Veterans Upward Bound (VUB) program

VUB is a free Department of Education program that helps eligible veterans refresh their academic skills so that they can successfully complete the post-secondary school of their choosing.

The VUB program services include:

- basic skills development to help veterans successfully complete a high school equivalency program and gain admission to college education programs

- short-term remedial or refresher classes for high school graduates who have put off pursuing a college education
- help with applications to the college or university of choice
- help with applying for financial aid
- personalized counseling
- academic advice and assistance
- career counseling
- assistance in getting veterans' services from other available resources
- exposure to cultural events, academic programs, and other educational activities
- tutorial and study skills assistance.

The VUB program can help veterans improve their skills in:

- mathematics
- foreign language
- composition
- laboratory science
- reading
- literature
- computer basics
- any other subjects needed for success in education beyond high school.

Eligibility

- Be a veteran with 181 or more days active duty service and discharged on/after January 31, 1955, under conditions other than dishonorable; and
- Meet the criteria for low income according to guidelines published annually by the Department of Education, and/or be a first-generation potential college graduate; and
- Demonstrate academic need for VUB; and
- Meet other local eligibility criteria as noted in the local VUB project's Approved Grant Proposal, such as county of residence, etc.

For more information, as well as a link to individual program locations, visit http://navub.org/programinformation.

What Education Benefits Are Available for Veterans with Service-Connected Disabilities?

The Vocational Rehabilitation and Employment Program (VR&E)

The VR&E program helps veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living. The law generally provides for a 12-year basic period of eligibility in which services may be used.

To receive an evaluation for vocational rehabilitation services, a veteran must:

- Have received, or eventually receive, an honorable or other than dishonorable discharge
- Have a VA service-connected disability rating of 10 percent or more
- Apply for vocational rehabilitation services.

A Comprehensive Evaluation is completed with a Vocational Rehabilitation Counselor that includes:

- A full assessment of the veteran's interests, aptitudes, and abilities to determine whether the veteran is entitled to VR&E services
- An assessment of whether service-connected disabilities impair the veteran's ability to find and/or hold a job using the occupational skills already attained
- Vocational exploration and goal development.

A VA counselor decides if a veteran has an employment handicap based upon the results of the comprehensive evaluation. Entitlement to services is established if the veteran has a 20 percent service-connected disability and an employment handicap. If the disability is 10 percent service-connected, then a serious employment handicap must be found to establish entitlement to vocational rehabilitation services.

After an entitlement decision is made, the veteran and the counselor will work together to develop a Rehabilitation Plan.

A Rehabilitation Plan is a written detailed outline of services provided under the Vocational Rehabilitation and Employment program. The following service delivery options may be provided under a Rehabilitation Plan:

1. Reemployment with previous employer
2. Rapid employment services for new employment

3. Self-employment
4. Employment through long-term services
5. Independent living services.

For more information: http://www.vetsuccess.gov/about.

What Education Benefits are Available for Veterans and Their Family Members?

Survivors' and Dependents' Educational Assistance

This VA program provides educational assistance for a spouse or child of a veteran who is permanently and totally disabled as a result of a service-connected disability or who dies due to a service-connected disability. (It also covers those who are missing in action or prisoners of war.)

The program provides up to 45 months of education benefits for:

- degree and certificate programs
- apprenticeship
- on-the-job training.

Spouses may also be approved for correspondence courses.

Remedial, deficiency, and refresher courses may be approved under certain circumstances.

VA Form 22-5490 is used to apply for this benefit. For more information, go to https://www.gibill.va.gov.

Vocation and Education Counseling

This program offers professional and qualified vocational and educational counseling to veterans and family members who are eligible for educational benefits under a program that the VA administers.

Eligible applicants include those who are discharged or released from active duty under honorable conditions not more than one year before date of application, as well as those who are still on active duty and have six or fewer months remaining before their scheduled release or discharge from service. Use VA Form 22-5490 to apply.

What Education Benefits are Available for Family Members?

Post-9/11 GI Bill entitlement (see above) may be transferred to a spouse or children with DoD approval.

Scholarships

The Scholarships for Military Children Program was created in recognition of the contributions of military families to the readiness of the fighting force and to celebrate the role of the commissary in the military family community.

It is the intent of the program that a scholarship funded through contributions be awarded annually for each commissary operated by the Defense Commissary Agency worldwide.

The Scholarships for Military Children Program is primarily funded through the generosity of manufacturers and suppliers whose products are sold at military commissaries, worldwide.

Children of **active** duty, Reserve/Guard, or **retired** military personnel or survivors of a deceased member can apply. Applicants must have a military dependent I.D. card.

Applicants must be planning to attend a college or university on a full-time basis.

For more information, visit www.militaryscholar.org.

What Education Benefits are Available for Caregivers?

Scholarships

If you are the spouse of a service member/veteran, you can find scholarships to further your education by checking a list provided by MilitarySpouse.com at http://www.dantes.doded.mil/dantes_web/library/docs/counselorsupport/fossm.pdf.

What Other Education Benefits Should I Consider?

Scholarships

Active duty, veterans, Reserve, National Guard, spouses, and dependents can search for scholarships at http://aid.military.com/scholarship/search-for-scholarships.do. Be sure to explore scholarships for every eligibility requirement that you may meet.

Federal Student Aid

The U.S. Department of Education (ED) offers over $80 billion dollars in financial aid each year to help students manage the cost of education.

Service members/ veterans who return to school may also apply for federal student aid.

There are three categories of federal student aid:

- grants
- work-study
- loans.

Find out more by visiting http://www.federalstudentaid.ed.gov.

Federal Student Aid is available to service members/veterans who are receiving benefits under the Montgomery GI Bill. These benefits should be listed on the Free Application for Federal Student Aid (FAFSA) (see How to Apply on page 69).

The school will take into consideration the amount listed on the application, along with any other financial assistance the service member/veteran is eligible to receive, in preparing the student's financial aid package.

Federal Student Aid has a new tool called FAFSA4caster. It provides an early estimate of students' eligibility for federal student financial assistance.

Military dependents who are enrolled in college and are eligible to receive Pell Grants should check out the two newest programs:

- Academic Competitiveness Grants
- National Science and Mathematics Access to Retain Talent Grants (National SMART Grants).

Visit the Web site at http://www.federalstudentaid.ed.gov/fafsa4caster.html for more information.

Eligibility

Eligibility for Federal Student Aid is based on financial need and on several other factors. The financial aid administrator at the college or career school the individual plans to attend can help determine his or her eligibility.

To receive aid from the programs, the applicant must:

- Demonstrate financial need (except for certain loans—the school can explain which loans are not need-based)
- Have a high school diploma or a GED certificate, pass a test approved by the Department of Education, meet other standards a state establishes that ED approves, or complete a high school education in a home school setting that is treated as such under state law
- Be working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number (unless from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau)
- Maintain satisfactory academic progress once in school
- Certify that he or she is not in default on a federal student loan and does not owe money on a federal student grant
- Certify that he or she will use federal student aid only for educational purposes.

How to Apply

Complete the Free Application for Federal Student Aid (FAFSA). You can apply online or on paper. Get further instructions on the application process at http://www.fafsa.ed.gov.

Also apply for a Federal Student Aid PIN, which allows the applicant to sign the application electronically, speeding up the application process. Apply for a PIN at http://www.pin.ed.gov.

Eight questions on the application ask about the applicant's dependency status. Veterans and active duty service members are considered independent students and would only include information for the individual (and spouse, if married). For more detailed information, go to http://www.fafsa.ed.gov.

Chapter 8

Housing

Where are you going to live while your service member is being treated? Will you need to modify your home so that your service member/veteran can move around in a wheelchair?

You may be wondering about these questions. This chapter provides some answers to your housing questions.

What Temporary Housing is Available for Caregivers?

During Treatment

If your service member/veteran is being treated at a military treatment facility (MTF) or a VA Polytrauma Center, you may be able to stay nearby for free or at a low cost.

Housing for family members includes:

- Malone House at Walter Reed
- Navy Lodges
- Fisher Houses at the VA Polytrauma Centers.

Each hospital or post/base commander decides who is eligible for free housing.

Nonprofit organizations may also make some apartments near treatment centers available to families at little or no cost.

Check with your POC to find out what temporary housing is available where your family member is being treated. The POC can also help you find housing when your family member moves to another DoD or VA facility.

The National Resource Directory provides information about temporary housing at https://www.nationalresourcedirectory.org/nrd/public/DisplayPage.do?parentFolderId=6067.

Find out about Navy Lodges at https://www.navy-lodge.com/dodlodging/index.html. You can find information on Fisher House at http://www.fisherhouse.org.

What Temporary Housing is Available for Those Leaving the Military?

Leaving Active Duty

Service members usually must leave family housing as soon as they leave active duty.

In some cases, a service member may be eligible for an extension. An extension allows you to remain in family housing beyond your family member's transition date.

Eligibility is limited to involuntary separations, including Selected Early Retirement Board (SERB) Retirement, Special Separation Benefit (SSB), Voluntary Separation Incentive (VSI), or separation due to medical condition.

Housing extensions are made on a space-available basis. There may be restrictions in some locations.

Call the post/base housing office for details.

The National Resource Directory lists organizations that provide temporary housing for wounded service members/veterans. For example, Operation Homefront Village (http://www.operationhomefront.net/homefrontvillage) provides temporary housing as wounded service members transition out of the military and into civilian life.

What Housing Benefits are Available for Active Duty Service Members and Medically Retired Veterans?

Housing Adaptation

Service members/ veterans with specific service-connected disabilities may qualify for a grant from the VA to build an adapted home or modify an existing home to meet their needs.

The goal of the Specially Adapted Housing (SAH) Grant Program is to provide a barrier-free living environment that helps the service member/ veteran live independently. There are two types of grants for severely-disabled veterans or service members:

- Up to 50 percent of the cost of a specially adapted house. The maximum amount—currently $60,000--is set by law.
- The actual cost to adapt a house or for the appraised market value of needed features already in the house when it was purchased. The maximum amount—currently $12,000—is set by law.

For information, go to http://www.homeloans.va.gov/sah.htm.

Check with your POC about other sources of funds to adapt temporary housing and base housing to meet your service member/veteran's needs. You may also find additional information in the National Resource Directory.

"We had to do some home modifications. Because of the brain injury, we weren't sure what we needed to do permanently. We did hold off on a lot of stuff because we weren't sure how far he was going to recover. Only as recently as last month did we even expand the opening in the bathroom door on the floor that he lives on. We still don't have ramps.

We've just done minor modifications at this point. My thought process was that I didn't want to use his money to do modifications until we were sure about his recovery. I didn't know if eventually he may get to be somewhat independent and we build a place that he's going to be able to live in or if he's going to be able to go out on his own. We didn't know because they said, 'We can't tell you what his prognosis is.' We're just hanging on to that whole allowance that they gave us because our home was already at least good enough for him for the level of recovery he's at. He's been doing all right."

- Pam E.

Homes for Our Troops

Homes for Our Troops is committed to helping severely injured or disabled service members and veterans. Homes for Our Troops uses donated money, building materials, and professional labor. It coordinates the building of a new home or adapting an existing home to make it more accessible. For more information about this organization, please see www.homesforourtroops.org.

Other Organizations for Home Adaptation

There are many private organizations that are committed to helping with home adaptation. AMVETS, the American Legion, and Hope For The Warriors are just some of those who help. See the National Resource Directory (www.nationalresourcedirectory.org).

What Housing Benefits are Available for Veterans?

Home Loans

The main purpose of the VA home loan program is to make it easier for veterans to buy a home. Terms for VA loans include:

- a lower interest rate
- no down payment
- limitations on closing costs
- long repayment terms.

Certain members of the Selected Reserve, active duty service personnel, and certain groups of spouses may qualify for VA home loans.

Your service member/veteran may be eligible if he or she served under the following time periods and conditions:

Wartime - Service during:

- WWII: 9/16/1940 to 7/25/1947
- Korean: 6/27/1950 to 1/31/1955
- Vietnam: 8/5/1964 to 5/7/1975

He or she must have at least 90 days on active duty and been discharged under other than dishonorable conditions. If he or she served less than 90 days, he or she may be eligible if discharged for a service-connected disability.

Peacetime - Service during periods:

- 7/26/1947 to 6/26/1950
- 2/1/1955 to 8/4/1964
- 5/8/1975 to 9/7/1980 (Enlisted)
- 5/8/1975 to 10/16/1981 (Officer)

He or she must have served at least 181 days of continuous active duty and been discharged under other than dishonorable conditions. If he or she served less than 181 days, he or she may be eligible if discharged for a service-connected disability.

Service after 9/7/1980 (Enlisted) or 10/16/1981 (Officer)

If he or she was separated from service which began after these dates, he or she must have:

- Completed 24 months of continuous active duty or the full period (at least 181 days) for which he or she was ordered or called to active duty and been discharged under conditions other than dishonorable, or
- Completed at least 181 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1171 (Early Out), or have been determined to have a compensable service-connected disability, or
- Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

Gulf War - Service during period 8/2/1990 to date yet to be determined

If he or she served on active duty during the Gulf War, he or she must have:

- Completed 24 months of continuous active duty or the full period (at least 90 days) for which he or she was called or ordered to active duty, and been discharged under conditions other than dishonorable, or
- Completed at least 90 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1173 (Early Out), or have been determined to have a compensable service-connected disability, or
- Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

Active Duty Service Personnel

If he or she is now on regular duty (not active duty for training), he or she is eligible after having served 181 days (90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

Selected Reserves or National Guard

If he or she is not otherwise eligible and has completed a total of six years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty for training) and

- Was discharged with an honorable discharge, or
- Was placed on the retired list, or
- Was transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service, or
- Continues to serve in the Selected Reserves.

Individuals who completed less than six years may be eligible if discharged for a service-connected disability.

You may also be determined eligible if you:

- Are an unremarried spouse of a veteran who died while in service or from a service connected disability, or
- Are a spouse of a service person missing in action or a prisoner of war.

Note: Also, a surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must have applied no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 6, 2003 that are received after December 15, 2004.

Eligibility may also be established for:

- Certain United States citizens who served in the Armed Forces of a government allied with the United States in WW II
- Individuals with service as members in certain organizations, such as Public Health Service officers, cadets at the United States Military, Air Force, or Coast Guard Academy, midshipmen at the United States Naval Academy, officers of National Oceanic & Atmospheric Administration, merchant seaman with WW II service, and others.

For more information about the VA's home loan program, go to http://www.homeloans.va.gov/index.htm.

Chapter 9

Financial Issues

After a TBI, your family member may be unable to return to active duty, may retire, or may be separated from the service.

You may be worried about where the money is going to come from to support your family, pay for your children's education, or pay for your family member's medical expenses.

Your service member/veteran gave his or her all to defend our country. In return, your family member is eligible for important **financial benefits**.

Financial benefits include combat pay, retirement pay, disability payment, and insurance.

This chapter will help you understand the financial benefits that may be available to your family from DoD and the VA.

Eligibility for each benefit varies, so be sure to read each section carefully.

If you have questions, contact the Wounded Warrior Pay Management Team (WWPMT) and/or finance office at your service member's location.

If your service member has been separated from the military, he or she may be eligible for VA benefits. To determine your service member/veteran's eligibility for benefits from the VA, he or she must file a claim with the VA.

Forms may be downloaded from the forms page at www.insurance.va.gov. The VA representative at his or her location or an advisor from a Veterans Service Organization (VSO) can help. (See Appendix B for a link to a complete list of VSOs.)

More information about VA benefits is available online at http://www.vba.va.gov/VBA/benefits/factsheets/index.asp. You can review the latest VA Benefits Handbook at http://www1.va.gov/opa/vadocs/fedben.pdf.

What Types of Pay are Available for Active Duty Service Members?

Special/Partial/Casual Pays

If your family member is being treated at a location where it is difficult to get to his or her bank, he or she may qualify for a special payment to cover incidental costs during treatment.

Each service has a different name for this payment:

- Army: "casual pays"
- Air Force: "partial pays"
- Navy/Marine Corps: "special pays."

This payment is an advance on the end-of-month paycheck. It is automatically deducted from future pay periods until paid back. The closest military finance office can arrange this payment.

Basic Allowance for Subsistence (BAS)

If your service member is an inpatient in a hospital, he or she will continue to receive his or her BAS.

When your family member becomes an outpatient, BAS will continue unless your service member is issued a meal card to eat in the military dining facility.

What is the Pay for the Medically Retired?

If your service member is judged able to return to active duty, he or she will continue to be paid according to his or her military schedule.

PEB stands for Physical Evaluation Board. See page 104.

If the **PEB** decides that your family member meets the criteria for one of these--

- Discharge with severance
- Temporary Disability Retirement List (TDRL)
- Permanent Disability Retirement List (PDRL)

--he or she will receive compensation from the government. The compensation guidelines for these appear below.

Details may be obtained at your service member's local finance or personnel office or the Wounded Warrior Pay Management Team (WWPMT) member at his or her location.

Discharge with Severance

Pay is calculated by taking the service member's base pay, multiplying it by two, and multiplying that number by the number of years of service completed. The minimum multiplier for years of service (no matter how long the actual service was) is:

- Three years
- Six years for those injured in a combat zone.

Because service members with 20 or more years of service receive retirement pay regardless of their combined disability rating, the maximum severance multiplier for years of service is 19.

Temporary Disability Retirement List (TDRL)

If your service member is unfit for duty with a 30 percent or higher combined disability rating but his or her condition is not stable (it could get better or worse), he or she will be placed on TDRL.

Pay under TDRL is determined by using one of two methods. The method which yields the highest percentage of base pay will be the one used. A service member will never be placed on the TDRL with less than 50 percent of base pay.

Under the first method, your family member's retirement is based on his or her combined disability rating. It can never be less than 50 percent of his or her current base pay or more than 75 percent of base pay. The following formula is used:

- 30-40 percent disability rating = 50 percent of base pay
- 50-70 percent disability rating = the percentage of base pay
- 80-100 percent disability rating = 75 percent of base pay
- Or 2.5 percent X years of service if sum is greater than percentage of disability.

Under the second method, retirement pay is based on time in service using the formulas in U.S.C., Title 10, Chapter 71, Section 1401. Under this formula, retirement compensation is determined as follows:

- 2.5 percent X years of service = that percentage of base pay.

Every 18 months, your service member will receive a physical exam to determine if his or her condition has changed or stabilized. Based on these exams, your service member may remain on TDRL, return to duty, be discharged with or without severance, or moved to the Permanent Disability Retired List (PDRL):

- If your service member is fit for duty, he or she may choose to return to duty or to be discharged without severance. His or her TDRL payments will stop.
- If his or her condition has stabilized and he or she is unfit for duty with a disability between 0-20 percent, he or she will be discharged with severance (see above).
- If his or her condition has stabilized and his or her disability rated at 30 percent or higher, he or she will be transferred to PDRL.

Your service member can only remain on TDRL for five years. At the end of five years, he or she will be declared fit or unfit, given a percentage of disability, and either returned to duty, discharged, or placed on PDRL.

Permanent Disability Retired List (PDRL)

If the Physical Evaluation Board found your service member to be unfit with a 30 percent or greater disability and his or her condition is stable, he or she will be placed on PDRL.

If he or she has less than 30 percent disability but has completed 20 or more years of service, he or she will also be placed on PDRL.

Retirement payment under PDRL is determined using a formula much like the methods used to determine TDRL retirement pay, but without the 50 percent minimum.

A service member will receive retirement pay based on his or her years of service or combined disability rating. Whichever method yields the higher amount is the method used. However, retirement pay cannot be greater than 75 percent of base pay:

- 30-70 percent disability rating = that percentage of base pay
- 80-100 percent disability rating = 75 percent of base pay
- Or 2.5 percent X years of service if sum is greater than percentage of disability.

Combat-Related Special Compensation (CRSC)

In the past, veterans were not allowed to receive both military retirement pay and disability compensation from the VA. Beginning June 1, 2003, however, a law allowed retired members with two years of service and qualifying combat-related disabilities to receive special payments that lessened the offset of VA compensation for combat-related disabilities that reduced DoD retirement payments.

The 2008 National Defense Authorization Act expanded this law by including members who retired with less than 20 years for medical reasons. Eligible veterans with VA-rated disabilities that are combat-related and who have 20 or more years of service, are permanent medical retirees, or who are assigned to TDRL, are eligible for a monthly CRSC payment in addition to their reduced military retirement pay and their VA disability compensation. (See below for information on VA disability compensation.)

Each service uses a different process for determining eligibility. CRSC experts may be contacted at:

ARMY
Combat-Related Special Compensation (CRSC)
1-866-281-3254
http://www.crsc.army.mil

AIR FORCE
Disability Division (CRSC)
1-800-616-3775
http://www.afpc.randolph.af.mil/library/combat.asp

COAST GUARD
Personnel Command
http://www.uscg.mil/hr/psc

NAVY AND MARINE CORP
Secretary of the Navy Council of Review Boards
Combat-Related Special Compensation Branch
1-877-366-2772
www.hq.navy.mil/corb/CRSCB/combatrelated.htm

What Pay Issues are Specific to Combat Zone Injuries for Active Duty Service Members?

Table 4 lists other benefits available to those injured in a combat zone. For more information or to discuss your situation, contact the WWPMT point of contact.

Table 4. Pay Issues Specific to Combat Zone Injuries

Program	Program
Pay and Allowance Continuation (PAC)	A service member who is hospitalized for treatment from an injury received in a combat zone will continue to receive all pay and allowances for up to one year after he or she was first hospitalized. Under "extraordinary circumstances," the Principal Undersecretary of Defense for Personnel and Readiness can extend PAC beyond the one-year limit for six months.
Travel Voucher for time in a combat zone	If a service member is evacuated from a combat zone for medical treatment, he or she will receive per diem for the travel day, as well as $3.50 for incidental expenses. The service member must complete a travel voucher (DD Form 1351-2) to receive the money. When your service member is treated as an outpatient at a medical facility, he or she may also be eligible for travel pay, depending on where he or she is being treated. Each service handles travel payments differently. Contact the WWPMT point of contact; consult http://www.dfas.mil/travelpay.html and choose the particular service.

Table 4. Pay Issues Specific to Combat Zone Injuries (cont.)

Program	Benefits/Eligibility
Travel for Family Members Army: 888-332-7366 Navy: 888-332-7366 USMC: 800-847-1597; 703-784-9512 If calling over the DSN, the prefix is 278. Air Force: 800-433-0048; 210-565-3505	To defray expenses for family members to be with the service member during treatment, family members may be issued Invitational Travel Authorizations (ITAs), Invitational Travel Orders (ITOs), or Emergency Family Member Travel (EFMT) orders, depending upon the service. Up to three members of a family (parents, spouses, children, or siblings) may be eligible to travel while the service member is an inpatient; one family member may receive orders to remain with the service member during recovery. The travel orders will cover the cost of travel, hotel bills, meals, and some incidentals.
Family Separation Allowance (FSA)	If the service member has dependents and is away from his or her permanent duty station for more than 30 days for temporary duty or on a temporary change station, he or she will receive this pay. If the service member was receiving FSA while deployed and is then sent to a facility for treatment in a location that is not his or her permanent duty station, he or she will continue to be paid FSA unless all of his or her dependents come to stay at his location for more than 30 days.
Hardship Duty Pay Location (HDP-L)	HDP-L is paid while the service member is in a location identified by the military as a hardship duty location. The entitlement stops on the day the service member leaves the hardship location, unless he or she is covered by PAC (see above).
Hostile Fire Pay/Imminent Danger Pay (HFP/IDP)	HFP/IDP is paid when a service member is in an area identified as placing the individual in imminent danger or under hostile fire. If the service member is injured while receiving HFP/IDP, he or she will continue to receive this pay while covered by PAC (see above).
Combat Zone Tax Exclusion (CZTE)	If your service member was receiving CZTE benefits before he or she was medically evacuated, he or she will not be required to begin paying taxes for any month while an inpatient being treated for injuries received in the combat zone. This benefit continues for up to two years after discharge or after the official end of the hostilities. If treated as an outpatient, the tax exclusion ends at the end of the month in which he or she was either transferred out of theater or moved from inpatient to outpatient status. If re-admitted for the same injury to inpatient status, your service member will receive tax exclusion for the month in which he or she was re-admitted and for every month thereafter until discharge or the two-year period ends.

Table 4. Pay Issues Specific to Combat Zone Injuries (cont.)

Program	Benefits/Eligibility
Combat Related Injury and Rehabilitation Pay (CIP)	The PAC program replaced CIP on May 15, 2008. CIP was an entitlement paid monthly. Wounded Warriors are still eligible to claim retroactive periods of CIP qualification. If the service member was medically evacuated out of a combat zone and admitted as an inpatient or was receiving extensive rehabilitation as an outpatient while living in quarters affiliated with the military health care system, he or she was considered hospitalized and therefore entitled to CIP.
Savings Deposit Program (SDP) SDP Help Line: 888-332-7411, 216-522-5096, DSN: 580-5096; E-mail CCL-SDP@dfas.mil	When a service member is deployed to an area that makes him or her eligible for HFP/IDP and is there for at least 30 consecutive days (or at least one day in three consecutive months), he or she is allowed to deposit up to $10,000 in a DoD savings account that receives a 10 percent interest rate. If your service member has been evacuated, he or she may withdraw that money to cover immediate expenses, although doing so will reduce the overall interest earned. To do so, your service member should do one of the following: • complete a withdrawal request form on the myPay Web site at https://mypay.dfas.mil/mypay.aspx • send an e-mail request to CCL-SDP@dfas.mil • send a fax to 216-522-5060 • send a letter to DFAS-Cleveland Center (DFAS-CL), ATTN: SDP, Special Claims, 1240 East 9th Street, Cleveland, OH 44199-2055. Include the service member's name, Social Security number, and date he or she left the combat zone. If these funds are not withdrawn right away, DFAS will automatically transfer the balance into the service member's regular military pay 120 days after he or she leaves the combat zone.
Traumatic Servicemembers' Group Life Insurance (TSGLI)	See page 85.

What about Disability Payments for Medically Retired Veterans?

Pension and Compensation

Your veteran can file a VA claim (using VA Form 21-526) for disability compensation for a service-connected injury, continuing illness, mental or physical impairment, and/or permanent and combined disability.

Disability compensation is a monthly payment. The amount is determined by the veteran's degree of disability and number of dependents.

Receiving military retirement pay, disability severance pay, and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affect the amount of VA compensation.

Veterans with certain severe disabilities may be eligible for additional special monthly compensation.

No federal or state income tax is paid on disability compensation.

Only veterans who left the service under conditions other than dishonorable are eligible for disability payments.

CRSC (see previous section) provides a monthly CRSC payment to eligible retired veterans with combat-related duties, in addition to their reduced military retirement pay and VA disability compensation.

Increased Compensation Based on Unemployability

If your service member/veteran is unable to work due to total disability from service-related disabilities, he or be may be eligible for this benefit. Use VA Form 21-8940 to apply.

Concurrent Retirement and Disability Payments (CRDP)

CRDP, DoD compensation, is designed to remove the offset of VA and DoD payments. It provides a 10-year phase-out of the offset to military retired pay from receiving VA disability compensation for members who have a combined disability rating of 50 percent or greater.

Those rated at 100 percent disability by the VA are entitled to full CRDP immediately.

Members retired under disability provisions must have 20 years of service.

Traumatic Servicemembers' Group Life Insurance (TSGLI)

The Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program is an automatic provision under Servicemembers' Group Life Insurance (SGLI). TSGLI provides for payment to service members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI. TSGLI is designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury.

All members of the Uniformed Services who have full-time or part-time Servicemembers' Group Life Insurance (SGLI) are automatically covered by TSGLI while the member is in service. TSGLI coverage automatically ends upon the member's separation or discharge from service or if the member declines SGLI coverage. Spouses and children covered under Family SGLI are not covered by TSGLI.

TSGLI payments range from $25,000 to $100,000 based on the qualifying loss suffered. The benefit is paid to the member, someone acting on the member's behalf if the member is incompetent, or the member's SGLI beneficiary if the member is deceased.

TSGLI coverage was added to SGLI policies effective December 1, 2005. All members covered under SGLI who experience a *traumatic event* that directly results in a *traumatic injury* causing *scheduled loss* defined under the program are eligible for TSGLI payment.

Qualifying traumatic injuries under the program are injuries that cause physical damage to the body and result from external force or violence or a condition that can be linked to a traumatic event. Several possible injuries (called a "loss") stemming from a TBI qualify for payment under TSGLI. Examples of "losses" are loss of sight, loss of hearing, hospitalization due to TBI, loss of ability to perform at least two activities of daily living. For a complete list of "losses" and general TSGLI information, see the following Web site: http://www.insurance.va.gov/SGLIsite/TSGLI/TSGLIGuide/TSGLIProceduresGuide.pdf.

To file a claim, go to www.insurance.va.gov/sglisite/TSGLI/TSGLI.htm or contact the TSGLI point of contact for the appropriate service:

Branch of Service	General Information	Claims Information
Army	Phone: (800) 237-1336 E-mail: tsgli@conus.army.mil Web site: www.tsgli.army.mil	Submit Claims via fax: (866) 275-0684 Submit Claims via e-mail: tsgli@conus.army.mil Submit Claims via postal mail: Army Human Resources Command Attn: TSGLI 200 Stovall Street Alexandra, VA 22332-0470
Army National Guard	Phone: (703) 607-5851 E-mail: raymond.holdeman@ng.army.mil Web site: www.tsgli.army.mil	Submit Claims via fax: (866) 275-0684 Submit Claims via e-mail: tsgli@conus.army.mil Submit Claims via postal mail: Army Human Resources Command Attn: TSGLI 200 Stovall Street Alexandra, VA 22332-0470
Navy	Phone: (800) 368-3202 / 901-874-2501 E-mail: MILL_TSGLI@navy.mil Web site: www.npc.navy.mil/ CommandSupport/ CasualtyAssistance/TSGLI	Submit Claims via fax: (901) 874-2265 Submit Claims via e-mail: MILL_TSGLI@navy.mil (MILL_ TSGLI@navy.mil) Submit Claims via postal mail: Navy Personnel Command Attn: PERS-62 5720 Integrity Drive Millington, TN 38055-6200
Air Force (Active Duty)	Phone: (800) 433-0048 E-mail: afpc.casualty@randolph.af.mil Web site: ask.afpc.randolph.af.mil	Submit Claims via fax: (210) 565-2348 Submit Claims via e-mail: afpc.casualty@randolph.af.mil Submit Claims via postal mail: AFPC/DPWCS 550 C Street West, Suite 14 Randolph AFB, TX 78150-4716

Branch of Service	General Information	Claims Information
Air Reserves	Phone: (800) 525-0102, Ext. 227	Submit Claims via fax: (303) 676-6255 Submit Claims via e-mail: ramon.roldan@arpc.denver.af.mil Submit Claims via postal mail: HQ, ARPC/DPPE 6760 E Irvington Place, #4000 Denver, CO 80280-4000
Air National Guard	Phone: (703) 607-1239	Submit Claims via fax: (703) 607-0033 Submit Claims via e-mail: tsgliclaims@ngb.ang.af.mil Submit Claims via postal mail: NCOIC, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10718 Arlington, VA 22202
USMC	Phone: (877) 216-0825 or (703) 432-9277 or (877) 487-6299 E-mail: t-sgli@usmc.mil Web site: www.woundedwarriorregiment.org	Submit Claims via fax: (888) 858-2315 Submit Claims via e-mail: t-sgli@usmc.mil Submit Claims via postal mail: HQ, Marine Corps Attn: WWR-TSGLI 3280 Russell Road Quantico, VA 22134 Submit Claims via fax: (202) 475-5927
Coast Guard	Phone: (202) 475-5391 E-mail: compensation@comdt.uscg.mil	Submit Claims via e-mail: compensation@comdt.uscg.mil Submit Claims via postal mail: Commandant, US Coast Guard Attn: CG-1222 2100 2ND St, NW Washington, DC 20593-0001

When the branch of service denies a member's TSGLI claim, the member can appeal the decision. The issue the member is appealing determines the appropriate organization and process to use in making the appeal. For the appeals process see: http://www.insurance.va.gov/SGLIsite/TSGLI/TSGLIGuide/TSGLIProceduresGuide.pdf.

Appendix A contains resource information about DoD compensation.

Social Security Benefits

The Social Security Administration (SSA) provides disability benefits to Americans who are unable to work because of medical conditions.

SSA benefits are different from VA benefits. They require a separate application.

If your service member/veteran became disabled after October 1, 2001, he or she is eligible for quicker processing of disability benefits from the SSA. (See www.socialsecurity.gov/woundedwarriors)

SSA defines a disability as follows:

- The person must be unable to do substantial work because of his or her medical condition(s).
- The person's medical conditions must have lasted, or be expected to last, at least one year or be expected to result in death.

SSA pays disability benefits through two programs:

- Social Security Disability Insurance Program (SSDI) for those who are considered "insured" by the SSA. This means that he or she had to have worked long enough and paid enough Social Security taxes to be eligible for benefits.
- Supplemental Security Income (SSI) for those who can demonstrate a financial need.

These benefits cover the eligible disabled service member/veteran, as well as:

- His or her spouse, if 62 or older
- His or her spouse of any age, if he or she is caring for a child who is younger than 16 or disabled

- His or her unmarried child, including an adopted child and—in some cases—stepchild or grandchild, if the child is younger than 18 or younger than 19 if still in secondary school
- His or her unmarried child, age 18 or older, if he or she has a qualified disability that started before age 22.

Being on active duty or getting military pay does not make someone ineligible for Social Security benefits. Service members/veterans may apply while in the military or after separating from the military.

Service members who are hospitalized, in a rehabilitation program, or undergoing outpatient treatment in a military treatment facility (MTF) or civilian medical center can also apply.

Being eligible for SSI also means you are eligible for Medicare. You can learn more about Medicare benefits: http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf.

Ask your POC about SSI and Medicare benefits you may be eligible for. Ask for assistance in applying for these benefits.

There is a starter kit to help complete the application at www.socialsecurity.gov/woundedwarriors. Applications may also be made in person at the nearest Social Security office. Call 800-772-1213 between 7 a.m. and 7 p.m. to schedule an appointment.

TRICARE for Life

Once a person is disabled or age 65 and Medicare Part B-eligible, TRICARE for Life (TFL) becomes the secondary payer to Medicare. Anyone who is Medicare Part A- and B-eligible must elect Part B of the Medicare plan to be entitled to TRICARE for Life. TFL is available to all Medicare-eligible TRICARE beneficiaries, regardless of age, including retired members of the National Guard and Reserve who are in receipt of retired pay, family members, widows and widowers, and certain former spouses. Dependent parents and parents-in-law are not eligible for TFL. See Chapter 4 to learn more about TRICARE benefits.

VA Insurance for Disabled Veterans

Here are some VA insurance programs for disabled veterans.

SGLI Disability Extension to VGLI 800-419-1473 www.insurance.va.gov	Veterans who are totally disabled at the time of separation are eligible for SGLI Disability Extension which provides SGLI at no cost for up to two years. At the end of that time, the policy is automatically converted to VGLI.
Service Disabled Veterans Insurance (S-DVI) (VA Form 29-4364) For online application, go to www.insurance.va.gov/autoform/index.asp	S-DVI is a life insurance program designed to meet the needs of certain veterans with service-connected disabilities. It is available as both permanent and term insurance. Policies are issued for a maximum face value of $10,000. Eligible applicants: • Received other than a dishonorable discharge • Were released from active duty after April 25, 1951 • Received a rating for a new service-connected disability (even 0 percent) within the past two years. Application must be made within two years of the date of VA notification of a new service-connected disability.

What Insurance is Available for Veterans?

The VA offers multiple insurance programs for veterans. To learn more, visit www.insurance.va.gov or call the VA Insurance Service toll-free at 800-669-8477.

Forms may be downloaded from the forms page at www.insurance.va.gov.

Table 5 summarizes key insurance programs available through the VA.

Table 5. VA Insurance Programs

Program	Description
Veterans' Group Life Insurance (VGLI) (Form SGLV-8714) 800-419-1473 www.insurance.va.gov	SGLI may be converted to VGLI, renewable term life insurance, up to the amount of coverage when the veteran left the service. This benefit is available to: • Veterans who had full-time SGLI coverage upon release from active duty or the Reserves • Ready Reservists with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a reserve period that leaves them uninsurable at standard premium rates • Members of the Individual Ready Reserve and Inactive National Guard. If the veteran submits an application and initial premium within 120 days of leaving the service, he or she will be covered regardless of his or her health. After 120 days, he or she has an additional year to convert to VGLI by submitting an application, paying the premium, and showing evidence of insurability. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.
Waiver of S-DVI Premiums (VA Form 29-357)	S-DVI policyholders who have a mental or physical disability that prevents them from working may be eligible for a waiver of premiums. The disability must have begun before the age of 65 and must continue for at least six consecutive months.
Supplemental S-DVI (VA Form 29-0188)	Supplemental S-DVI provides $20,000 of supplemental coverage to S-DVI policyholders under 65 who are approved for waiver of premiums. Premiums may not be waived on this supplemental coverage. A veteran must apply for Supplemental S-DVI within one year from notice of the grant of waiver of premiums. In addition to VA Form 29-0188, a signed letter requesting this insurance must be submitted.
Veterans Mortgage Life Insurance (VMLI) (VA Form 29-8636) A Specially Adapted Housing Agent can assist; call the VA Insurance Service toll-free at 800-669-8477.	VMLI provides mortgage life insurance to severely disabled veterans. It is designed to pay off home mortgages of disabled veterans in the event of their death. A veteran who receives a Specially Adapted Housing grant from VA to build or modify a home to accommodate the disabilities is eligible for this insurance. It provides up to $90,000 of mortgage life insurance payable to the mortgage holder.

Is Emergency Help Available for Active Duty Service Members?

The Air Force Aid Society (AFAS), Navy Marine Corps Relief Society (MCRS), and Army Emergency Relief (AER) can offer financial assistance in a number of cases.

For more information regarding what is available to help your service member/veteran and family, contact the appropriate organization below:

- Air Force Aid Society: http://www.afas.org or call 800-769-8951.
- Navy Marine Corp Relief Society: http://www.nmcrs.org or call 703-696-4904. For a more local number, select the location nearest your service member/veteran from the map located on this Web page: http://www.nmcrs.org/locations.html.
- Army Emergency Relief: http://www.aerhq.org/index.asp, or call 866-878-6378.
- http://www.ourmilitary.mil lists many organizations who can offer assistance.
- Military OneSource lists organizations that can offer help: call 1-800-342-9647 or visit the Web site at www.MilitaryOneSource.com.

Chapter 10

Legal Services

When your family member needs legal help, he or she can turn to the Judge Advocate General's (JAG) Corps. Each military service has its own JAG offices.

A judge advocate is a legal advisor on the staff of a military command.

Some JAG services are available to you, the caregiver. You may need legal help to protect the best interests of your family member with TBI. See Module 3 to learn more.

When Will Your Family Member Need Legal Help? Who Will Help?

Your family is most likely to consider legal help when he or she prepares for a formal Physical Evaluation Board (PEB). The PEB decides if she or he is fit for duty. (See Chapter 12 for more information on the PEB.)

An attorney from JAG can represent your family member at the PEB. This service is free to your family member.

Your family member can also choose a civilian attorney or a representative from a Veterans Service Organization (VSO). (See Appendix B for a link to a complete list of VSOs.) If your family member chooses to use his or her own counsel and not a representative from the JAG Corps, your family member will have to pay this lawyer's legal fees.

A third source of legal help may come from your state's legal aid society or other local resources. For a consumer's guide to state resources, including sources of free legal aid, visit the American Bar Association's guide to state legal referral services at www.abanet.org/legalservices/findlegalhelp/home.cfm.

The National Resource Directory contains information on additional sources of legal assistance for wounded service members/veterans and their families. Explore these resources at https://www.nationalresourcedirectory.org/nrd/public/DisplayPage.do?parentFolderId=6076.

Travel

You may live far away from where your family member with TBI is being treated. You may worry that travel costs are too high for you to be with your family member and care for him or her.

Your POC can help you locate and apply for the travel benefits described in this chapter.

There are many resources available to help you defray travel costs.

What Travel Benefits Will My Family Member Receive?

When your family member returns to active duty or National Guard or Reserve status, he or she may need to travel outside the local area for medical care. If so, his or her unit may provide travel orders that cover the cost of transportation.

These travel orders may cover mileage, parking, and tolls for a private auto. The travel orders may also authorize funds to cover lodging, meals, and incidental expenses.

An attendant or escort may also receive authorization funding for transportation expenses and per diem to offset lodging, meals, and incidental expenses. Additionally, your family member may be authorized to have an attendant appointed by a medical authority or an escort appointed by his or her command, if he or she is incapable of traveling alone.

Access to Follow-up Care Standards

Your service member/veteran can expect the following standards to apply to the care he or she receives:

- Travel time may not exceed 30 minutes from home to a primary care delivery site unless a longer time is necessary because of the absence of providers (including providers not part of the TRICARE network) in the area.
- The wait time for a routine appointment will not exceed one week. The wait time for a well-patient visit or a specialty care referral will not exceed four weeks.
- Office waiting times in non-emergency circumstances will not exceed 30 minutes, except when emergency care is being provided to patients, and the normal schedule is disrupted.
- The network must also include a sufficient number and mix of board-certified specialists to reasonably meet the anticipated needs of enrollees.

- Travel time for specialty care will not exceed one hour under normal circumstances, unless a longer time is necessary because of the absence of providers (including providers not part of the TRICARE network) in the area.

Your service member/veteran is permitted to waive these standards for personal reasons if he or she prefers. However, they can only be waived at your family member's request and benefit.

What Travel Benefits are Available for Veterans?

VA reimburses eligible veterans for mileage for ALL veteran travel. This includes Compensation and Pension (C&P) exams and when the VA has determined that a deficiency lab, EKG, x-ray, etc., exists in relation to a C&P exam ("Convenience of the Government").

There is a deductible that a veteran must meet each month before these travel benefits kick in.

Your service member/veteran qualifies for travel benefits if:

1. he or she has a service-connected (SC) rating of 30 percent or more, or
2. he or she is traveling for treatment of a SC condition, or
3. he or she receives a VA pension, or
4. his or her income does not exceed the maximum annual VA pension rate, or
5. he or she is traveling for a scheduled C&P examination.

Your service member/veteran qualifies for Special Mode Transportation (ambulance, wheelchair van, etc.) if:

1. his or her medical condition requires an ambulance or a specially equipped van, and
2. he or she meets one of the eligibility criteria in 1 through 4 above, and
3. the travel is pre-authorized (authorization is not required for emergencies if a delay would be hazardous to life or health).

For more information see: http://www.va.gov/healtheligibility/coveredservices/SpecialBenefits.asp#Travel.

What Travel Benefits are Available for Caregivers?

Travel and Transportation Orders (T&TOs)

You may be invited to travel to the bedside of your family member if the attending medical officer decides that it is in the patient's best interest to have family members present.

Once the physician files the request, the process of obtaining official government travel orders (a T&TO) is set in motion. The cost of your travel is paid for by the military.

Government regulations determine which family members are offered government-paid travel. T&TOs are prepared for the family members and most often flight reservations are made by emergency DoD personnel of the particular branch of service of your service member.

T&TOs are also known as Invitational Orders, because as a civilian you are traveling at the invitation of the government. These are temporary orders and last 15 to 30 days. They provide reimbursement of some expenses.

Travel arrangements for family members who are not at the invitation of the military may be requested through the Fisher House™ Foundation's Hero Miles Program. Airline tickets, provided by many airlines, have been donated to the Fisher House Foundation for distribution. These tickets are provided free to wounded service members and their families.

Requests are handled on a need basis and approval varies depending on availability. See www.fisherhouse.org.

Non-Medical Attendant Orders

If you need to stay beyond 15-30 days, you may be issued a new set of travel orders called non-medical attendant orders (NMAO). Your service member's physician will need to file another request, stating that it is necessary for you to be with your service member.

Non-medical attendant orders entitle you to benefits similar to T&TOs and may remain in effect until your service member returns to his or her active duty unit or becomes retired or is discharged. These orders also include per diem.

Check with your POC about travel benefits for your service member/ veteran and you and your family.

Chapter 12

Disability Evaluation System (DES)

You may have heard your POC or other families talk about disability ratings and wondered what they meant.

A disability rating is the outcome of a process called the Disability Evaluation System (DES). This chapter explains the DES and how the parts of the system work, including the Medical Evaluation Board (MEB) and the Physical Evaluation Board (PEB).

This chapter includes a brief discussion of how disability ratings are determined and what they mean.

When a service member or veteran is wounded, injured, or ill, a formal set of rules is in place to evaluate the person's ability to remain in the military. If the person is judged to be unfit for duty, he or she will receive a disability rating.

The DES operates under Public Law (Title 10 and Title 38) to ensure fair treatment.

The disability rating determines what kind of benefits your family member can receive in the future. So the DES is an important step.

How Does the Disability Evaluation System (DES) Process Work?

Each military service has its own procedures for DES. While there are some differences between the services, all have the same general steps:

- Evaluate service member's fitness for duty
- Authorize a return to duty for those members who are found fit for duty
- Approve disability separations or retirements, to include making a benefits determination, for those service members who are found unfit for duty.

Your family member with TBI is being treated by doctors and staff of an appropriate medical facility. For many service members, this is the end of the process if they fully recover from their injury.

For a small number of service members, a TBI can result in a permanent condition that may make them unfit for continued duty in their current jobs. If your service member/veteran suffers a permanent or long-lasting effect from a TBI, the doctor will refer your service member/veteran to the DES process by writing a narrative summary of his or her condition. The doctor sends your service member's case summary and medical record to the nearest designated military treatment facility commander, who assigns a Physical Evaluation Board Case Manager to help with the DES process.

The DES Pilot Study

The President's Commission on Care for America's Returning Wounded Warriors, sometimes called the Dole-Shalala Report, recommended removing the dual-evaluation process (by the VA and DoD) and applying one medical exam and one rating determination by the VA that the DoD could use for determining fitness at the PEB. In November 2007, the DoD and VA began a joint DES Pilot program in the National Capital Region

(NCR) and 13 sites outside the NCR, to improve the timelines, effectiveness, and transparency of the DES review process. The DoD and VA are evaluating the results of the pilot program and hope to expand the pilot's benefits to all recovering service members.

For more information on the DES Pilot Program, ask your POC.

Each service uses a slightly different method to enter a member into the DES. Additionally, because of unique missions and the service member's job classification, retention standards can vary:

- The Army uses a physical profile system that measures soldiers' physical limitations in six areas with a level between 1 (fully healthy) to 4 (severely limited) in each. If a soldier receives a permanent level 3 or 4 in any area, the doctor is required to recommend that a Medical Evaluation Board (MEB) review the soldier's case.
- The Air Force evaluates a member for retention. If his or her condition(s) is limiting (not unfitting), it will assign an assignment limitation code and re-evaluate the member at a later date. If the condition is not expected to improve within 12 months and the condition is permanently unfitting, he or she will be referred to a MEB.
- In the Navy and Marine Corps, the process begins with the doctor writing the narrative summary. No prior profiling requirement exists.

"To get through all the paperwork from his PEB and retirement, I have a folder and an envelope that I taped checklists to. I have one folder with the checklist and then the envelope with another checklist. The folder has the general checklist that the military provided me on the number of steps that had to be done toward retirement. The manila envelope has all of the applications filled out that I store in there until they're ready to turn in. Then the checklist on the manila folder has the application names and the dates that have to be checked. That's how I keep on top of what needs to be turned in and when."

- Shannon M.

Your service member/veteran should talk with the chain of command and his or her doctors to find out how the DES process begins for his or her service.

It is important for your service member to maintain thorough documentation of military and medical records. These documents will play an important role in determining his or her disability rating, and the rights of your service member to certain benefits.

Complete documentation is critical to a successful PEB outcome. This is especially important if your service member used medical facilities that were not at his or her military post or base. See Module 3 for a suggested system for keeping track of records.

Make sure you keep:

- medical examinations
- prescription medication dosages and refills
- military personnel records
- VA compensation and examination records
- laboratory findings
- radiological studies
- any other relevant documentation.

"The spouse or caregiver has to be an informed advocate. Ask questions, demand answers, because the person with TBI doesn't understand.

The caregiver needs to take the lead in accessing resources to protect the interest of the soldier as you move through the MEB/PEB process and the VA disability rating application. Keep copies of the medical records. It is extremely important to obtain medical records as you move through treatment. Don't wait until you need the records to request them…it can take forever to get them. Keep a list of medical issues and disabilities. The Disabled American Veterans (DAV) has counselors who help prepare for the MEB and any appeal. Contact the DAV before the PEB/MEB process."

- Caroline M.

The Medical Evaluation Board (MEB)

Once your service member has been assigned a Physical Evaluation Board Case Manager, a Medical Evaluation Board (MEB) will review the record to decide if he or she meets the service's medical retention standards.

While each service has individual rules, the MEB is generally made up of medical care professionals. In the case of mental health conditions, it includes a mental health care provider as well.

The Physical Evaluation Board Case Manager will build a packet of information containing the following:

- your service member's medical records
- results from tests and medical exams performed for the MEB
- letters from the chain of command related to how the injury or illness impacts your service member's duty
- copies of your service member's performance evaluation reports
- other personnel records that the MEB may require.

Every individual's situation is different. The doctor may wait to write the narrative summary until he or she sees how your family member responds to treatment and rehabilitation therapy before making a referral to the MEB. The doctor will refer your family member's case to the MEB only after he or she is satisfied that all has been done medically to improve your service member's TBI.

In general, the military services require doctors to initiate a MEB after a year of treatment for the same injury or illness.

When the MEB members review your family member's case, they are responsible for answering the question:

> *"Does this service member meet the retention standards for his or her branch of service?"*

In answering this question, there are several decisions the board members can make:

- They may decide that your service member meets medical retention standards and return your service member to full duty in his or her current job.

Keep in touch with your Physical Evaluation Board Case Manager to closely follow the MEB process.

The MEB process takes time because there is much information that needs to be gathered and many people are involved in the evaluation.

Stay informed of the progress as much as possible. Ask questions, if you don't understand. Offer to help find information, if necessary.

"Oh, going through the MEB. What a joy.

I definitely would say read every single piece of paper you're given. Don't leave anything out, even if you think it's the most minute thing to write down on the paperwork. Be thorough when you're filling out your initial stuff. When they give you the paperwork back, read through it. Take every minute that they allow you to read through it.

Voice your discrepancies. If you don't agree with it, tell them you don't agree with it. If they send it back to you and they say we can't change it, still say no, I still don't agree with it, and take your time.

Seek the advice of JAG and the DAV when you can. Don't ever feel like 'It's me against the MEB'; there are so many people out there to help. There are so many organizations that will sit down with you and they'll read through your paperwork. It's all medical jargon, and that is the most frustrating thing of it all, that it's all medical terms. It's hard for the general person to be able to understand all of that.

So definitely go to the DAV, go to JAG, go to the VA. Go to a doctor who is not involved in the process, because there's help out there. You have to be proactive. You can't let it happen to you. You can't let them dictate what's going to happen. You need to be the dictator."

- Sandy M.

- They may determine that your service member meets medical retention standards in another job and recommend your service member re-train for that position.
- They can refer your service member to limited duty board, usually six months in duration with an option to extend another six months, allowing for recovery and rehabilitation before making a determination against retention standards.
- If they determine that your service member does not meet the medical retention standards, they will forward a recommendation to the PEB.

Notice that the MEB does not determine your service member's fitness for duty or level of disability.

The only question the MEB answers is whether your service member meets the retention standards for the job in his or her branch of service.

The Physical Evaluation Board (PEB)

The Physical Evaluation Board (PEB) process can be confusing. But it's important--understanding PEB can mean the difference between your service member staying in the military or being retired. And just as important, if your service member is being discharged, a good understanding of this process may help you help your service member to obtain needed benefits.

The PEB determines your service member's fitness for duty and level of disability.

Fit for Duty means your service member can reasonably perform the duties of his or her grade and military job. If your service member is medically unfit to perform the duties of his/her current job, the PEB can recommend re-training into a job he or she will be medically qualified to perform.

Fitness for duty and level of disability are very important decisions for the future of your service member.

The Department of Defense (DoD) regulations list minimum requirements for the membership of a PEB, but leaves the exact determination of who will sit on the boards up to the military department to decide.

Generally, the services have opted for a three-person PEB, with a mix of military and civilian members. The president of the PEB is generally a colonel or a Navy captain and the other board members include a field-grade personnel officer and a senior medical officer.

This ensures that each board has the expertise of a line officer in the president of the board, the medical knowledge of a senior medical officer, and the personnel policy knowledge of a senior personnel officer.

The PEB usually meets informally to review your service member's case and will not require him or her to attend the informal meeting. Using the packet developed by the Physical Evaluation Board Case Manager during the MEB process, the board reviews the medical record, the doctor's narrative summary, your service member's personnel evaluations, and letters from his or her commander. The board then makes an initial decision on your service member's case.

The PEB determines if your service member is fit or unfit for continued service.

The members also determine the severity of any disability your service member/veteran may have, with a rating between 0-100 percent using the VA Schedule for Rating Disabilities (VASRD). The members will then determine your service member's disposition:

- return to duty
- separation
- permanent or temporary retirement.

The Physical Evaluation Case Manager will notify your service member of the findings of the informal PEB. At this point, your service member will have to choose between requesting a formal PEB or accepting the informal PEB findings.

If a formal PEB hearing is chosen, your service member will be allowed to appear before the PEB and discuss his or her case with the board members to ask them to reconsider their decision. Your service member can also provide them additional information important to that reconsideration.

Your service member has a right to be represented by legal counsel at the formal PEB. More information on the disability rating percentages and the benefits of those percentages provide appear below.

Again, keep in touch with your Physical Evaluation Board Case Manager to closely follow the PEB process.

The PEB process also takes time because there is more information that needs to be gathered and more people are involved in this evaluation.

Stay informed of the progress as much as possible. Ask questions, if you don't understand. Offer to help find information, if necessary.

Be an advocate for your service member. The PEB is very important to your service member's future employment, disability benefits, and/or retirement.

What Do I Need to Know to Understand Disability Ratings and Benefits?

If the PEB finds your service member unfit based on one or more conditions, it will provide a combined disability ratings percentage. **This is an important number because it determines what type of separation your service member receives and, subsequently, the types of benefits your service member and you, as a caregiver, are eligible to receive from the DoD and the Department of Veterans Affairs (VA).** VA benefits are discussed at length in various chapters within this module.

Although both the military disability and the VA disability system use the VA Schedule for Rating Disabilities (VASRD), they have some major differences. These differences are listed here:

The military disability system:

- The military services only evaluate unfitting disabilities, thereby compensating for the loss of a career.
- The military services' disability ratings are contingent on rank and length of service.
- With the exception of TDRL ratings, the military services' ratings are permanent and do not provide for flexibility or deterioration of a medical condition.

The VA disability system:

- The VA compensates for all service-connected disabilities, with the intent of compensating for lost civilian earning capacity.
- The VA ratings are based on fixed disability percentages.
- The VA's disability ratings can fluctuate and increase or decrease with the change in a medical condition.

Some veterans are confused when they receive a higher, combined disability rating from VA than from the DoD. It is important to remember that the PEB calculates your service member's combined rating based only on conditions that make your service member unfit for continued service. So, if the VA finds that your service member has disabilities that are connected to military service but that did not make him or her unfit for service, your service member will receive a higher disability rating from the VA than from the DoD. This difference is required by law.

The combined disability rating is not calculated by adding the percentage of disability for each condition rated "unfitting." Rather, the highest disability rating is considered first, then the next highest, and so on in order of severity.

If your service member has a 60 percent disability, the VA Schedule for Rating Disabilities (VASRD) considers him or her to be 40 percent "efficient." Efficiency is the measure of total health minus disability, so someone with a 60 percent disability has only 40 percent of his or her total health that is not impacted by the disability.

The next highest disability percentage will be applied to the 40 percent efficiency left after the initial 60 percent rating is applied to the total healthy score of 100 percent efficient.

Example: service member with three unfitting conditions rated 60, 30, and 20 percent:

- First rating is 60 percent of the whole person, leaving the member with 40 percent efficiency.
- Second rating is 30 percent of the 40 percent efficiency, which is a loss of 12 percent efficiency (.30 X .40=.12). This is added to the original disability percentage of 60, for a cumulative score of 72 percent combined disability from the first two conditions. This leaves the member with 28 percent efficiency.
- Third rating is 20 percent of the 28 percent efficiency, which is a loss of 6 percent efficiency (.20 X .28=5.6 which is rounded up to 6). Add this to the combined disability in the second rating of 72 and the rating becomes 78 percent.
- The combined rating of 78 percent must be rounded to the nearest 10, giving the member a combined rating of 80 percent.

The math can be complicated.

The VASRD uses a table in Section 4.25 (Table 1) of Title 38 of the Code of Federal Regulations (CFR) to allow your service member/veteran to determine his or her combined rating, but the rating will be combined for your service member by the PEB and VA for use in determining benefits they will provide to your service member.

A copy of the sections of Title 38 related to combined ratings is available online by going to http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html and scrolling down to Section 4.25.

"I think the most challenging and stressful phase for me and for many other families that I have heard of, is that phase when you're trying to decide whether medical discharge is right at this time or whether you think you want to push for continued active duty, a permanent limited duty phase, or what-have-you. It still seems to me that it's unclear, and there's nobody who really sits down with a family at that point and goes through the calculations of the pay and benefits.

Tim and I have gone through the pilot program, he received his findings, and we know his disability rate with the military. We know his disability rate with the VA. The DoD rate is pretty obvious. We know how that's going to be calculated. But because of his special monthly compensation codes, we're having huge trouble finding somebody who can really explain how that's calculated out. Then we can plan for this change in salary and what we need to do to insure that we can pay our mortgage or know that we're going to be fine.

I think that's probably the greatest stress out of all of this. After you've gone through all the traumatic medical stuff, after you've gone through the recovery and the heartache and all the other physical and emotional challenges--the financial stress on a family still needs to be resolved."

- Shannon M.

PEB Disposition Finding

When the PEB provides its final disposition of your service member's case, there are five possible outcomes. These outcomes are based on the combined rating, based on the "unfitting" conditions. The dispositions available from the PEB are:

- **Return to Duty:** If your service member's TBI and other possible injuries are not considered severe enough to make him or her unfit for duty, he or she will be returned to his or her previous job. No disability benefits are required, since he or she is allowed to continue in the branch of service. When your service member separates from

the military, he or she may be eligible for benefits from the VA for a service-connected disability that could impact his or her earning potential after military separation. He or she may be eligible for Social Security benefits.

- **Separate with Severance Pay:** If one or more of your service member's conditions is considered "unfitting" for continued service in the military, but the combined disability of all his or her unfitting conditions is between 0 and 20 percent, he or she may receive severance pay based on time in service and current pay grade. The local finance office, or the Defense Finance and Accounting Service (DFAS) Wounded Warrior Pay Management Team (WWPMT), will help calculate the amount of severance pay your service member/veteran is authorized to receive. However, if your service member has served at least 20 years and is eligible for retirement, he or she will instead be retired from service as explained below.
- **Separate without Benefits:** If your service member's illness or injury resulted from a medical problem that your service member had before he or she entered service, and the injury or illness was not aggravated by military service, he or she may be separated without benefits.

There are some special rules for this situation. If your service member has served more than six months in the military, he or she could be eligible for benefits unless there is compelling medical evidence showing that the condition existed at the same level of severity before he or she joined.

Some injuries are determined to be "not in the line of duty." These are injuries which are a result of intentional misconduct or willful negligence on your service member's part or that took place when he or she was not on orders (if your service member is a National Guard or Reserve member). If the injury is found to be "not in the line of duty" but is "unfitting," your service member could be separated without benefits for those injuries.

Your service member's Physical Evaluation Board Case Manager can help your service member understand the rules for separation without disability benefits.

- **Permanent Disability Retirement List (PDRL):** If all your service member's unfitting conditions result in a combined disability rating of 30 percent or higher, and his or her condition is considered stable (meaning it is unlikely, in the doctor's opinion, that the disability rating will change within five years), your service member will be

permanently retired for disability and placed on the PDRL. This provides your service member with:

- disability retirement pay
- access to TRICARE for him or her and dependent family members enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)
- access to commissary and exchange shopping
- all other benefits of regular military retirement.

If your service member has more than 20 years in service, and the combined disability rating is 0-20 percent, your service member/veteran will be allowed to retire with all the regular retirement benefits. The local finance office or the DFAS Wounded Warrior Pay Management Team will help your service member/veteran calculate the amount of retirement pay he or she will receive.

- **Temporary Disability Retirement List (TDRL):** The TDRL allows the service to ensure a medical condition stabilizes before making a final disability determination. If your service member is eligible for permanent disability retirement, but his or her condition is not considered stable, he or she will be temporarily retired and placed on the TDRL for a maximum of five years. Every 12-18 months, your service member will be re-evaluated to see if his or her condition has stabilized and if he or she can re-enter the service.

The benefits of the TDRL are the same as those your service member would have received had he or she been retired under the PDRL. If, during those five years, the service determines that your service member's condition is stable, and he or she is fit for duty, your branch of service will offer your service member the chance to return to duty. If his or her condition stabilizes but he or she is not able to return to duty, your service member will be permanently retired.

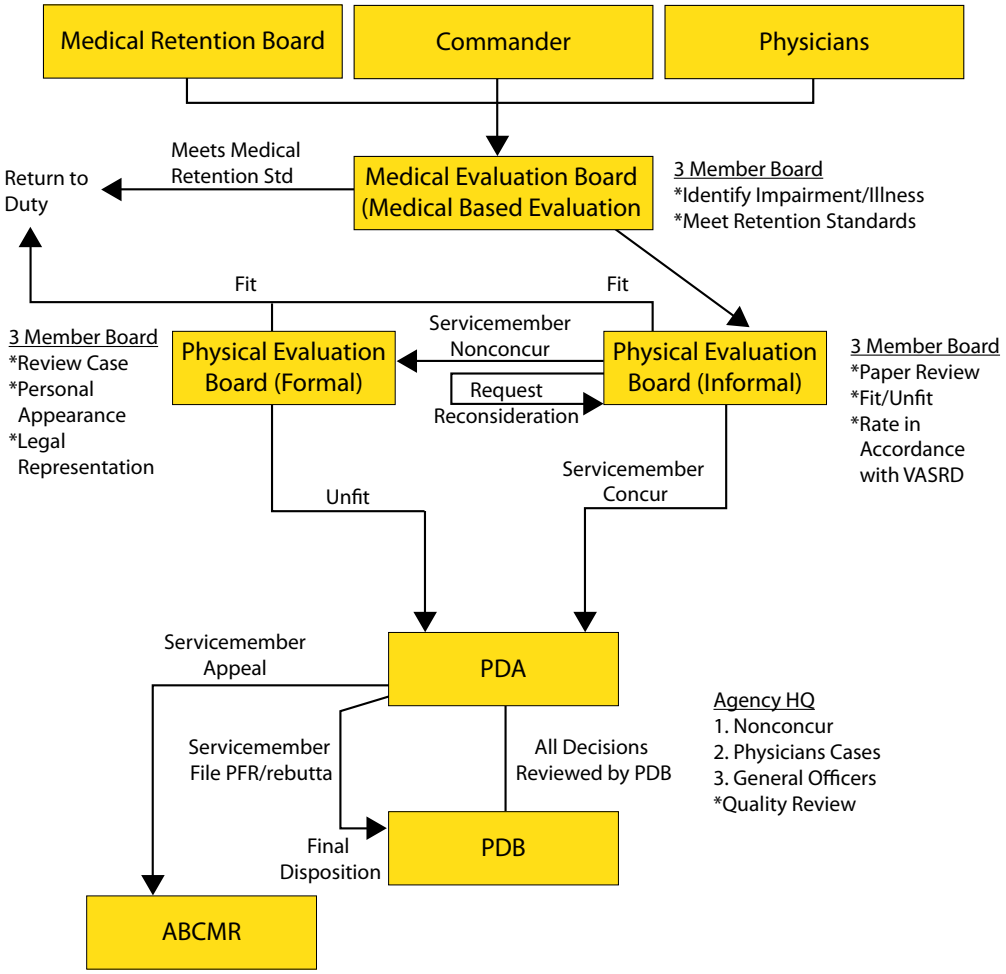
An overview of the Disability Evaluation System appears in Figure 2. See Appendix D for Resources regarding MEB/PEB. Information about your service member's right to appeal the PEB decision and the appeal process may be found in Appendix E.

In lieu of the appeal process outlined in Appendix E, service members who have been medically separated since September 11, 2001 may have their disability ratings reviewed to ensure fairness and accuracy. Check with your POC and attorney.

A new Physical Disability Board of Review (PDBR) will examine each applicant's medical separation, compare DoD and VA ratings, and make a recommendation to the respective Service Secretary (or designee). A disability rating cannot be lowered and any change to the rating is effective on the date of final decision by the Service Secretary.

To be eligible for PDBR review, a service member must have been medically separated between September 11, 2001 and December 31, 2009 with a combined disability rating of 20 percent or less, and not found eligible for retirement. The DoD Instruction on the PDBR process is available here: http://www.dtic.mil/whs/directives/corres/pdf/604044p.pdf. To access Frequently Asked Questions about the PDBR, look at the following Web site: http://www.health.mil/Content//docs/PDBR%20FAQsDec10.pdf.

Figure 2. The Disability Evaluation System.



Transition

Is your family member leaving the military?

Transitions can be stressful, even in the best of times. You may be feeling unsure about what the future will bring.

Comfort yourself with the thought that you and your service member/ veteran are part of a large family (the military). This family will support your transition to the future in every way possible.

What Transition Services are Available for Service Members?

Transition Assistance Program

DoD has a Transition Assistance Program to help service members move from military service to civilian life. The Transition Assistance Office offers this program. It is usually located:

- On Air Force installations, in the Airman and Family Readiness Center
- On Navy and Marine Corps installations, with the Family Support/ Service Center
- On Army installations, through the Army Career and Alumni Program (ACAP).

To find the Transition Assistance Office closest to you, go to http://www.militaryinstallations.dod.mil.

All service members who are leaving the military are required to receive pre-separation counseling. By law, this must happen within 90 days before active duty ends.

It takes time, however, to develop a good transition action plan. For that reason, service members should set up a pre-separation counseling appointment at least 180 days before their active duty is complete.

Arranging a pre-separation counseling appointment 90 days prior to leaving active duty may be impractical for Reserve Component service members because of their demobilization timeline. Make sure to make your appointment as soon as possible within the demobilization process.

During pre-separation counseling, service members learn about benefits and rights. They also learn about services that are available.

During the counseling, service members complete a “Pre-separation Counseling Checklist” with help from the counselor. For active duty

service members, this is DD Form 2648. For Reserve Component service members, it is DD Form 2648-1.

These checklists help the service member to identify his or her needs and develop a personal plan for getting help to meet those needs. He or she will be given a copy of the checklist at the end of the counseling - don't lose it.

Throughout your service member's transition, he or she will have free access to trained transition assistance counselors. They can help modify the individual transition plan, secure necessary services, and resolve problems.

Another key to successful transition is planning. Transitioning is serious business and requires a carefully thought out Individual Transition Plan (ITP).

The ITP is your service member's game plan for a successful transition to civilian life. It is a framework he or she can use to fulfill realistic career goals based upon his or her unique skills, knowledge, experience, and abilities.

The ITP is not an official form. It is something the service member creates. The ITP identifies actions and activities associated with the individual's transition.

Fortunately, the Transition Assistance Office can give your service member a head start on the development of his or her ITP. His or her copy of the Pre-separation Counseling Checklist (DD Forms 2648 or 2648-1) will serve as an outline for the ITP.

On this checklist, your service member will indicate the benefits and services for which he or she desires to receive additional counseling. He or she will then be referred to subject experts who will gladly answer questions.

Your service member's Transition Assistance Office can furnish additional information and emphasize certain points to consider.

Spouses are encouraged to attend all transition assistance briefings, such as the Transition Assistance Workshops described below. You will learn many helpful ideas that you can apply to your own transition from military to civilian life, including employment.

Transition Assistance Workshops

The Transition Assistance Program (TAP) includes employment assistance services. These begin with TAP workshops conducted by instructors from

the Department of Labor. They provide the basic knowledge and skills needed to plan and execute a successful job search:

- Assessing the individual's preferences, skills, experience, and education/training
- Making career decisions regarding career objectives and financial needs
- Obtaining an interview by identifying job opportunities, writing effective resumes and applications, and researching potential employers
- Winning the job by preparing for and participating in successful interviews.

The Transition Assistance Office can provide additional employment assistance and resources. Services vary by location, but often include:

- Individual counseling and assistance
- Job fairs
- Job search libraries
- Access to job listings
- Automated tools for preparing resumes, cover letters, and federal job applications
- Assistance in preparing resumes and cover letters.

If your family member is hospitalized or not close to a major installation with a Transition Assistance Office, he or she can use the DoD official Transition Assistance Program Web site, TurboTAP (http://www.transitionassistanceprogram.com/register.tpp), which provides information and links to other helpful Web sites.

What Transition Services are Available for Disabled Service Members?

Disabled Transition Assistance Program (DTAP)

DTAP is the part of the Transition Assistance Program that works with disabled service members.

The goal of DTAP is to help service members who might be eligible for the VA's Vocational Rehabilitation and Employment Program (VR&E) to make an informed decision about this program. (See Chapter 7 for more information about VR&E.)

It also helps eligible service members in filing an application for vocational rehabilitation benefits so they can receive these benefits more quickly.

DTAP presentations are usually group sessions that cover:

- VR&E
- educational/vocational counseling available to separating service members and veterans.

If your service member/veteran is unable to attend a group session because of treatment, the VA Regional Office VR&E Officer will coordinate services for him or her.

Chapter 14

State Benefits

You and your family member may be eligible for benefits from your state. Don't overlook these programs!

State benefits include:

- state employment services
- unemployment compensation
- financial and medical programs for **veterans**, **spouses**, and **dependents**.

These programs can help you build a new life after TBI.

Many states offer benefits for **veterans** and **Reserve Component** members. These may include:

- educational grants and scholarships
- special exemptions or discounts on fees and taxes
- home loans
- veterans' homes
- free hunting and fishing privileges, and more.

Each state manages its own benefit programs.

Table 6 lists contact information for each state/territory's VA office. You can find more information about your state benefits from this office.

Don't forget the National Resource Directory (www.NationalResourceDirectory.org). It lists state and local resources for you and your family member.

Is There Special Job Search Help for Veterans?

Every state employment service has specialists called Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP). They are trained to help veterans adjust to the civilian job market.

They can help veterans find local job opportunities and prepare for a new job. Veterans should ask for an appointment with the LVER when they call the state employment office.

Is My Family Member's Previous Job Guaranteed?

Some states have reemployment rights laws that offer protection for service members.

Is My Service Member/Veteran Entitled to Unemployment Compensation?

Unemployment compensation gives you money to live on while you look for a job.

Your state employment office handles **unemployment compensation**. Each state is different. Only the office where your family member applies can explain how much money he or she will receive and for how long.

The nearest state employment office is listed in your local telephone directory.

To receive unemployment compensation, your family member must apply. The best time to do that is when he or she visits the Local Veterans Employment Representative (LVER) at the state employment services office for help in finding a new job (see above). To apply for unemployment compensation, he or she must bring the DD 214, his or her Social Security card, and civilian and military job history or resume.

Where Can I Find More Information about State Benefits?

Table 6 lists the Web site and contact information for the head VA office in each state/territory.

Table 6. VA State Offices

State/ Territory	Link to Web site for State Specific Benefits	Office Address	Office Phone
Alaska	http://ftp.ak-prepared.com/vetaffairs	P.O. Box 5800 Camp Denali Fort Richardson, AK 99505	907-428-6016
Alabama	http://www.va.state.al.us/laws.htm	RSA Plaza Building Suite 530 770 Washington Avenue Montgomery, AL 36130	334-242-5077
American Samoa	http://americansamoa.gov/departments/offices/vets_affairs.htm	P.O. Box 8586 Pago, Pago, AS 96799	684-633-4206
Arizona	http://www.azdvs.gov/vsd.htm	3839 North Third Street Suite 209 Phoenix, AZ 85012	602-255-3373
California	http://www.cdva.ca.gov/Default.aspx	1227 "O" Street Sacramento, CA 95814	800-952-5626
Colorado	http://www.dmva.state.co.us/page/va	7465 East 1st Avenue Unit C Denver, CO 80230	303-343-1268
Connecticut	http://www.ct.gov/ctva/site/default.asp	287 West Street Rocky Hill, CT 06067	860-529-2571
Delaware	http://Veteransaffairs.delaware.gov	Robbins Building 802 Silver Lake Boulevard Suite 100 Dover, DE 19904	302-739-2792
District of Columbia	http://ova.dc.gov/ova/site/default.asp	441 4th Street, NW Suite 570 South Washington, DC 20001	202-724-5454
Florida	http://www.floridavets.org/benefits/benefits.asp	4040 Esplanade Way Suite 152 Tallahassee, FL 32399-0950	727-518-3202
Georgia	http://sdvs.georgia.gov	Floyd Veterans Memorial Building Suite E-970 Atlanta, GA 30334	404-656-2300

Table 6. VA State Offices (cont.)

State/ Territory	Link to Web site for State Specific Benefits	Office Address	Office Phone
Guam	http://www.nasdva.net/group/guam	Guam Veterans Affairs Office Office of the Governor P.O. Box 2950 Hagatna, GU 96932	671-475-8388
Hawaii	http://hawaii.gov/dod/ovs	Tripler Army Medical Center 459 Patterson Road E-Wing, Room 1-A103 Honolulu, HI 96819	808-433-0420
Idaho	http://www.Veterans.idaho.gov	320 Collins Road Boise, ID 83702	208-334-3513
Illinois	http://www.veterans.illinois.gov/benefits/	833 South Spring Street P.O. Box 19432 Springfield, IL 62794	217-782-6641
Indiana	http://www.in.gov/dva/2364.htm	302 W. Washington Street Room E120 Indianapolis, IN 46204	317-232-3910
Iowa	https://www.iowava.org/benefits/index.html	7105 NW 70th Avenue Camp Dodge, Bldg. A6A Johnston, IA 50131	515-242-5331
Kansas	http://www.kcva.org/vb	Jayhawk Tower 700 SW Jaskson, Suite 701 Topeka, KS 66603	785-296-3976
Kentucky	http://Veterans.ky.gov/benefits	1111B Louisville Road Frankfort, KY 40601	502-564-9203
Louisiana	http://www.vetaffairs.com/benefits.html	1885 Wooddale Boulevard P.O. Box 94095 Baton Rouge, LA 70804	225-922-0500
Maine	http://www.maine.gov/dvem/bvs/benefits.htm	117 State House Station Augusta, ME 04333	207-626-4464
Maryland	http://www.mdva.state.md.us/state/index.html	16 Francis Street, 4th Floor Annapolis, MD 21401	410-260-3838
Massachusetts	http://www.mass.gov/?pageID=veteranstopic&L=2&L0=Home&L1=Benefits&sid=Eveterans	600 Washington Street Suite 1100 Boston, MA 02111	617-210-5480

Table 6. VA State Offices (cont.)

State/ Territory	Link to Web site for State Specific Benefits	Office Address	Office Phone
Michigan	http://www.michigan.gov/dmva/0,1607,7-126-2362---,00.html	3423 N. Martin Luther King, Jr. Boulevard Lansing, MI 48906	517-335-6523
Minnesota	http://www.mdva.state.mn.us/stateprgms.htm	20 West 12th Street Room 206 St. Paul, MN 55155	651-296-2562
Mississippi	http://www.vab.state.ms.us/booklet.htm	P.O. Box 5947 Pearl, MS 39288	601-576-4850
Missouri	http://mvc.dps.mo.gov	205 Jefferson Street 12th Floor, Jefferson Bldg. P.O. Drawer 147 Jefferson City, MO 65102	573-751-3779
Montana	http://dma.mt.gov/mvad/vasitemap.asp	1900 Williams Street P.O. Box 5715 Helena, MT 59604	406-324-3741
Nebraska	http://www.vets.state.ne.us/index_html?page=content/benefits.html	P.O. Box 95083 301 Centennial Mall South, 6th Floor Lincoln, NE 68509	402-471-2458
Nevada	http://www.Veterans.nv.gov	5460 Reno Corporation Dr. Reno, NV 89511	775-688-1653
New Hampshire	http://www.nh.gov/nhveterans/benefits/index.html	275 Chestnut Street Room 517 Manchester, NH 03103	603-624-9230
New Jersey	http://www.state.nj.us/military/Veterans	P.O. Box 340 Trenton, NJ 08625	888-865-8387
New Mexico	http://www.dvs.state.nm.us/benefits.html	Bataan Memorial Building 407 Galisteo Street Room 142 Santa Fe, NM 87504	866-433-8387
New York	http://veterans.ny.gov	5 Empire State Plaza, Suite 2836 Albany, NY 12223	888-838-7697
North Carolina	http://www.doa.state.nc.us/vets/benefits.htm	1315 Mail Service Center Raleigh, NC 27699	919-733-3851

Table 6. VA State Offices (cont.)

State/ Territory	Link to Web site for State Specific Benefits	Office Address	Office Phone
North Dakota	http://www.nd.gov/veterans/ benefits	P.O. Box 9003 Fargo, ND 58106	701-239-7165
North Mariana Islands	Veterans@vzpacifica.net	P.O. Box 503416 Saipan, MP 96950	670-664-2650
Ohio	http://dvs.ohio.gov	77 South High Street 30th Floor Columbus, OH 43215	614-644-0898
Oklahoma	http://www.ok.gov/ODVA	2311 N. Central Oklahoma City, OK 73105	405-521-3684
Oregon	http://www.oregon.gov/ ODVA/ BENEFITS	Federal Building 1220 SW 3rd Avenue Portland, OR 97204	503-373-2000
Pennsylvania	http://www.milvet.state.pa.us/ DMVA/169.htm	Building S-0-47 FTIG Annville, PA 17003	800-547-2838
Puerto Rico	http://www.gobierno.pr/OPV/inicio	PO Box 11737 San Juan, PR 00910-1737	787-758-5760
Rhode Island	http://www.dhs.state.ri.us/dhs/ dvaoffic.htm	480 Metacom Avenue Bristol, RI 02809	401-253-8000 Ext. 495
South Carolina	http://www.govoepp.state.sc.us/va/ benefits.html	1205 Pendleton Street Suite 461 Columbia, SC 29201	803-734-0200
South Dakota	http://state.sd.us/applications/ MV91MVAInternetRewrite/ default. asp?navid-12	Soldiers & Sailors Memorial Building 425 East Capitol Avenue Pierre, SD 57501	605-773-3269
Tennessee	http://www.state.tn.us/veteran/ benefitsstate.html	215 Rosa L. Parks Avenue Nashville, TN 37243	615-741-2931
Texas	http://www.tvc.state.tx.us/ StateBenefits.html	Stephen F. Austin Building Suite 800 Austin, TX 78701	800-252-8387

Table 6. VA State Offices (cont.)

State/ Territory	Link to Web site for State Specific Benefits	Office Address	Office Phone
Utah	http://veterans.utah.gov/homepage/stateBenefits/index.html	550 Foothill Blvd., #202 Salt Lake City, UT 84108	800-894-9497
Vermont	http://www.va.state.vt.us	118 State Street Montpelier, VT 05620	802-828-3379
Virginia	http://www.dvs.virginia.gov	900 E. Main St. Richmond VA 23219	804-786-0286
Virgin Islands	http://www.nasdva.net/group/usvirginislands	1013 Estate Richmond Christiansted St. Croix, VI 00820	340-773-6663
Washington	http://www.dva.wa.gov	1102 Quince St. SE - 1st floor P.O. Box 41155 Olympia WA 98504-1155	800-562-2308
West Virginia	http://www.wvs.state.wv.us/va	1321 Plaza East – Suite 109 Charleston, WV 25301-1400	866-984-8387
Wisconsin	http://dva.state.wi.us/benefits.asp	30 W. Mifflin Street P.O. Box 7843 Madison, WI 53707-7843	800-947-8387
Wyoming	http://wdh.state.wy.us/mhsa/treatment/veteransindex.html	5500 Bishop Blvd. Cheyenne, WY 82009	307-772-5145

"We have to thank those organizations out there that help us continue being where we are. If it wasn't for a couple of those organizations, those nonprofit organizations out there, I don't know what the families would do, I really don't."

- Nellie B.

Appendix A

Resources for Service Members, Veterans, and/or Family Members

Support Programs

www.military.com

This Web site provides information about all branches of the military, employment, benefits, and keeping in contact with buddies.

Air Force Wounded Warrior (AFW2) Program

Go to www.woundedwarrior.af.mil, call 1-800-581-9437 between 7 a.m. to 4 p.m. (Central time), or e-mail afwounded.warrior@randolph.af.mil. Closed on holidays.

Air Force Survivor Assistance Program

Call 1-877-USAF-HELP (1-877-872-3435) any time for support and/or referral to agencies that serve wounded airmen.

America Supports You

America Supports You (ASY) was a DoD-sponsored site with links to organizations that want to help severely injured service members and their families. The site has been incorporated into http://www.ourmilitary.mil/index.aspx.

All ASY information now may be found in the 'Support for our Troops' and 'Community Relations News & Headlines' sections of that Web site.

Army Knowledge Online (AKO)

Army Knowledge Online (AKO) is the U.S. Army's main intranet. It serves registered users to include active duty and retired service personnel and their family members, and provides single sign-on access to over 300 applications and services. The Web site is www.us.army.mil.

Army Wounded Warrior Program

Go to https://www.aw2.army.mil. You can also call 1-800-237-1336 between 8 a.m. and 7 p.m. or e-mail aw2@conus.army.mil.

Bar Association

The Bar Association in your community may have a panel that refers callers to lawyers in various specializations. Initial consultations generally include a nominal fee. Visit the Web site at http://www.abanet.org/legalservices/findlegalhelp/home.cfm.

GovBenefits.gov

GovBenefits.gov is the official benefits Web site of the U.S. government, with information on over 1,000 benefit and assistance programs. Provides information, fact sheets, and other resources for military personnel, family members, and veterans. The Web site can be found at http://www.govbenefits.gov.

Heroes to Hometown

Learn more about this American Legion program by calling 202-631-9924, or e-mail legion.h2h@itc.dod.mil.

Marine Corps Wounded Warrior Regiment

Go to http://www.m4l.usmc.mil and click on the "Visit the Wounded Warrior Regiment Homepage" icon to get to the site. You can e-mail questions to smbwwropscenter@usmc.mil.

Go to http://www.woundedwarriorregiment.org or call 877-487-6299.

Military Homefront

http://www.m4l.usmc.mil and click on the "Visit the Wounded Warrior Regiment Homepage" icon to get to the site. You can e-mail questions to smbwwropscenter@usmc.mil.

Military One Source/Wounded Warrior Resource Center

Go to http://www.militaryonesource.com. Select your branch of service, click on "Find Information," and search for "Wounded Warrior."

Military One Source (including the former Military Severely Injured Center) - 1-800-342-9647 or for the Wounded Warrior Resource Center (http://www.woundedwarriorresourcecenter.com) - 1-800-342-9647. (Both available 24 hours a day, seven days a week) – Umbrella service to connect family members to appropriate service-specific and DoD programs and resources that will assist them with their severely injured service member.

My Army Benefits

This site produces personalized survivor and retirement benefit reports for active duty soldiers and their family members. It also provides fact sheets on various programs/agencies, including those offered by the various states. The Web site can be found at http://myarmybenefits.us.army.mil.

Navy Safe Harbor – Severely Injured Support

The Navy's Safe Harbor program provides personalized assistance to severely injured sailors and their families. Go to the Web site http://www.npc.navy.mil/SafeHarbor. You can e-mail the Safe Harbor program at safeharbor@navy.mil, or call 1-877-746-8563.

TRICARE

TRICARE Online is the entry point that offers beneficiaries access to available healthcare services, benefits, and information. The Web site can be found at: www.tricare.mil. Visit this site and take the self-assessment, located at http://www.tricare.mil/mybenefit/home/MentalHealthAndBehavior/GettingHelp, to determine if you could benefit from mental health treatment or evaluation.

Military Aid Societies

Air Force Aid Society: http://www.afas.org or call 1-800-769-8951.

Navy Marine Corp Relief Society: http://www.nmcrs.org or call 703-696-4904. For a more local number, select the location nearest you from the map located on the Web page http://www.nmcrs.org/locations.html.

Army Emergency Relief: http://www.aerhq.org/index.asp or call 866-878-6378.

Handbooks

Intrepid Fallen Heroes Fund

This handbook provides a number of benefits and rights for service members and their families. It includes information on financial, medical, educational, employment, and other needs. You can view this handbook online at www.fallenheroesfund.org.

Our Hero Handbook

This handbook guides recovering service members and their families from day one through recovery, transition, and beyond. It includes DoD procedures regarding notification, travel, and medical care. It also lists government agencies and private organizations that support recovering service members and their families. This handbook can be obtained

at http://www.wramc.army.mil/WarriorsInTransition/handbooks/WalterReedHeroHandbook.pdf.

VA Federal Benefits for Veterans and Dependents

This handbook provides a list of programs, benefits, and services provided by the Department of Veterans Affairs legislated in Title 38 of the United States Code. This handbook can be found online at http://www1.va.gov/opa/vadocs/fedben.pdf.

Wounded Warrior Entitlements Handbook by DFAS

This handbook provides information on programs and entitlements for recovering service members. This handbook can be located at http://www.dfas.mil/army2/woundedinaction/WWEHandbook_Web_062607.pdf.

Other Helpful Web Sites

https://mypay.dfas.mil/mypay.aspx - military pay and W-2 information

http://www.defenselink.mil/comptroller/fmr/07a/index.html - Office of the Under Secretary of Defense (Comptroller) – contains extensive information about all pay regulations.

http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF_HOME_2?section_id=20.40.500.450.0.0.0.0.0&tab_id=20.40.500.0.0.0.0.0.0 - **Operation Warfighter** - The Department of Defense (DoD) is sponsoring Operation Warfighter, a temporary assignment/internship program for service members who are convalescing at military treatment facilities in the National Capital Region.

Operation Warfighter is designed to provide recuperating service members with meaningful activity outside of the hospital environment that assists in their wellness and offers a formal means of transition back to the civilian workforce.

Open to active duty, National Guard and Reserve components, Operation Warfighter represents a great opportunity for service members in a medical hold status to build their resumes, explore employment interests, develop job skills, and gain valuable federal government work experience that will prepare them for the future. The program simultaneously enables participating federal agencies to avail themselves of the considerable talent and dedication of these recuperating service members.

Resources for Veterans

Vet Centers

Network of 232 community-based Vet Centers located in all fifty states, DC, Guam, Puerto Rico, U.S. Virgin Islands. Centers provide readjustment counseling to combat veterans or family members. Services include: individual counseling, group counseling, marital and family counseling, bereavement counseling, medical referrals, assistance in applying for VA benefits, employment counseling, substance abuse assessments, referral to community resources, military sexual trauma counseling and referral.

Call toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific). You can locate a Vet Center near you by going to www.vetcenter.va.gov, which contains eligibility requirements and a map where a service member can locate the center closest to him or her.

Veterans Service Organization

Veterans Service Organizations (VSOs)

A complete listing of all chartered and non-chartered VSOs is available on line at http://www1.va.gov/vso/index.cfm.

http://www.avbi.org - **American Veterans with Brain Injuries (AVBI)** - American Veterans with Brain Injuries (AVBI) was organized in 2004 as a grassroots effort whose mission is to offer support to the families of American service members and veterans who have suffered traumatic brain injuries. In 2006, AVBI.org was established to provide a Web-based peer support network for these veterans and their family members. American service members/veterans and their family members/caregivers are invited to meet in the peer chat room and forum. Both the forum and chat room are interactive and designed for you to ask questions, get information, and share your personal experiences with others. The blog offers public awareness information, commentaries, and announcements. Links to other Web sites are also provided.

http://www.vfw.org – **Veterans of Foreign Wars of the United States**: Several programs:

- National Veteran Service: Veteran Service Officers are professional, full-time advocates who are expert at helping veterans (members and non-members alike) with their VA claims.
- National Legislative Services: The VFW works for veterans on Capitol Hill.

- National Military Services: Programs include VFW Unmet Needs that helps service members and their families who face unexpected financial difficulties; Operation Uplink, to connect active-duty troops and hospitalized veterans with their loved ones; and various community service volunteer activities.

http://www.bva.org – **The Blinded Veterans Association (BVA)** is an organization of blinded veterans helping blinded veterans. There is no charge for any BVA service and membership is not a prerequisite to obtain help. All legally blinded veterans are also eligible for BVA's assistance whether they become blind during or after active duty military service.

http://www.dav.org – **Disabled American Veterans (DAV)**. With more than 1.4 million members, Disabled American Veterans is an organization of disabled veterans who are focused on building better lives for disabled veterans and their families. The organization accomplishes this goal by providing free assistance to veterans in obtaining benefits and services earned through their military service. It is fully funded through its membership dues and public contributions. It is not a government agency and receives no government funds.

DAV's largest endeavor is the National Service Program. In 88 offices, a corps of 260 National Service Officers (NSOs) and 26 Transition Service Officers (TSOs) directly represent veterans with claims for benefits from the Department of Veterans Affairs and the Department of Defense. This free service is available to all veterans.

The National Voluntary Service Program operates an extensive network of programs through which veterans and concerned citizens provide services for their disabled veterans. This includes the Transportation Network, which provides veterans with rides to and from VA medical facilities for treatment, and the Voluntary Service Program, which facilitates volunteers at VA hospitals, clinics, and nursing homes through the VA Voluntary Service Program.

http://www.iava.org/index.php – **Iraq and Afghanistan Veterans of America** is the nation's first and largest group dedicated to the troops and veterans of the wars in Iraq and Afghanistan, and the civilian supporters of those troops and veterans. IAVA is an independent organization and is not affiliated with any groups other than its sister organization, IAVA Action Fund.

http://www.pva.org – **The Paralyzed Veterans of America** works to maximize the quality of life for its members and all people with SCI/D as a leading advocate for health care, SCI/D research education, veterans'

benefits and rights, accessibility, and the removal of architectural barriers, sports programs, disability rights.

http://www.amc.army.mil/AlwaysASoldier – The **Always a Soldier** program provides service-connected disabled veterans opportunities to seek employment, career advancement, job mobility, family economic well-being, and greater financial security.

Specific employment tracks include:

- Wage Grade positions involving trades and labor
- Internship programs providing monitored or supervised work/training experience with learning goals
- Various federal full performance positions.

To accomplish this goal, the Always A Soldier program partners with existing Army programs (Disabled Soldier Services, Army Community Service), the Department of Veterans Affairs, and Disabled American Veterans.

Links for Veterans

Below are Web sites that provide information on veterans' benefits. These sites explain everything you need to know about benefits: how to ask for them, where to obtain the information you need to apply, and how to appeal a decision if your application is denied.

Board of Veterans' Appeals: http://www.va.gov/vbs/bva

CARES Draft National Plan: http://www1.va.gov/caresdecision/page.cfm?pg=105

Center for Minority Veterans: http://www1.va.gov/centerforminorityveterans

Center for Veterans Enterprise: http://www.vetbiz.gov

Center for Women Veterans: http://www1.va.gov/WOMENVET

Veterans Compensation Benefits Rate Tables, 12-1- 08: http://www.vba.va.gov/bln/21/Rates/comp01.htm

Department of Veterans Affairs Home Page: http://www.va.gov

Directory of Veterans Service Organizations: http://www1.va.gov/VSO

Disability Examination Worksheets Index, Comp: http://www.vba.va.gov/bln/21/Benefits/exams/index.htm

Electronic Code of Federal Regulations: http://www.gpoaccess.gov/ecfr

Evaluation Protocol for Gulf War and Iraqi Freedom Veterans with Potential Exposure to Depleted Uranium (Du):
http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1158

See also, Depleted Uranium Fact Sheet: http://www1.va.gov/gulfwar/docs/DepletedUraniumFAQSheet.doc

Federal Benefits for Veteran Dependents and Survivors:
http://www1.va.gov/opa/vadocs/fedben.pdf or, http://www.va.gov/OPA/vadocs/current_benefits.asp

Forms and Records Request: http://www.va.gov/vaforms

Geriatrics and Extended Care: http://www1.va.gov/geriatricsshg

Homeless Veterans: http://www1.va.gov/homeless

M21-1 Table of Contents: http://www.warms.vba.va.gov/M21_1.html

Mental Disorders, Schedule of Ratings:
http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4_130.DOC

Mental Health Program Guidelines:
http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1094

Neurological Conditions and Convulsive Disorders, Schedule of Ratings:
http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4_124a.doc

OMI (Office of Medical Inspector): http://www.omi.cio.med.va.gov

Peacetime Disability Compensation:
http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1131& docid=Cite:+38USC1131

Prosthetics Eligibility:
http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=337

Public Health and Environmental Hazards Home Page:
http://www.vethealth.cio.med.va.gov

Publications and Manuals: http://www1.va.gov/vhapublications/publications.cfm?Pub=4 Title 38

Title 38
Index
Parts 0-17
http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv1_02.tpl&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv1_02.tpl

Part 18
http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv2_02.tpl&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv2_02.tpl

Title 38
Part 3 Adjudication
Subpart A, Pension, Compensation, and Dependency and Indemnity Compensation:

http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl&sid=1b0c269b510d3157fbf8f8801bc9b3dc

http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl

Title 38
Part 4 - Schedule for Rating Disabilities
Subpart B - Disability Ratings

http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=ab7641afd195c84a49a2067dbbcf95c0&rgn=div6&view=text&node=38:1.0.1.1.5.2&idno=38ab7641afd195c84a49a2067dbbcf95c0

http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=ab7641afd195c84a49a2067dbbcf95c0&rgn=div6&view=text&node=38:1.0.1.1.5.2&idno=38&rgn=div6&view=text&node=38:1.0.1.1.5.2&idno=38

U.S. Court of Appeals for Veterans Claims:
http://www.uscourts.cavc.gov

VA Best Practice Manual for Posttraumatic Stress Disorder (PTSD):
http://www.avapl.org/pub/PTSD%20Manual%20final%206.pdf

VA Loan Lending Limits and Jumbo Loans:
http://valoans.com/va_facts_limits.cfm

VA Emergency Management: http://www1.va.gov/emshg

VA Schedule for Rating Disabilities:
http://www.warms.vba.va.gov/bookc.html

VA War-Related Illness and Injury Study Center:
http://www.va.gov/WRIISC-DC

Veterans Benefits Administration Main Web Page:
http://www.vba.va.gov

Veterans Legal and Benefits Information: http://valaw.org

Veterans Online Application:
http://vabenefits.vba.va.gov/vonapp/main.asp

VHA Public Health Strategic Health Care Group Home Page:
http://www.publichealth.va.gov

Vocational Rehabilitation: http://www.vba.va.gov/bln/vre

Wartime Disability Compensation: http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1110>

War-Related Illness and Injury Study Center - New Jersey:
http://www.wri.med.va.gov

Welcome to the GI Bill Web Site: http://www.gibill.va.gov

Appendix C

Resources for Caregivers and Families

Caregiver Support

http://www.visn8.med.va.gov/v8/Clinical/cccs/clinical/CaregiverFAQ.pdf

http://www.naccrra.org/MilitaryPrograms/injured.php - **Child Care Assistance for Families of Severely Injured Military Families**. The National Association of Child Care Resource and Referral Agencies (NACCRRA) and the Department of Defense (DoD) have partnered to provide families of severely injured military members with assistance to find and pay for safe, licensed child care services for a period of six months during their period of recuperation. (Extensions beyond the six-month period will be considered based upon physician reassessment.) The program is available nationwide wherever the injured member is receiving either inpatient or outpatient medical care.

NACCRRA will coordinate with state and local Child Care Resource and Referral agencies to help military families locate child care in the civilian community when a military program is unavailable. This will allow the spouse to be at bedside or to help with outpatient medical appointments. NACCRRA and the DoD will provide an offset to the civilian child care fees during the recovery period.

http://www.militaryfamily.org - **National Military Family Association (NMFA)**. This organization educates military families concerning their rights, benefits and services available to them, and influences the development and implementation of legislation and policies that benefit them.

www.strongbonds.org - **Strong Bonds** has specialized programs for single soldiers, couples, and families. Those soldiers being deployed or redeployed can also learn special coping tactics. Strong Bonds empowers soldiers and their loved ones with relationship-building skills, and connects them to community health and support resources. It is a holistic, preventative program committed to the restoration and preservation of Army families, even those near crisis. The program is initiated and led by the Army Chaplains. More than 90 percent of those who have attended the program rate it positively.

http://www.emilitary.org - The mission of the **Military Family Network** is to support military families and increase their readiness and well-being by connecting them with their communities and the organizations that provide the best service and value.

http://www.militarychild.org/education/living-in-the-new-normal
- Program from the **Military Child Education Coalition**. Sparked by concerns about military children dealing with illness, injury, or death of a parent, the Living in the New Normal or LINN initiative was developed through collaboration with experts in the fields of trauma and grief, resiliency, health care, and child development.

LINN encourages families to ensure their children have the tools to weather life's storms, fosters homefront efforts to support military children, and provides educators and other concerned adults with information to help them support children during times of uncertainty, trauma, and grief. LINN's efforts are predicated on the belief that children are courageous and resilient and that these skills can be strengthened through deliberate encouragement by the adults in their lives.

Adult Day Care and Adult Social Day

The National Adult Day Services Association can help you find adult day care services that are suitable for your loved one's needs. Visit http://www.nadsa.org or call them at 877-745-1440.

DisabilityInfo.gov

DisabilityInfo.gov is the federal government's one-stop Web site for people with disabilities, their families, employers, veterans and service members, workforce professionals, and many others.

The Web site can be found at http://www.disabilityinfo.gov.

Deployment Health Clinical Center

www.pdhealth.mil/hss/smfss.asp offers a list of programs that can assist family members who are caregivers to injured service members.

Family Caregiver Alliance

Family Caregiver Alliance offers a caregiver support group at www.caregiver.org. The Alliance can also be reached at 415-434-3388 or 800-445-8106, or e-mail info@caregiver.org.

National Association of Child Care Resource and Referral Agencies

This site will help you cut the cost of child care if you are the spouse of a service member who is severely injured.
Go to www.naccrra.org/MilitaryPrograms/progdesc.php.

National Family Caregivers Association

Call 800-896-3650 or visit http://www.nfcacares.org.

Transportation Services

To learn about paratransit near you, call Project Action which maintains a national paratransit database, at 800-659-6428 or 202-347-3066. You can view the database at http://projectaction.easterseals.com/site/PageServer?pagename=ESPA_travelers_database.

National Family Caregivers Support Program

The number is 800-896-3650 and the Web site is http://www.aoa.gov.

National Respite Locator Service

http://www.respitelocator.org/index.htm.

National Women's Health Information Center

Call for more information at 1-800-994-9662.

U.S. National Library of Medicine and the National Institutes of Health

U.S. National Library of Medicine and the National Institutes of Health's Web site is: www.nlm.nih.gov/medlineplus/caregivers.html. You can e-mail your questions to custserv@nlm.nih.gov. For those who speak Spanish, visit http://www.nlm.nih.gov/medlineplus/spanish/caregivers.html.

Resources Regarding MEB/PEB

MEB/PEB Support by Service:

Army

My MEB/PEB site inside the Army intranet provides links to Army and DoD regulations, and the ability to track your MEB's progress (requires Army Knowledge Online login).

https://www.us.army.mil/suite/page/417118

Additional information on the MEB/PEB process can be found at the Army Wounded Warrior (AW2) program site: www.aw2.army.mil. You can call 1-800-237-1336, or e-mail aw2@conus.army.mil.

The Army provides a handbook specifically tailored to understanding the DES process for soldiers: http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army_PDES_booklet.doc.

Air Force

The information on this Web site will provide you the particular details of the Air Force DES process.

http://airforcemedicine.afms.mil/idc/groups/public/documents/webcontent/knowledgejunction.hcst?functionalarea=LeadersGuideDistress&doctype=subpage&docname=CTB_030792&incbanner=0

PEB appeals process rights for airmen can be found in these two locations:

- Headquarters Air Force Personnel Center's Disabilities Division's Web site at http://ask.afpc.randolph.af.mil. Click on "Retiree,"' then "Disability Program" or "Military," then "Disability Program."
- Headquarters Air Force Personnel Center's Judge Advocate Web site at http://ask.afpc.randolph.af.mil. Click on "Military," then "Support Programs," then "Judge Advocate." On the next page, select the link to the information you need from the "Physical Evaluation Board" menu under the "Judge Advocate Support" heading.

Navy

For Navy-specific information about the DES process and your case, visit the Safe Harbor Web page or call/e-mail the Point of Contact to receive individual assistance.

Web page: http://www.npc.navy.mil/safeharbor

E-Mail: safeharbor@navy.mil

Phone: 1-877-746-8563

Information and support for sailors during MEB:
http://www-nmcphc.med.navy.mil/LGuide/Medical/Medical_Boards.htm

USMC

For Marine-specific information about the DES process and your case, go to the Wounded Warrior Regiment Web page and click on the Disability Evaluation System Pocket Guide or call/e-mail the point of contact to receive individual assistance.

Web page: http://www.woundedwarriorregiment.org

E-mail: smbwwropscenter@usmc.mil

Phone contacts: 877-487-6299

DoD/Regulations

The DoD sets the broad guidance for the DES process. Information on that process can be found in the following DoD instructions (DoDI) and directives (DoDD):

DoDI 1332.38, Physical Disability Evaluation
http://www.dtic.mil/whs/directives/corres/pdf/133238p.pdf

DoDD1332.18, Separation for Physical Disability
http://www.dtic.mil/whs/directives/corres/html/133218.htm

DoDI 6040.44, Physical Disability Board of Review (PDBR)
http://www.dtic.mil/whs/directives/corres/pdf/604044p.pdf

Service Regulations

Each service manages its own DES process. To find out more about your particular service, you can review the regulations and manuals governing your service's system at the links below:

Navy and Marine Corps

Council of Review Boards
http://www.donhq.navy.mil/corb

USMC DES pocket guide
http://www.woundedwarriorregiment.org. Click on Disability Evaluation System Pocket Guide

Secretary of the Navy Instruction 1770.3C - Management and Disposition of Incapacitation and Incapacitation Benefits for Members of Navy and Marine Corps Reserve Components
http://www.combatindex.com/mil_docs/pdf/secnav/1700/1770-3C.pdf

Army

Army Regulation 635-40 – Physical Evaluation for Retention
http://www.army.mil/usapa/epubs/pdf/r635_40.pdf

Army Regulation 40-501 – Standards of Medical Fitness
http://www.army.mil/usapa/epubs/pdf/r40_501.pdf

Army Regulation 600-60 – Physical Performance Evaluation System
http://www.army.mil/usapa/epubs/pdf/r600_60.pdf

Army Regulation 40-400 – Patient Administration
http://www.army.mil/usapa/epubs/pdf/r40_400.pdf

Air Force

Air Force Instruction 36-3212 – Physical Evaluation for Retention
http://www.e-publishing.af.mil/shared/media/epubs/AFI36-3212.pdf

Air Force Instruction 36-2910 – Line of Duty
http://www.e-publishing.af.mil/shared/media/epubs/AFI36-2910.pdf

Air Force Instruction 36-3209 – National Guard/Reserve separations
http://www.e-publishing.af.mil/shared/media/epubs/AFI36-3209.pdf

VA Schedule for Rating Disabilities (VASRD)

For an explanation on how combined ratings are determined for numerous compensable conditions for one person, see 32 CFR, Section 4.25 (Table 1).
http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html

Appendix E

Your Service Member's Right to Appeal the PEB's Decision

The Disability Evaluation System (DES) is guided by Public Law. Each branch of service, however, has its own policies for how the system runs.

Every service system offers a right to appeal the decisions of the Physical Evaluation Board (PEB) on your service member's condition. Below, you will find the information for each branch of service about how to appeal the PEB decisions.

Army:

The case will go before the informal PEB without your service member being present. The PEB members only see your service member's record from the MEB. The PEB makes a decision based on the record. (See Chapter 12 for more information.)

If your service member is found **fit**:

- He or she can agree (concur) or disagree (non-concur) with the Board's decision.
  - If your service member disagrees, he or she may present a written explanation about why he or she disagrees. This is the chance to provide more information on your service member's condition and how it affects his or her duty performance. Because your service member was found fit, he or she does not have a right to a formal PEB where he or she can discuss the case in person. However, your service member can ask for a formal PEB as an exception to policy.

If your service member is found **unfit**:

- He or she can agree or disagree with the findings.
- If your service member disagrees, he or she may send a written rebuttal to the PEB. This should include new information on his or her condition and its effects on duty performance. Because your service member was found unfit, he or she also has the right to a formal hearing. If your service member would like, he or she may appear at the hearing in person.
  - Your service member may seek legal help to prepare for a formal PEB. He or she may be represented at the hearing by an attorney from the Judge Advocate General's (JAG) Corps. He or she can also choose a civilian attorney or a representative from a Veterans Service Organization (VSO), such as Disabled American Veterans (DAV). (See Appendix B for a link to DAV and a link to a complete list of VSOs.) If your service member chooses to use his or her own lawyer and not a representative from the JAG Corps, your service member

must pay any fees for outside counsel. Legal help from the JAG Corps is free to your service member.

- When your service member appears before a formal PEB, he or she may present evidence, testimony, and documents to support his or her case. Your service member's lawyer will help him or her prepare for this.

The formal PEB will:

- listen to your service member's new information
- ask him or her questions about his or her medical limitations
- give your service member a chance to make a final statement before it makes a decision.

Your service member will be excused from the hearing after his or her statement. The PEB members will discuss and vote on your service member's case.

The formal PEB makes decisions by majority vote. If some members of the board disagree with the majority, they must write a minority opinion. It will become part of the report that documents the board's actions.

The board will bring your service member and his or her counsel back into the room and disclose its decision. It will also provide your service member with a written copy of the Board's report. Your service member will have 10 calendar days after the board ends to decide if he or she agrees or disagrees with its findings.

If your service member disagrees, he or she will again be able to provide a written rebuttal to the formal PEB.

If the PEB does not accept your service member's rebuttal and upholds its decision, the case will go to the U.S. Army Physical Disability Agency (USAPDA) for review. All cases decided by informal or formal PEBs are sent to the USAPDA. USAPDA automatically reviews all cases where the service member disagrees with the findings or where there is a minority report.

The USAPDA can uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review. If the USAPDA revises the findings or sends the case back to the PEB for another review, your service member will again have the chance to agree or disagree with the findings and to provide a written rebuttal to the PEB.

If your service member didn't request a formal review before, he or she may request one based on revised findings by the USAPDA. The formal review will take place at that level.

Once the USAPDA makes a final decision on your service member's case, he or she will have to follow that decision. If that requires separation or retirement, then he or she will be separated or retired.

Your service member may still dispute the findings after he or she has separated or retired by filing a petition for relief with the Army Board for the Correction of Military Records (ABCMR).

Your service member can find out more about appeal rights by reviewing the Army Physical Disabilities Evaluation System Handbook, dated March 16, 2007. Your service member can find a copy of that handbook by visiting the Web site http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army_PDES_booklet.doc.

Navy/Marine Corps:

The Navy and Marine Corps use the same PEB process. It begins with an informal PEB. It only moves to a formal PEB if the sailor or Marine requests it.

The informal PEB will take place without your service member being present. The board will decide if your service member is fit or unfit for duty, based on his or her records and the MEB results.

If the board finds your service member fit for duty, he or she will have a chance to agree or disagree with that decision. Your service member can ask the board to reconsider the case based on new information on his or her medical condition and other information the board did not have before.

If the PEB still believes your service member is **fit for duty**, your service member can request a formal PEB. A formal PEB is not a right if your service member is found fit for continued service. The board may choose not to grant a formal PEB.

If your service member is found **unfit**, he or she has three choices:

- accept the findings of the PEB
- disagree with the findings and request a formal PEB
- conditionally accept the findings and request a formal PEB.

If your service member requests a formal PEB, the Navy will assign a judge advocate to help your service member prepare evidence, documents, and statements to support his or her case.

Your service member may attend the formal PEB in person or just send information to the board. Your service member may also choose to be

represented by a civilian attorney or a representative from a Veterans Service Organization (VSO). (See Appendix B for a link to a complete list of VSOs.) Your service member must pay any costs for using a non-military lawyer.

Here's what will happen at the formal PEB:

- If your service member chooses not to testify under oath, he or she may make a statement. The board members will not ask questions of your service member.
- If your service member testifies under oath, the board will ask about his or her condition and the effect it has on duty performance. After your service member has answered the questions, he or she will have a chance to make a final statement.
- Your service member will be excused while the board makes a decision.

After discussing the case, the board will tell your service member what it decided. At this point, your service member can:

- accept the findings

or

- file a "petition for relief" (PFR) with the Director, Secretary of the Navy Council of Review Boards (DIRSECNAVCORB).

The DIRSECNAVCORB can revise the findings of the board or uphold them.

If your service member is separated or retired and still disagrees with the findings of the PEB or the DIRSECNAVCORB, he or she can petition the Board for Correction of Naval Records (BCNR) for relief from any perceived injustice or inequity.

Air Force

The Air Force PEB starts with an informal board that your service member does not attend.

Your service member's record will be forwarded from the MEB to the PEB. The informal PEB members will review it and make a decision.

Within a few days of the board meeting, your Physical Evaluation Board Case Manager will report the results of the informal PEB. Your service member will be asked to sign an Air Force Form 1180 to tell the PEB if he or she agrees with the findings or not.

If your service member disagrees with a finding of **fit**, he or she will need to submit the Air Force Form 1180, along with a written explanation of

why he or she would like a formal PEB. A formal PEB is not a right when your service member receives a fit for continued duty finding.

If your service member is found **unfit**, he or she does not have to provide a justification for requesting a formal PEB. Your service member will need to contact the legal office at Lackland Air Force Base, where the formal PEBs are held. Your service member can contact this office at DSN 473-4295 or commercial: 210-671-4295 to have a lawyer assigned to the case.

Your service member can also choose a civilian attorney or a representative from a Veterans Service Organization (VSO) like the Disabled American Veterans (DAV). (See Appendix B for a link to DAV and a link to a complete list of VSOs.) If your service member chooses to use his or her own lawyer, he or she must pay any fees for that lawyer. Legal representation from the military is free to your service member.

When your service member appears before a formal PEB, your service member may present evidence, testimony, and documents to support the case. The lawyer will help your service member prepare for this.

If your service member has witnesses who could testify in person, he or she must pay the expense of bringing them to the formal PEB location.

If your service member decides that he or she does not want to do a formal PEB after meeting with a lawyer, he or she can waive rights to a board. However, the president of the board will decide whether or not to hold a formal PEB once your service member has requested one.

Audio of the formal PEB is always recorded. If your service member asks, video of the meeting can also be recorded.

After your service member has presented information to the formal PEB, board members will meet privately to make a decision. The formal PEB will either uphold the informal PEB findings or recommend different findings.

The board will notify your service member of its decision. Your service member will have a day to respond if he or she agrees or disagrees with its findings.

If your service member agrees with the formal PEB findings, the case will be sent to the Physical Disability Division at Headquarters, Air Force Personnel Command, for finalization. The Physical Disability Division will review the case, the findings of the informal and formal PEB, and decide if the case should be finalized or forwarded for further review by the

Secretary of the Air Force Personnel Council (SAFPC). This only happens when the Physical Disability Division thinks a review by the SAFPC is in the best interest of the service member or the Air Force.

If your service member disagrees with the formal PEB findings, there will be 10 days to submit a rebuttal to the formal PEB for forwarding to the SAFPC. If the formal PEB does not receive your service member's rebuttal in that time, the case will go to the Physical Disability Division for processing.

Even if the SAFPC upholds the formal PEB and your service member is separated or retired, he or she may still appeal that decision by applying to the Air Force Board for Correction of Military Records (AFBCMR). This is the highest administrative appeal available for the Air Force. The burden of proof is on your service member to show that an error or injustice happened in his or her case during the DES process.

Your service member can get additional information on the Air Force appeals process at these locations:

- Headquarters Air Force Personnel Center's Disabilities Division's Web site at http://ask.afpc.randolph.af.mil. Click on "Retiree," then "Disability Program" or "Military," then "Disability Program."
- Headquarters Air Force Personnel Center's Judge Advocate Web site at http://ask.afpc.randolph.af.mil. Click on "Military," then "Support Programs," then "Judge Advocate." On the next page, select the link to the information your service member/veteran needs from the "Physical Evaluation Board" menu under the "Judge Advocate Support" heading.

Appendix F

Rehabilitation Medical Support Resources

Access to Medical Care

Military Health System

For general information on the Military Health System, go to http://mhs.osd.mil. This site includes links to all of the military departments' health care systems, DEERS, Wounded Warrior Programs, and much more. For information on the mission of the military medical departments, their leadership, and links to their policies and regulations:
Army: http://www.armymedicine.army.mil/index.cfm;
Navy: http://navymedicine.med.navy.mil;
Air Force: http://www.sg.af.mil.

Military Medical Support Office (MMSO)

In order to schedule appointments for medical care for your family member's service-connected injury or illness, the unit administrator contacts MMSO. You may also call 1-888-MHS-MMSO (1-888-647-6676) and follow menu prompts, for information regarding pre-authorization, appointments, claims, and reimbursements for civilian medical bills. Hours of operation are Monday through Friday, 7 a.m. to 6 p.m., Central time. Or visit the MMSO Web site at http://www.tricare.mil/MMSO.

TRICARE

TRICARE information can be accessed in several ways. The main page, http://www.tricare.mil, includes general information about TRICARE and links to benefits and plans. This TRICARE site, https://www.tricareonline.com/welcome.do, allows you to see information on all of the military treatment facilities, make some appointments, and refill some prescriptions. You will need to register for access.

TRICARE Dental

For more order information about the TDP, visit www.TRICAREdentalprogram.com or call toll-free 1-800-866-8499 for general information. To enroll, call 1-888-622-2256. More information on the TRICARE Dental Program is available on your dental provider's Web site or at www.tricare.mil/contactus and at http://www.tricaredentalprogram.com/tdptws/home.jsp.

If you are a retiree (including National Guard and Reserve retired members), you can enroll in the TRICARE Dental Plan. See the instructions at www.tricare.mil/mybenefit/home/Dental/Retiree.

Continued Health Care Benefit Program (CHCBP)

For more information, visit http://www.humana-military.com/chcbp/main.htm or call the toll-free line at 1-800-444-5445.

DoD Mental Health Self Assessment Program

Anonymous self-assessments are available for depression, bipolar disorder, alcohol use, post-traumatic stress disorder (PTSD), and generalized anxiety disorder. Individualized results and military health resources, including TRICARE, Vet Centers, and Military OneSource are provided at the end of every assessment. More information can be found at http://www.pdhealth.mil/mhsa.asp.

National Center for Post Traumatic Stress Disorder (PTSD)

This is a special center within the Department of Veterans Affairs created to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. To learn more, visit http://www.ncptsd.va.gov/index.html.

Courage to Care

The site, located at http://www.usuhs.mil/psy/courage.html, was created by Uniformed Services University for the Health Sciences, which belongs to the Center for Traumatic Studies and includes a wealth of additional information. "Courage to Care" is an electronic health campaign for military and civilian professionals serving the military community, and for military men, women, and families.

The American Red Cross

The American Red Cross offers confidential services to all military personnel and their families. Counseling, guidance, information, referrals, and other social services are available through the Red Cross worldwide network of chapters and offices on military installations. Red Cross chapters are listed in local telephone books and at http://www.redcross.org/where/where.html.

Department of Health and Human Services (DHHS)

DHHS

The DHHS Web site provides up-to-date information on a variety of health topics and includes resources on veterans' health at http://www.hhs.gov.

Center for Disease Control and Prevention (CDC)

For information about ongoing studies of veterans' health, visit http://www.cdc.gov/nceh/veterans/default.htm or call the CDC at 1-800-232-4636.

HRSA Health Center Locator

Use this tool at http://findahealthcenter.hrsa.gov to locate your nearest Health Center which can provide check-ups, vaccinations, and more.

MedlinePlus for Veterans

Visit MedlinePlus for veterans at http://www.nlm.nih.gov/medlineplus/Veteransandmilitaryhealth.html to learn about veteran-specific health issues and news.

National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK)

The NIDDK conducts and supports basic and clinical research on diabetes, liver and kidney diseases, nutrition, and much more. Visit http://www2.niddk.nih.gov or call 301-496-3583.

National Institute on Dental and Craniofacial Research (NIDCR)

The NIDCR conducts research related to oral, dental, and craniofacial health. To learn more, visit http://www.nidcr.nih.gov, e-mail nidcrinfo@mail.nih.gov, or call 301-496-4261.

National Institute on Deafness and other Communicative Disorders (NIDCD)

To learn about the NIDCD and its research and support for people with communication disorders, visit http://www.nidcd.nih.gov, e-mail nidcdinfo@nidcd.nih.gov, or call the NIDCD at 1-800-241-1044 or TTY at 1-800-241-1055.

National Institute of Mental Health

The NIMH is the largest scientific organization in the world dedicated to research focused on the understanding, treatment, and prevention of mental disorders and the promotion of mental health. For more information, you can go to http://www.nimh.nih.gov, e-mail nimhinfo@nih.gov, or call 1-866-615-6464.

Substance Abuse and Mental Health Services Administration (SAMHSA)

Visit the SAMHSA Web site at www.samhsa.gov to get access to mental health and substance abuse services, as well as resources for families coping with trauma. SAMHSA can also be reached at SHIN@samhsa.hhs.gov or by phone at 1-877-726-4727.

Mental Health Services Locator

The SAMHSA Mental Health Services Locator, available at http://mentalhealth.samhsa.gov/databases, provides state-specific information about local mental health services and resources.

Substance Abuse Treatment Facility Locator

This SAMHSA locator allows you to find your closest Substance Abuse Treatment Facility. To use the locator, go to http://dasis3.samhsa.gov.

HealthierUS Vets Program

The HealthierUS Vets Program educates veterans and their families about eating healthy, being active, and the risks of obesity and diabetes. Visit the program's Web site at http://www.healthierusveterans.va.gov, or call for more information at 1-800-827-1000.

Traumatic Brain Injury (TBI)

Defense and Veterans Brain Injury Center (DVBIC) provides TBI patients with state-of-the-art medical care, innovative clinical research initiatives, and educational programs. To learn more about DVBIC, you can visit http://www.dvbic.org, e-mail info@dvbic.org, or call 1-800-870-9244.

Find a VA Polytrauma Care Facility

Polytrauma centers assist patients with injuries to more than one region or organ system, and those which result in physical, cognitive, psychological, or psychosocial impairments and functional disability. To locate a Polytrauma center near you and to learn more about the Polytrauma centers, visit http://www.polytrauma.va.gov/facility_locations.asp?isFlash=1 or call 1-877-222-8387.

National Institute of Neurological Disorders and Stroke (NINDS) – TBI

The NINDS provides publications, organizations, clinical trials, and other information, all related to TBI. To learn more about NINDS and TBI, you can go to http://www.ninds.nih.gov/disorders/tbi/tbi.htm or call NINDS at 1-800-352-9424.

Suicide Prevention

Air Force – Air Force Suicide Prevention Program

Visit the program's Web site at http://afspp.afms.mil to learn about initiatives to help prevent and to deal with suicides within the Air Force community.

Army – U.S. Army Center for Health Promotion and Preventive Medicine Suicide Prevention Program

The Army's Suicide Prevention Program provides resources and research related to suicide prevention. Visit http://chppm-www.apgea.army.mil/dhpw/Readiness/suicide.aspx.

Coast Guard – Coast Guard Suicide Awareness Program

The Coast Guard's Suicide Awareness Program, located on the Web at http://www.uscg.mil/worklife/suicide_prevention.asp, provides tips and resources for dealing with suicides. The crisis phone number is 1-800-222-0364.

Marine Corps – Marine Corps Community Services Suicide Prevention Program

Visit the program Web site at http://www.usmc-mccs.org/suicideprevent or call 1-800-342-9647 for risk factors, warning signs, and prevention tips for suicide.

Navy – Navy Suicide Prevention Program

The Navy Suicide Prevention Program has resources, tips, and a Web-based training tool to help prevent and handle suicides. For more information, visit http://www.npc.navy.mil/CommandSupport/SuicidePrevention or e-mail suicideprevention@navy.mil.

National Suicide Prevention Lifeline

The Preventing Suicide Network has a crisis phone line at 1-800-273-8255. You can also visit http://www.preventingsuicide.com/dodtest for problem-specific information about suicide prevention in the military.

National Strategy for Suicide Prevention

This Web site http://mentalhealth.samhsa.gov/suicideprevention lets you find state-specific suicide prevention programs as well as recent news and information on suicide prevention. For more information, call 1-800-789-2647.

National Institute of Mental Health – Suicide Prevention

This portion of the NIMH Web site, http://www.nimh.nih.gov/health/topics/suicide-prevention/index.shtml, contains prevention information and ongoing clinical trials related to suicides. You can contact NIMH at 1-866-615-6464.

Center for Disease Control and Prevention

The CDC's Suicide Prevention site, on the Web at http://www.cdc.gov/ncipc/dvp/Suicide/default.htm, contains resources and information about suicide. It can also be reached by calling 1-800-311-3435.

American Foundation for Suicide Prevention (AFSP)

The AFSP focuses on research and new educational campaigns to help people deal with the difficulties of suicide. To learn more about how AFSP can help, visit http://www.afsp.org, e-mail inquiry@afsp.org, or call 1-888-333-2377.

MedlinePlus - Suicide

This page of the MedlinePlus site, at http://www.nlm.nih.gov/medlineplus/suicide.html, contains new information, prevention and coping strategies, and resource links.

National Association for People of Color Against Suicide (NOPCAS)

NOPCAS provides a counseling certification program, Survivor's Circle support groups, and other resources. Visit NOPCAS on the Web at http://www.nopcas.org/resources or, for more information, you can e-mail info@nopcas.org.

Depression Screening

If you go to http://www.depression-screening.org, you can access a free, confidential depression screening test. NOTE: This tool does not provide a clinical diagnosis, but may be able to help identify underlying symptoms that could need further attention.

Suicide Awareness Voices of Education (SAVE)

Visit SAVE's Web site at http://www.save.org or call SAVE at 952-946-7998 to learn more about suicide, how to deal with it, as well as current news and information related to suicides.

Mental Health Self-Assessment Program

This program allows you to take anonymous mental health and alcohol use self-assessments online, via the phone, and through special events held at military installations. For more information or to take one of the assessments, visit http://www.mentalhealthscreening.org/military/index.aspx or e-mail smhinfo@mentalhealthscreening.org.

Suicide Prevention Advocacy Network (SPAN)

SPAN is an organization dedicated to preventing suicide through public education and awareness, community action, and federal, state, and local grassroots advocacy. To learn how to get involved, visit http://www.spanusa.org, e-mail info@spanusa.org, or call 202-449-3600.

Post-Traumatic Stress Disorder (PTSD)

Sidran Institute

The Sidran Institute provides resources for treatment, support, and self-help for individuals dealing with PTSD. To learn more about the resources Sidran offers, visit http://www.sidran.org, e-mail info@sidran.org, or call 1-888-825-8249.

National Center for Post-Traumatic Stress Disorder (NCPTSD)

The NCPTSD provides veterans and their families with fact sheets and videos to answer your questions on trauma, PTSD, and related issues. For more information, go to http://www.ncptsd.va.gov, e-mail ncptsd@va.gov, or call 1-802-296-6300.

DoD's After Deployment Behavioral Health Web site for Veterans

The DoD's Military Health System has launched a behavioral health Web site that allows service members to anonymously seek mental health treatments for illnesses such as combat stress and PTSD. Check out www.afterdeployment.org.

Appendix G

Resources Regarding Transition and Retraining for Employment

Transition Assistance Program (TAP)

TurboTAP.org

The TAP Web site at http://www.transitionassistanceprogram.com provides a wealth of information regarding the TAP program and many other aspects involved in the transition of military personnel and family members leaving active duty. For more information, visit the Web site and select the link for the TAP Counselor.

TAP Office Locator

To locate your closest TAP office, go to www.militaryinstallations.dod.mil, select "Transition Assistance Program" under "Program or Service," and enter your information.

Small Business Administration (SBA)

The SBA Office of Veterans Business Development provides veterans with resources for starting their own businesses. To learn more, visit http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html or e-mail answerdesk@sba.gov.

Education Benefits

VA GI Bill Site

VA's GI Bill Web site, located at http://www.gibill.va.gov, discusses all of the aspects of the GI Bill including its benefits, eligibility, and application procedures. You can also call 1-888-442-4551 for more information about VA and the GI Bill.

Department of Education Student Aid Programs

The Department of Education's source for free information, guidance, and tools for federal student assistance can be found on the Web at http://www.federalstudentaid.ed.gov or you can call 1-800-433-3243.

Department of Veterans Affairs Vocational Rehabilitation and Employment (VR&E) Program

The VR&E Web site at http://www.vba.va.gov/bln/vre/index.htm, along with the VetSuccess Web site, http://vetsuccess.gov, can provide you with all of the information and services that the VR&E program can offer. You can also call 1-800-827-1000 for more information about the program.

Free Application for Federal Student Aid (FAFSA)

Visit FAFSA Web site http://www.fafsa.ed.gov to fill out your FAFSA and become eligible for Federal Student Aid. For more information on the FAFSA, you can call 1-800-433-3243.

FAFSA PIN Register

In order to electronically sign your FAFSA, you must register for your FAFSA Pin at http://www.pin.ed.gov.

Veterans Upward Bound Program (VUB)

The VUB program is designed to help you refresh your academic skills so that you can successfully complete the postsecondary school of your choosing. To learn about VUB and to locate a VUB office near you, go to http://navub.org/programinformation/index.php.

Federal Student Aid Forecaster

The FAFSA4-caster, on the Web at http://www.federalstudentaid.ed.gov/fafsa4caster.html, can provide you and your family with an early estimate of the financial aid you will be able to receive.

Troops to Teachers (TTT)

TTT provides referral assistance and placement services to military personnel interested in beginning a second career in public education as a teacher. To learn more and determine your eligibility for TTT, go to http://www.proudtoserveagain.com, e-mail ttt@navy.mil , or call 1-800-231-6242.

Reemployment Assistance

Department of Veterans Affairs Vocational Rehabilitation and Employment (VR&E) Program

The VR&E Web site at http://www.vba.va.gov/bln/vre/index.htm, along with the VetSuccess Web site, http://vetsuccess.gov, can provide you with all of the information and services that the VR&E program can offer. You can also call 1-800-827-1000 for more information about the program.

U.S. Department of Labor eLaws REALifelines Advisor

The eLaws REALifelines Advisor provides a step-by-step walkthrough of the resources and information available through the REALifelines

program. To use the Advisor, visit http://www.dol.gov/elaws/vets/realifelines/menu.htm, or call 1-866-487-2365 for more information about REALifelines.

Job Accommodation Network (JAN)

JAN is a free consulting service designed to increase the employability of people with disabilities. Visit www.jan.wvu.edu or call 1-800-526-7234 to learn more about JAN's services for veterans.

America's Job Bank & DoD Job Search

This service allows you to search for your state's job bank information. To use the search tool, go to http://dod.jobsearch.org, or for more information, e-mail info@careeronestop.org or call 1-877-348-0502.

Department of Labor Disability Resources

The Department of Labor provides a Web site, http://www.dol.gov/dol/topic/disability/ada.htm, that provides resources for people with disabilities and offers explanations of important regulations such as the Americans with Disabilities Act (ADA). You can also call for more information at 1-866-487-2365.

ADA & IT Technical Assistance Centers

There are 10 regional ADA Centers across the country that provide information and services to people with disabilities. To locate an ADA Center in your region, visit www.adata.org or call 1-800-949-4232.

Computer/Electronic Accommodations Program (CAP)

The CAP program provides assistive technology and services to injured service members.

To learn about services available to you, go to www.tricare.mil/cap, e-mail cap@tma.osd.mil, or call 703-681-8813.

Office of Personnel Management (OPM), Federal Employment of People with Disabilities

This portion of the OPM Web site, www.opm.gov/disability, contains information about federal disability hiring programs and about gaining access to accommodation in the federal workplace. You can also call 202-606-1800 to learn more about the OPM.

Veterans' Preference Information

This portion of the OPM Web site, www.opm.gov/veterans/html/vetsinfo.asp, details the Federal Veterans' Preference program and opportunities in the federal government for veterans. To learn more, call 202-606-1800.

Other Employment Resources

These Web sites provide assistance, resources, and information for all points along your service member/veteran's career pathway:

Career One Stop - www.careeronestop.org

EarnWorks – www.earnworks.com – connects employers with job seekers

Hire Vets First - www.hirevetsfirst.gov

Jobs for Vets - www.jobsforvetsalpha.org

Job Central - www.jobcentral.com

Recruit Military - www.RecruitMilitary.com

Monster.com - www.monster.com

USA Jobs - www.usajobs.gov

Simply Hired - www.simplyhired.com

Indeed.com - www.indeed.com

Hot Jobs - www.hotjobs.com

Military Stars - www.militarystars.com

Job A Lot - www.jobalot.com

RetirementJobs.com – www.retirementjobs.com

State Benefits Programs

VA Facility Locator

Use this service on the VA Web site at http://www1.va.gov/directory/guide/home.asp?isFlash=1 in order to locate the VA facility closest to you.

Notes

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and
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www.DVBIC.org
Version: 1-2010 | www.traumaticbraininjuryatoz.org