

## **Veterans Benefits Administration**

Connecting With Those We Serve





## **Department of Veterans Affairs**

## **Veterans Benefits** Administration (VBA)

**Disability Compensation** 

Veterans Readiness & Employment (VR&E)

Home Loans

Pension & Fiduciary (P&F)

**Education** 

Insurance

Appeals Management Office (AMO)

Transition and Economic Development (TED)

Outreach and Stakeholder Engagement (O&E)



## **Veterans Health** Administration (VHA)



**VA Medical Centers** 

Community Based Outpatient Clinic

Vets Center

**Ambulatory Care** 

Women's Clinic

**OEF/OIF/OND Clinic** 

Homeless Veterans Program



## **National Cemetery** Administration (NCA)

National & State Cemeteries

Headstones & **Markers** 

Presidential Memorial Certificates





## **VBA Overview**

The mission of the **Veterans Benefits Administration** is to serve as a leading advocate for Servicemembers, Veterans, their families and survivors, delivering benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.











**23,500** Employees

**57%** Veterans

56

**Regional Offices** 

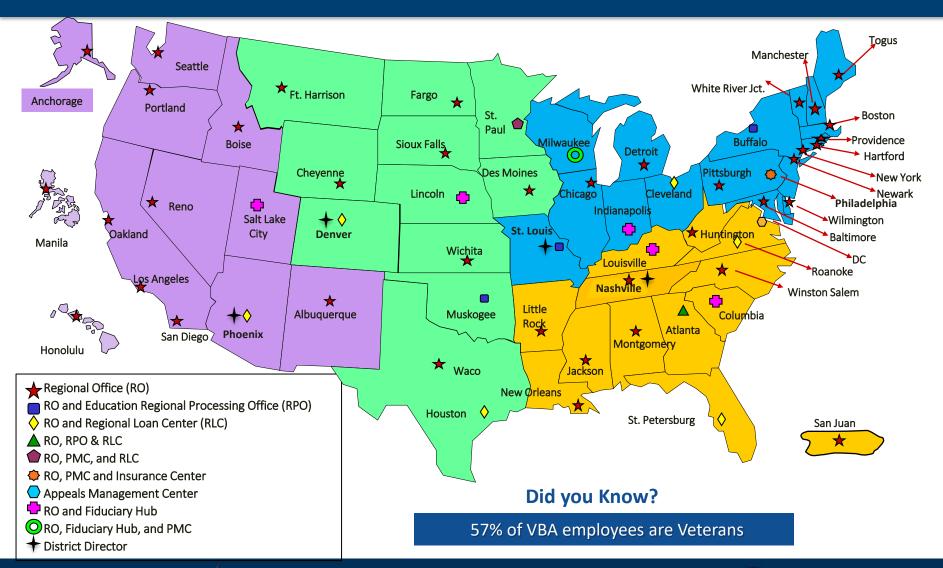
39

other special processing & call centers





## **VBA's District Structure**







# Program Review: Outreach and Stakeholder Engagement (O&E)

## O&E is responsible for coordinating and promoting VBA's Special Emphasis Programs

- Utilize proactive outreach to ensure that service members, Veterans, and families receive current and accurate information about benefits and services through face-to-face interactions
- Provide oversight for regional office and special emphasis program outreach activities
- Providing program support to five VA Program Advisory Committees
- Coordinate VBA's participation in outreach activities at the national and local levels
- Maintaining/updating program guidance in M27-1
- Track/Monitor and analyze data submitted in Outreach Reporting Tool





## Program Review: Outreach and Stakeholder Engagement (O&E) Cont'd

## **O&E** has 14 Veterans outreach programs:

Casualty Assistance & Survivors	LGBT
Elderly	Minority
Faith-Based	Military Sexual Trauma (MST)
Foreign	Rural
Former Prisoners of War (FPOW)	Tribal and Native American
Homeless	Women
Justice Involved	





## **Program Review: Disability Compensation**

#### What is Disability Compensation?

 A tax-free benefit paid to Veterans for a disability that was incurred in or aggravated by active duty service

#### Who qualifies?

- Veterans discharged from service under conditions other than dishonorable AND
- Veterans who have a current disability due to injury, disease, or psychological issue incurred in or aggravated by active duty service

## **Disability Compensation Overview:**

- Disabilities are rated from 0% to 100%
- Combined overall rating
- Compensation payments range from 10% to 100%.
- Additional allowance for dependents with 30% or higher rating





## **Program Review: Insurance**

## **Servicemembers' Group Life Insurance (SGLI):**

- Low-cost term life insurance for Servicemembers
- Automatic coverage of \$400,000, if eligible, unless reduced or declined
- Remains in effect for 120 days after separation at no cost to Servicemembers

## Servicemembers' Group Life Insurance Disability Extension (SGLI-DE):

- Free extension of SGLI coverage for up to two (2) years from separation if:
  - Unable to maintain gainful employment continuously since separation; or
  - Diagnosed with a qualifying statutory condition regardless of employment status

## <u>Family Servicemembers' Group Life Insurance (FSGLI)</u>:

- Insures spouses and dependent children of Servicemembers who have SGLI coverage
- Spouse—maximum of \$100,000 or Servicemember's SGLI coverage, whichever is less; premiums are based on age
- Dependent Children—\$10,000 each, no cost to Servicemember





## **Program Review: Insurance Cont'd**

## <u>Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI):</u>

Automatic feature that provides for payment of \$25K-\$100K to
 Servicemembers who suffer certain losses due to traumatic injuries

## **Veterans' Group Life Insurance (VGLI):**

- Allows separating Servicemembers to convert their SGLI to renewable term insurance
- Premiums based on age and amount of coverage.
- Must apply within 1 year and 120 days from separation; no health review within first 240 days from separation

#### **Disabled Veterans Insurance Programs:**

- <u>Service-Disabled Veterans Insurance (S-DVI)</u>: Life insurance for Veterans who received a VA rating for a new service-connected disability and apply within two years of rating. Provides up to \$10,000 maximum basic coverage
- <u>Veterans' Mortgage Life Insurance (VMLI)</u>: Provides mortgage life insurance to disabled Veterans under age 70 who are approved for a VA Specially Adapted Housing (SAH) grant. Up to \$200,000 in coverage available





## **Program Review: Education**

VA Education benefits advance the education and skills of Veterans, Servicemembers, Family Members and Survivors according to the following eligibility standards:

<u>Post-9/11 GI Bill – At least 90 days aggregate active duty service after 9/10/2001, and either still on active duty, honorably discharged, or discharged because of a service-connected disability after 30 days</u>

<u>Montgomery GI Bill Active Duty</u> – 2-year continuous enlistment (minimum duty varies by service date, branch, etc.)

- A deduction of \$1,200
- Should be used within 10 years from last day of active

Montgomery GI Bill Select Reserve – 6-year service obligation in the Selected Reserve

Should be used before the applicant leaves the Selected Reserve

Reserve Educational Assistance Program – For Reservists activated at least 90 days after 9/10/2001

 Should be used within 10 years from when an applicant leaves the Selected Reserve or the Individual Ready Reserve (IRR) if the applicant is released for a disability





## **Program Review: Education Cont'd**

The Harry W. Colmery Veterans Educational Assistance Act, also known as the "Forever GI Bill," was signed into law on August 17, 2017, and brings significant changes to Veterans' education benefits over the next few years. Most enhance or expand education benefits for Veterans, servicemembers, families and survivors

#### Some of the changes that are effective immediately:

- Assistance for Students Affected by School Closures and Certain Program Disapprovals
- Elimination of 15-year Limitation to use the Post-9/11 GI Bill Program
- Priority Enrollment
- REAP Eligibility Credited Toward Post-9/11 GI Bill Program





## **Program Review: Home Loan Guaranty**

VA's Home Loan Guaranty program helps Servicemembers, Veterans and their families obtain, retain, and adapt a home or refinance an existing home

## **Eligibility Requirements:**

- The applicant must qualify for the loan from the lender
- Service requirements vary based on whether the applicant served during wartime or peacetime:
  - Veterans generally have to serve 90 total days or 181 continuous days, depending on the period to qualify
  - Active Duty Servicemembers generally have to serve 90 continuous days to qualify
  - National Guard and Reserve members generally have to have 90 days of active service, six years in the Selected Reserve or National Guard, or are discharged because of a service-connected disability





## Program Review: Home Loan Guaranty Cont'd

- Native American Direct Loan (NADL) Program Helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on an existing NADL
- Specially Adapted Housing (SAH) Grant Program/Special Housing
   Adaptation (SHA) Grant Program Helps eligible Servicemembers and
   Veterans with certain permanent and total service-connected disabilities purchase,
   construct an adaptive home, or modify an existing home to accommodate their
   needs
- Veterans' Mortgage Life Insurance (VMLI) Helps the family of a disabled Veteran who received an SAH grant by paying off the home mortgage in the event of the Veteran's death





## **Program Review: Pension**

#### What is VA Pension?

 Pension is a needs-based benefit program for wartime Veterans, who are age 65 or older or have a permanent and total non-service connected disability, and who have limited income and net worth

#### Who qualifies?

- Veterans with 90 days active duty with 1 day serviced during a wartime period if the Veteran entered the military on or before September 7, 1980; or
- Veterans with 24 months of active service or the full period for which they were called to active duty if the Veteran entered the military after September 7, 1980; or
- Veterans older than 65, or has a total and permanent disability; and
- Income is below the yearly limit set by Congress





# Program Review: Veterans Readiness and Employment (VR&E)

#### What is it?

Assists Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment.

#### What is the basic period of eligibility?

There is a 12-year basic period of eligibility for VR&E services. The period begins on the latter of the following dates:

- Date of separation from active duty
- Date you were first notified of a service-connected disability rating

#### Who is entitled to receive VR&E services?

#### **Veterans who:**

- Have received an honorable or other than dishonorable discharge
- Have a VA service-connected disability rating of:
  - o 10 percent with a serious employment handicap, or
  - 20 percent or more with an employment handicap
- Are determined by VR&E to need rehabilitation services





# Program Review: Veterans Readiness and Employment (VR&E) Cont'd

#### **Active-duty Servicemembers who:**

- Expect to receive an honorable discharge
- Obtain a VA memorandum rating of 20 percent or more
- Are participating in the Integrated Disability Evaluation System (IDES) or have an injury or illness that prevents them from performing military duties

VR&E offers five support-and-services tracks to help you find and keep a job, and live as independently as possible:

- Reemployment Deployed Veterans separated from active military service or in the National Guard or Reserves who want to return to work with their previous employer
- Rapid Access to Employment- Veterans want to follow an employment path that utilizes their existing skill set
- <u>Self-Employment</u>- Veterans who have the interest, skills, and resources to start their own business
- Employment Through Long-Term Services

   Veteran's service-connected disability
   makes it difficult for them to succeed in their employment, so this track can help the
   Veteran find a different field that better suits their current abilities and interests
- <u>Independent Living Services</u>- Veterans who need rehabilitation to live more independently





# Program Review: Office of Transition and Economic Development (OTED)

- New in 2018, the vision of the Office of Transition and Economic Development (TED) is to comprehensively address military-to-civilian transition and provide all eligible beneficiaries the tools and resources necessary to sustain economic independence in life post-service.
- The office mission is multi-pronged:
  - Administers VA's Transition Assistance Program at over 300 military installations worldwide
  - Collaborates with DoD, DOL, DHS, SBA, VSOs and others to provide greater attention and visibility on programs designed to empower transitioning Servicemembers, Veterans and their families to sustain economic well-being
  - Provides professional, educational, vocational and career counseling services to Servicemembers, Veterans and dependents (Chapter 36)





# Program Review: Benefits for Survivors Dependents

#### What is it?

VA honors the sacrifices of the families of Servicemembers and Veterans through benefit programs which may include payments based on financial need or service-related death; loans to help purchase, construct or improve a home; and assisting in obtaining a degree

#### Who qualifies?

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased Servicemembers and Veterans





# Program Review: Benefits for Survivors Dependents

**Dependency and Indemnity Compensation (DIC)** – A monthly tax-free benefit paid to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a Servicemember or Veteran whose death was related to service

**Survivors Pension** – A monthly tax-free benefit based on limited income and net worth, which is paid to the unmarried surviving spouse and/or child(ren) of a deceased Veteran with wartime service and meet certain income and net worth limits set by Congress

Survivors' and Dependents' Educational Assistance – Chapter 35 Dependents of Veterans who:

- Are permanently and totally disabled due to service
- Have died on active duty or as a result of a service related condition
- Are hospitalized or receiving treatment for a service connected permanent and total disability and likely to be discharged for that disability
- Are forcibly detained/interned by a foreign government or are MIA

**Home Loans** – A benefit that may be used to help purchase, construct, or improve a home, or refinance a mortgage. Spouse must be receiving DIC





## **Appeals Modernization**

The <u>Veterans Appeals Improvement and Modernization Act</u> took effect on February 19, 2019.

- It creates a new, streamlined decision review process, which features three lanes:
  - Higher-Level Review Lane An entirely new review of the claim by an experienced adjudicator
  - Supplemental Claim Lane An opportunity to submit additional evidence
  - Appeal Lane Review by the Board of Veterans' Appeals
- The Appeals Management Office's (AMO) Decision Review Operations
   Centers (DROCs) have processed the intake of over 111,539 AMA claims
   since February 19, 2019





## **VBA's Response to COVID-19**

#### **Financial Relief Actions**

 VA is suspending all collection actions on Veteran debts under the jurisdiction of the Treasury Department

## **Claims Filing**

 Claimants and beneficiaries can continue to submit complete claims for compensation, pension, and survivors' benefits by mail, fax, or online

#### Requesting an Extension for Evidence Submission Based on COVID-19

 Claimants who have already filed a claim may continue to submit requests in writing or over the telephone (1-800-827-1000) for extensions related to evidence submissions

## Requesting an Extension for Hearings or Virtual/Tele-C&P Exams Based on COVID-

 VBA will contact claimants who have already filed a claim or appeal and have VBA hearings or C&P examinations to provide options that do not involve in-person communications (such as virtual or telephone options)





## Resources

Online:

Phone:

Department of Veterans Affairs (VA)

www.va.gov

Benefits information (800) 827-1000

Veterans Benefits Administration (VBA)

www.benefits.va.gov

Education Benefits (888) 442-4551

VBA on Facebook

www.facebook.com/VeteransBenefits

Health Care Eligibility (877) 222-8387

**VBA** on Twitter

http://twitter.com/VAVetBenefits

SGLI/VGLI (800) 419-1473

VA on YouTube

https://www.youtube.com/user/DeptVetAffairs

VA Crisis Line (800) 273-8255 and press 1





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# **QUESTIONS**





