

# **Chapter 1**

## **Appointment of MVS as Representative for VA Cases**

### General Description

Appoint MVS Contact Officer as limited POA for your cases filed at the VA Regional Office (VARO). The contact officer is an employee of the Massachusetts Department of Veterans Services. One is located in the Boston VARO and one in the Providence VARO. Their function is to be your representative and your veteran's representative for all cases filed by you on behalf of the veteran.

In addition to ensuring that all components of the case be kept together and assisting with the resolution of problems and hurdles, the Contact Officer will also appear with the veteran for appeals held in the local VARO including those with Board of Veterans Appeals (BVA), traveling boards and teleconference hearings with the BVA in Washington.

### Forms Required

Form 21-22

### Considerations

Must be filled out first before doing anything that will establish a file at the VA Regional office.

If a file is already established for a different representative such as DAV or VFW, you must fill out a new 21-22 to establish MVS as the representative. In this case, explain to the veteran that the previous representative will no longer have access to their file and make certain that this is what they want to do.

A recent widow must file her own Form 21-22 since the VA will establish a separate file for her and the Contact Officer will require a new 21-22 in order to access that file.

## Chapter 2

# Compensation Claims

### General Description of the Benefit

For veterans who were injured on active duty or during a drill period. The injury, condition, effects or scarring must continue to exist and be a problem. Pre-existing conditions (those which existed before the veteran began active duty) may be claimed if the veteran can show that the condition was worsened by active duty or by drill periods. If a service-connected rating has been previously granted and the condition has worsened, the veteran may file for an increase.

Compensation claims are filed through the nearest VA Regional Office. The VA may deny the claim or may find in the veteran's favor at a level of 0% to 100%. Note: A 0% finding is not a denial. It is an acknowledgement that the injury is service-connected but not serious enough to warrant a monthly payment.

### Forms Required

VA Form 21-526EZ, or 21-526 (if all medical records are not sent to VA with claim)

VA Form 21-22

VA Form 21-4138

VA Form 21-4142 (one per civilian medical provider; only for records not sent with claim. This will delay processing.)

To increase an existing service-connected disability or to file an additional claim for a vet with an existing compensation, the 21-526EZ is recommended. Another 21-22 is not required if MVS has the POA. Also file a 21-4138 if explanation is needed and all appropriate 21-4142's if records are not sent with claim.

### Considerations

It is not necessary that the veteran served during wartime to file for compensation. Injury/illness must have occurred while on duty.

Fill out a different 21-4142 for every medical service provider if records are not available. No 21-4142's are required for VA or military records; they are required for Vet Center records.

Several weeks after filing, the veteran will receive a Duty to Assist letter from VARO. You, the VSO, will also receive a copy of the letter but possibly weeks later since they are shipped out in batches by the VA. Impress on the veteran or widow that it is their responsibility to keep you informed of correspondence especially if time-sensitive action is required. The Duty to Assist letter will always provide a window to submit additional information. If the VCAA Response form is not returned telling the VA to move ahead with the case, the VA will automatically delay the claim.

In reality, the veteran has 12 months from the date of initial filing to submit new evidence even if the decision is made in less than 12 months.

Several months after filing, the veteran will be scheduled to go to a regional VAMC for a C+P exam (Compensation and Pension). It is critical that the veteran make this appointment or call the number listed on the appointment sheet to change the appointment if he/she knows that they cannot make the appointment. Failure to show for the appointment almost guarantees denial.

If the veteran is a Snowbird and will be returning to Florida in a few weeks after filing the claim, they may want to wait and file it in Florida to avoid possible extensive delays in changing the venue for the C+P exam. Or they should notify the VA to delay the C+P exam until they return.

## **Chapter 3**

### **Hearing Loss Claims/Hearing Aids**

#### General Description of the Benefit

This compensation benefit is somewhat unique and deserves its own section.

Prior to November 2004, all veterans who needed them were entitled to free hearing aids and free maintenance. In 2004 the VA changed the rules; veterans who are not enrolled in the VA healthcare system are now required to file for and be granted a service-connected disability for hearing loss in order to qualify for the free hearing aids.

This is not as difficult as it may seem in many cases. Although veterans may have served in World War II and their hearing loss can easily be attributed to age, the VA seems to be bending over backwards to grant the SCD status. If a veteran served in any job which generated high noise levels such as aviation, artillery, Navy engine rooms, rifle range instructor, combat infantry, they are often granted the disability and the aids even if their hearing tested at excellent levels at time of discharge.

A finding of 0% is common but still entitles the veteran to free hearing aids.

Ask the veteran if he suffers from Tinnitus (ringing in the ears). If so, file as a separate issue. The VA will often grant this at 10% if a legitimate claim.

#### Forms Required

VA Form 21-526EZ, or 21-526 (if all medical records are not sent to VA with claim)

VA Form 21-22 Another 21-22 is not required if MVS has the POA.

VA Form 21-4138

Attach any audio exam records. This is not a prerequisite for success.

#### Considerations

Commercial hearing aid companies such as Miracle Ear and Beltone often do not respond to requests for records since they view the VA as competition.

Three to five weeks after filing, the veteran will receive a Duty to Assist letter from VARO. You, the VSO, will also receive a copy of the letter but possibly weeks later since they are shipped out in batches by the VA. Impress on the veteran or widow that it is their responsibility to keep you informed of correspondence especially if time-sensitive action is required.

Several months after filing, the veteran will be scheduled to go to a regional VAMC for a C&P hearing test (Compensation and Pension). It is critical that the veteran make this appointment or call the number listed on the appointment sheet to change the appointment if he/she knows that they cannot make the appointment. Failure to show for the appointment almost guarantees denial.

If the veteran is a Snowbird and will be returning to Florida in a few weeks after filing the claim, they may want to wait and file it in Florida to avoid possible extensive delays in changing the venue for the C&P hearing test.

## **Chapter 4**

### **Individual Unemployability**

#### General Description of the Benefit

This benefit may be filed for if a veteran has a service-connected disability of 60% SCD (single item) or 70% multi items (w/ one at 40%) or higher.

Does not automatically increase SCD.

If IU is awarded, vet will be paid at the monthly rate of 100% SCD. Most other benefits which apply to a 100% SCD veteran DO NOT apply to IU since the disability is not considered to be total and permanent. For example, CHAMPVA and Chapter 35 educational benefits for dependents do not apply. They are however eligible for the State annuity and the property tax exemption.

#### Forms Required

VA Form 21-22 (If veteran filed original claim with another service organization.)

VA Form 21-2680 (Filled out by physician)

VA Form 21-4138

VA Form 21-8940 (Out-of-pocket medical expenses for previous calendar year)

#### Considerations

IU may be filed for if the veteran has a disability of less than 60% but must be able to prove unmistakably that he cannot work. This is a difficult challenge and the VA usually does not award IU in those cases.

Dates of service not important. Injury/illness must have occurred while on duty.

## Chapter 5

### Non – Service Connected Pension

#### General Description of the Benefit

Pension is a benefit paid to **wartime** veterans who have limited or no income, and who are age 65 or older, or, if under 65, who are permanently and totally disabled, not due to their own willful misconduct.. This is a low income benefit.

Pays approximately \$1,038/month (\$1,360/month for married vets) minus offsets for all other incomes. The VA will add approximately \$177/month for each dependent child. Medical premiums and expenses will be counted by VA to offset some of the incomes.

Net worth rule of thumb is that gross income plus gross assets (excluding primary home) should not exceed \$80,000

#### Forms Required

Forms 21-527EZ

21-22, 21-4138, 21-8416

Form 21-4142 (required only for veterans under age 65 and only if medical records are not sent with claim)

#### Considerations

Veteran must have served in wartime (90 days or more of active service – one of which is wartime). If veteran entered active duty after September 7, 1980, generally must have served at least 24 months or the full period for which called or ordered to active duty (there are exceptions to this rule).

Wartime dates are:

WWII	December 7, 1941 - December 31, 1946
Korea	June 27, 1950 - January 31, 1955
Vietnam I	February 28, 1961 - August 5, 1964 ( <i>in-country required</i> )
Vietnam II	August 5, 1964 - May 7, 1975
Persian Gulf	August 2, 1990 - Present

Also require statement from doctor describing extent of disabilities.

Veteran should also file for SSDI/SSI.

How the VA calculates the pension (VA does the work – description is provided for info only).

Total all countable income. Subtract allowed deductions. The remaining countable income is deducted from the appropriate annual pension limit (based on number of dependents, if any, and entitlement, if any, to housebound or aid and attendance benefits. Divide by 12 and rounded down to get the amount of the monthly payment. If you are unsure if the veteran meets all criteria, go ahead and file an application and let the VA determine eligibility. If not initially qualified, the veteran may reapply if he has unreimbursed medical expenses during the 12-month period after the VA receives the initial claim.

Countable Income:

Income received by the veteran and his or her dependents, if any, from most sources. Includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business. VA presumes that all of a child's income is available to the veteran. VA will not count SSI but it should be reported. Chapter 115 benefits are not countable and should not be reported.

Net Worth: the net value of the assets of the veteran and his or her dependents.

Bank accounts, stocks, bonds, mutual funds and any property other than the veteran's residence and a reasonable lot area. There is no set limit on how much net worth a veteran and his dependents can have, but net worth cannot be excessive. All net worth should be reported and VA will determine if a claimant's assets are sufficiently large that the claimant could live off these assets for a reasonable period of time.

VA Pension versus VA Compensation:

Veteran cannot receive a VA non-service connected pension and service-connected compensation at the same time. However, if service-connected and applying for and are awarded pension, VA will pay whichever benefit is the greater amount.

## Chapter 6

### Widow's Pension (or Child)

#### General Description of the Benefit

Death Pension is a needs based benefit paid to an unremarried surviving spouse, or an unmarried child of a deceased wartime veteran.

An unremarried spouse can be any age. A child must be: under 18, or in school and under 23, or was incapable of self support before the age of 18.

Pays approximately \$697/month minus offsets for all other incomes.

Assets must be less than \$50,000 (not counting primary home)

Medical premiums and expenses will be counted by VA to offset some of the incomes

#### Forms Required

Forms 21-534EZ, 21-22, 21-4142, 21-4138, 21-8416

Form 21-4142 is required only for veterans under age 65 and only if medical records are not sent with claim.

Even if the veteran has a 21-22 on file, the widow must fill out her own 21-22 in order for our Contact Officer to manage the case.

Pension can also be applied for by parents of the veteran but financial need must be established.

#### Considerations

Veteran must have served in wartime (90days or more of active service – one of which is wartime)

WWII	December 7, 1941 - December 31, 1946
Korea	June 27, 1950 - January 31, 1955
Vietnam I	February 28, 1961 - August 5, 1964 ( <i>in-country required</i> )
Vietnam II	August 5, 1964 - May 7, 1975
Persian Gulf	August 2, 1990 - Present

Widow must have been married to the veteran for at least one year.

#### Countable Income:

Income received by the widow and her dependents, if any, from most sources. Includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business. Widow should also file for SSDI/SSI. VA presumes that all of a child's income is available to the widow. VA will not count SSI but it should be reported. Chapter 115 benefits are not countable and should not be reported.

Net Worth: the net value of the assets of the widow and her dependents.

Bank accounts, stocks, bonds, mutual funds and any property other than the widow's residence and a reasonable lot area. There is no set limit on how much net worth a veteran and his dependents can have, but net worth cannot be excessive. All net worth should be reported and VA will determine if a claimant's assets are sufficiently large that the claimant could live off these assets for a reasonable period of time.

Note: DIC, Death Pension and accrued benefits can all be filed on the same Form 21-534

After veteran's death, ensure that insurance payments intended for Funeral costs have been paid and removed from estate.

## **Chapter 7**

### **Pension with Aid and Attendance/Housebound**

**(Applies to either Veteran or Widow)**

#### General Description of the Benefit

Wartime Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits. These are benefits that are paid in addition to the basic pension rate.

This benefit may also be applied for by those with service-connected compensation provided that the compensable injury is causing the need for the Aid and Attendance. If not service-connected, this benefit may not be paid without eligibility to pension.

Widows of wartime veterans may also file for Aid and Attendance if they meet the criteria. If the widow remarries and the second marriage ends, she may apply for VAP and A+A.

Pays approximately \$1,113/month (widow), \$1,733/month (single vet) or \$2,054/month (couple) minus offsets for all other incomes

Medical premiums and expenses will be counted by VA to offset some of the incomes

Combined annual income and assets (not counting primary home) must not exceed \$80,000.

#### Forms Required

Veteran: Form 21-527EZ, Forms 21-22, 21-4138, 21-8416, 21-2680 (or doctor's letter), VA Form 0779(Nursing Home)

Widow: Form 21-534EZ, Forms 21-22, 21-4138, 21-8416, 21-2680(or doctor's letter), VA Form 21-0779(Nursing Home)

Note: If applicant already receives Compensation or Pension, the only forms required for A+A/Housebound are 21-4138, 21-8416, 21-2680(or doctor's letter)

Support Documentation might include the following:

VA Form 2680 - The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.

In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises. Whether the claim is for Aid and Attendance or Housebound, the report should indicate how well the individual gets around, where the individual goes, and what he or she is able to do during a typical day.

If in Nursing home - (21-0779) from nursing home with date of admission and status.

### Considerations

A veteran or widow may be eligible for A&A when applicant:

- Requires aid of another person to perform personal everyday functions (bathing, feeding, dressing, wants of nature, adjusting prosthetic devices, or protection from the hazards of daily environment, -or-
- Is bedridden, in that disabilities require remaining in bed apart from any course of convalescence or treatment, -or-
- Is a patient in a nursing home due to mental or physical incapacity, -or-
- Is blind, or nearly blind (corrected acuity of 5/200 or less, in both eyes, or visual field of 5 degrees or less.

A veteran or widow may be eligible for Housebound benefits when the veteran has:

- A single permanent disability evaluated as 100-percent disabling and, due to such disability, is permanently confined to immediate premises, -or-
- A single permanent disability evaluated as 100-percent disabling and, another disability evaluated as 60 percent or more disabling.

A veteran/widow cannot receive both Aid and Attendance and Housebound benefits at the same time.

## **Chapter 8**

### **Nursing Homes / Long-Term Care**

#### General Description of the Benefit

Long-term care is something that the VA does not extend to the vast majority of veterans with the exception of Aid and Attendance/Housebound.

Long-term care requirements and temporary care requirements are outlined below.

Excellent alternatives to the VA programs are the State's Chelsea and Holyoke Soldiers Homes – DD-214 is only requirement and a modest monthly fee.

Chelsea Soldiers Home – Crest Avenue, Chelsea, MA – 1-617-884-5660

Holyoke Soldiers Home – Cherry Street, Holyoke, MA – 1-413-532-9475

#### Forms Required

Application form for Soldiers Home

#### Considerations

##### Long-Term Nursing Home Care.

The VA is currently required to provide long-term nursing home care for veterans with combined service-connected disabilities of 70% SCD or greater, 60% with IU or for any service-connected disability which is the reason for the long-term care. This care may be managed in VA-operated facilities or in VA-contracted facilities.

The VA also operates an Alzheimers facility at VAMC Bedford, MA. Criteria depends on an application and an interview process. Priority is given to veterans with a rating of 70% or higher, but veterans with lesser ratings or non-service-connected are also accepted at times.

##### Temporary Nursing Home Care.

Temporary nursing home care is designed to restore veterans to health or prevent further decline. Temporary care units provide rehab care up to 100 days. Co-pays may be required.

Location - The majority of VA Nursing Home Care Units are located on the campus of VA Medical Centers throughout the United States.

Admission Criteria - To qualify for temporary VA nursing home care the following must be met:

- a. The veteran must be medically and psychiatrically stable,
- b. The primary type of service needed must be documented,
- c. The anticipated length of stay is documented,
- d. The anticipated discharge disposition after physical rehabis documented,
- e. Priority is documented, and
- f. The veteran must be enrolled in the VA for health care.

## **Chapter 9**

### **Dependency and Indemnity Compensation**

#### General Description of the Benefit

DIC is a monthly benefit paid to eligible survivors of a:

- military service member who died while on active duty, -or-
- veteran whose death resulted from a service-related injury or disease, -or-
- veteran who is rated 100% VA Compensation for service-connected disability that was rated as totally disabling
  - for at least 10 years immediately before death, OR
  - since the veteran's release from active duty and for at least five years immediately preceding death, OR
  - for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

Pays approximately \$1,215/month with no offsets for other incomes. Tax-free. VA adds \$258 if the vet had 100% for eight or more years and spouse was married to vet for entire eight years. VA also adds \$310 for each dependent under age 18.

A surviving child may receive the DIC if he/she is:

- not included on the surviving spouse's DIC
- unmarried AND
- under age 18, or between the ages of 18 and 23 and attending school.

#### Forms Required

Forms 21-534EZ, 21-22, 21-4138

Even if the veteran has a 21-22 on file, the widow must fill out her own 21-22 in order for our Contact Officer to manage the case.

DIC can also be applied for by parents of the veteran but financial need must be established (fill out 21-535 rather than 21-534).

#### Considerations

DIC, Death Pension and accrued benefits can all be filed on the same 534

NOTE: financial portion of 21-534EZ is not required if filing for DIC only.

If the widow is receiving SBP, the SBP payment is reduced by the amount of the DIC.

**Note:** A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC. Widow's on DIC who remarry after age 57 may keep DIC. If they remarry prior to DIC they lose it and do not regain it after age 57 unless they are divorced or the husband dies.

## Chapter 10

### VA Appeals

#### General Description of the Benefit

If a veterans compensation claim is denied or is granted at a lower level than seems appropriate or if a VA Pension is denied, the vet may appeal the decision.

#### Forms Required

Do Notice of Disagreement on 21-4138.  
Follow w/ VA Form 9 when requested by VA

#### Considerations (Expand on these)

Several options exist if a veteran is not satisfied with a VA decision letter.

Reconsideration: This can be an option if the claim was denied due to the veteran not following through on his/her responsibility, especially if there was the possibility of miscommunication or mailing errors.

If a veteran has more evidence but failed to submit it in a timely manner, the VA will possibly grant a second look if the evidence is submitted as an attachment to a Form 21-4138 which requests "Reconsideration".

Also, if a veteran missed a C+P exam and can demonstrate that they contacted the VA and asked for a re-schedule or can show that they did not receive the notice in a timely manner due to being in Florida for the Winter or some other plausible explanation.

A request for Reconsideration is not a formal Notice of Disagreement. If granted, the process is usually much quicker than an NOD.

A Notice of Disagreement (Appeal) can simply be filed by writing a 21-4138 stating that the veteran disagrees with the VA's decision. In order to be successful the appeal must cite one of two basic reasons: New and Material Evidence or Clear and Unmistakable Error.

The VA will offer two options in its response: Decision Review Officer (DRO) or Formal Appeal.

Decision Review Officer (DRO): This option is less formal than the appeal and does not abrogate the veteran's right to file a formal appeal if not satisfied with the DRO's decision. The DRO may offer an informal conference by phone or in person and the veteran may submit new evidence at this time. The DRO is empowered to make binding decisions on the veteran's appeal.

Formal Appeal: The veteran may opt for a Formal Appeal instead of the DRO process or may opt for it after the DRO process if still dissatisfied.

The VA will send a Form 9 which must be completed.

The veteran will be given the choice of one of three venues for appeal:

**Board of Veterans Appeals (BVA) Washington DC**

The veteran may appear before the Board or may elect to have the Board decide the case based solely on evidence.

**Traveling Boards**

These Boards will hear the appeals in the Regional Office on a periodic basis. Their appearances at the VARO are infrequent and often the caseload is limited. Delays can be considerable.

**Teleconferencing**

For this type of hearing, the veteran will go to the VARO and appear before the Washington Board via teleconferencing. The vet can see and hear the members of the Board and they can see and hear the veteran. The veteran is usually accompanied by the DVS Contact Officer and/or the VSO.

# Chapter 11

## Obtaining Honorable Discharges

### General Description of the Benefit

Honorable discharges are required for a host of purposes including all benefit filings, retirement programs, SSA, veterans' preference and burials.

### Forms Required

SF – 180 (if corresponding via snail mail with the Records Center in St Louis)

### Considerations

Wartime vets who entered the service from Massachusetts: Call War Records at the Adjutant General's office in Milford 508-233-7780 (dial 1) FAX 508-233-7785  
Give: Name, address, D.O.B, Town from which entered, Branch, SVC# or SS#

Another option if you have access to the internet is to establish an account at the Adjutant General's website <http://170.63.159.77/NgWeb/logon.asp> To establish an account, pull up the website and then call the Adjutant General's office (War Records at the above number) to create a password.

All others: Records must be obtained from the National Personnel Records Center in St Louis. Two options exist for getting these records:

One is to access NPRC's website at [www.vetrecs.archives.gov](http://www.vetrecs.archives.gov) Scroll to the bottom of the page and click the red bar label "Request Military Records". Follow an easy to fill menu. Print a signature sheet and fax it to the listed FAX number. In two to three weeks, the discharge will be mailed to the veteran.

If you do not have access to the web, fill out an SF-180 form and mail it to the address shown on the back (NPRC, Military Records, 9700 Page avenue, St. Louis, MO 63132-5100)

**Urgent Burial** – If a discharge is required for burial and you and the family have exhausted all other immediate avenues including VARO and VA Medical, you may go to the NPRC website, request the discharge, have a family member sign the FAX sheet and then fax the signature sheet to NPRC at **1-314-801-0764 (Mark the sheet "Urgent – Burial")**. Note: this FAX number is **NOT** the FAX number shown on the signature sheet instruction page and should be used only for this purpose.

The rare requests for WW I discharges may occasionally be filled by calling the Worcester WW 1 Museum – 508-797-0334

## **Chapter 12**

### **Discharge Upgrade**

#### General Description of the Benefit

To attempt to change the type of discharge from something less than honorable to a higher level discharge. This might be a General, a Bad Conduct, an Other Than Honorable or a Dishonorable Discharge.

#### Forms Required

DD Form 293

Any pertinent support documentation which may include court records, psychiatric or medical records, letters from family members, clergy or buddies.

#### Considerations

The military is generally disinterested in upgrading discharges. Unless the veteran can prove that mitigating circumstances exist which are provable and material, the discharge upgrade is not usually granted.

Mail the Form 293 to the appropriate service Review Board at the following address:

Air Force Review Boards Agency  
SAF/MIBR  
550-C Street West, Suite 40  
Randolph AFB, TX 78150-4742

Army Review Boards Agency  
Support Division, St Louis  
9700 Page Avenue  
St Louis, MO 63132-5200

Navy Council of Personnel Boards  
720 Kennon Street S. E.  
Room 309 (NDRB)  
Washington Navy Yard, DC 20374-5023

U. S. Coast Guard  
Commandant (G-WPM)  
2100 Second Street, S.W. Room 5500  
Washington, DC 20593

## **Chapter 12**

### **Discharge Correction**

#### General Description of the Benefit

This differs from the discharge upgrade in that the veteran is simply attempting to make clerical corrections on the discharge. Examples are the correction of numbers (SS number, service number, dates), corrections of letter typos (spelling), the addition or change of a ship or unit, the addition of an awarded medal that is not shown.

#### Forms Required

DD Form 149

Support documentation can include award citations, letters from commanding officers/superiors/buddies, copies of orders, SS letters, military records.

#### Considerations

Mail the form and the support documentation to:

Army Review Boards Agency  
Support Division, St Louis  
9700 Page Avenue  
St. Louis, MO 63132

Navy Personnel Command  
Retired Records Section (PERS 312D2)  
9700 Page Avenue, Room 5409  
St. Louis, MO 63132

HQ AFPC/DPPPRK  
550 C Street West, Suite 12  
Randolph AFB, TX 78150-4714

Board for Correction of Military Records  
of the Coast Guard (C-60) Room 4100  
400 7<sup>th</sup> Street, SW  
Washington, DC 20590

## **Chapter 13**

### **Replacing Lost Medals**

#### General Description of the Benefit

If a living veteran or the family of a deceased veteran are seeking lost medals or medals that were never given to the veteran but are noted on his honorable discharge, continue to read this section.

If a veteran or family member claims that the veteran is entitled to a medal which is not listed on his discharge, this first requires a correction to the discharge. Refer to the previous chapter for this first step.

#### Forms Required

Form SF – 180 or a letter.

Copy of the honorable discharge.

#### Considerations

Write a letter (or SF-180) to one of the following addresses depending on the veteran's branch of service. The letter should include veteran's name, applicant's address and phone number, veteran's service number, SS number, Date and place of birth, VA claim number (if assigned). State that the request is for all award and emblems to which the veteran is entitled.

Attach a copy of honorable discharge.

Navy Personnel Command (Also for USMC)  
9700 Page Ave., Room 5409  
St. Louis, MO 63132

Army Personnel Command  
9700 Page Ave.  
St. Louis, MO 63132

Air Force Personnel Command  
9700 Page Ave.  
St. Louis, MO 63132

Commandant (PMM)  
U. S. Coast Guard Headquarters  
Washington, DC 20000

# Chapter 14

## War Bonuses

### General Description of the Benefit

Massachusetts provides a war bonus for veterans who entered the service from Massachusetts and served during wartime. This chapter will focus on the Welcome Home Bonus offered to Global War on Terrorism veterans and active duty personnel.

However, there is no moratorium on applying for wartime bonuses and World War II, Korea, Vietnam and Gulf War veterans who have not previously applied for their bonus are still eligible. Each war has a separate form.

### Forms Required

Forms may be obtained from the State Treasurers office by calling the Veterans' Bonus Division at 1-617-367-3900. Each war has a different form and different bonus amounts.

### Considerations

#### **Welcome Home Bonus**

You are eligible if you meet the following criteria: six months domicile in Massachusetts immediately prior to entry into the armed forces service, beginning September 11, 2001, and discharge under honorable conditions.

Servicemembers who served active duty in Iraq or Afghanistan receive \$1000.

Servicemembers with six months or more active service, stateside or outside the continental limits of the United States, receive \$500. Note: Active service shall not include ACDUTRA for NG or Reserves.

Service members with more than one combat tour may apply for the bonus for each combat tour.

### How to apply:

Fill out the first page of the form and the W-9 (bonus is tax-free but the Treasurer's Office needs a W-9 for all transactions).

Take the form to the town hall of residency at time of entry and have the Town Clerk fill out the second page.

Proof of residency must accompany the application. Some ideas for proof of residency could include:

Census documents  
W-2 form

School diplomas or transcripts  
Vehicle excise tax bill

Do not hesitate to contact the Treasurer's Office with questions or concerns about your application and accompanying documents.

Contact:

Office of the Treasurer  
One Ashburton Place, 12<sup>th</sup> Floor  
Boston, MA 02108  
617-367-9333, Ext. 350  
Fax: (617) 227-1622  
[www.mass.gov/treasury](http://www.mass.gov/treasury)

## Chapter 15

### VA Medical, Dental

#### General Description of the Benefit

Available to all veterans who were granted an other than dishonorable discharge, provided that they meet other requirements listed under Considerations below.

Veterans who are admitted to the VA Medical system may receive all of their medical care through the system if they wish including prescriptions.

If the desire to use an outside care provider, they must be seen once per year in the VA system to maintain their eligibility. The VA will fill prescriptions from outside care providers.

#### Forms Required

10-10 EZ

#### Considerations

Prior to November, 2004 any enlisted veteran who served before September 1980 and any officer veteran who served before October 1981 were eligible. Additionally, anyone who served after those dates was eligible provided they had served a minimum of 24 months.

In November, 2004 the VA established additional guidelines:

- Family income and assets are now considered. Currently family income must be less than \$54,000 (\$51,000 for a single veteran). Assets must be reported but do not disqualify an applicant. -or-
- Gulf War era within five years of discharge, -or-
- The veteran has a service-connected disability of 10% or greater -or-
- The veteran served boots-on-the-ground in Vietnam. -or-
- Camp Lejeune 1957 to 1987 -or-
- If the veteran is over 80 years old, the VA provides some leeway on income and assets but has not stated firm guidelines.

**Dental Care:** The VA will provide dental care in only a few instances. 1) If the veteran has a 100% SCD; 2) If a non-comp dental problem occurs within one year of discharge; 3) If the veteran is in a VA Rehab program or an inpatient in a VA hospital when the need for care occurs; 4) If the veteran has a service-connected dental injury.

An option is the Tufts Dental School (617-636-6828) which does work at significantly reduced rates or Community Health Centers.

**Eyeglasses/ Hearing aids**

VA eyeglasses and hearing aids are now available to anyone enrolled in VA Medical or who has a 10% SCD or higher. Free if meet means test.

For veterans who are not in the health care system, hearing loss must be service-connected to obtain free hearing aids.

## **Chapter 16**

### **CHAMPVA**

#### General Description of the Benefit

This is medical coverage for spouses and dependent children of veterans with a service-connected rating of 100%, total and permanent.

#### Forms Required

VA Form 10-10d Application for CHAMPVA Benefits

VA Form 10-7959c Certification of Other Health Insurance

#### Considerations

CHAMPVA card can be used for all medical providers who accept Medicare.

The program has a prescription component known as meds By Mail.

Department of Veterans Affairs  
Health Administration Center  
CHAMPVA Eligibility  
P. O. Box 469028  
Denver, CO 80246-9028

1-800-733-8387

# Chapter 17

## TRICARE

### General Description of the Benefit

TRICARE provides health coverage for regular and reserve/NG retirees and their families.

Regular retirees begin coverage at the moment of retirement from active service.

Reserve/NG commence coverage at age 60 when their retirement pension kicks in.

### Considerations

TRICARE may be used for most private care providers.

At age 65, both regular and reserve/NG retirees switch over to Medicare and a supplement such as TRICARE For Life or US Family Health Plan.

The veteran and the spouse retain their own coverage under TRICARE until 65 even if the other has moved to Medicare/TRICARE For Life.

Important phone numbers for Northeast United States are:

**Health Net Customer Service**  
1-877-TRICARE (1-877-874-2273)

**Defense Enrollment Eligibility Reporting System**  
1-800-538-9552

**TRICARE Mail Order Pharmacy**  
1-866-DoD TMOP (1-866-363-8667)

**TRICARE Retail Pharmacy**  
1-866-DoD TRRx (1-866-363-8779)

**TRICARE Dental Program**  
1-800-866-8499

**TRICARE Retiree Dental Plan**  
1-888-838-8737

**TRICARE For Life (TFL)**  
1-866-773-0404 TDD: 1-866-773-0405

**Fraud and Abuse Reporting**  
1-800-977-6761

Dependent Information must be kept up to date. Contact the DEERS program at the following number. The veteran must be present to contact DEERS and effect any change.

[DEERS](#)

1.800.538.9552

## **Chapter 18**

### **Retiree issues – DFAS / Pensions / SBP**

#### General Description of the Benefit

To make changes to the veteran's retirement package or dependents or in the event of the death of a military retiree, notify the Defense Finance and Accounting System (DFAS) by calling the DEERS system phone number noted below.

If the deceased veteran opted for and bought into the Survivors Benefit Plan (SBP) you should also contact the second number to initiate the survivor benefit.

#### Forms Required

Death Certificate

#### Considerations

Spouse should be available when the following numbers are called. The clerk may ask personal questions which are asked to verify their identification.

DEERS (Dependents Information) and Pay/SBP Problems  
1-800-321-1080

Notification of Death and Activation of SBP  
1-800-269-5170

## **Chapter 19**

### **CRSC / CRDP – Removing Compensation Offsets for Retirees**

#### General Description of the Benefit

Prior to January 2004, military retirees who had a VA service-connected disability rating were burdened with an offset in which their monthly military retirement pay was reduced by the amount of the VA compensation. Most veterans opted to receive the VA compensation and accept the reduction in their retirement pay since the VA compensation was tax-free.

In late 2003, legislation was passed which changed this unfair policy. Two offset-removal plans, CRSC and CRDP, were put in place depending on the cause of the service-connected disability. They are both explained in the following paragraphs.

#### **Combat-Related Special Compensation (CRSC)**

If the retiree's disability is the result of training exercises, actual combat, hazardous duty or instrumentality of war (equipment used in combat such as aircraft, artillery, munitions), you can help him file for an immediate removal of the offset. They will no longer have their military retirement pay reduced by the amount of their VA disability compensation. Instead they will receive both their full military retirement pay and their VA disability compensation.

The removal of the offset is not automatic and we must file for it.

#### **Concurrent Receipt and Disability Pay (CRDP)**

This applies to service-connected disabilities which are not combat-related or due to the instrumentality of war. Those offsets will be phased out over a ten-year period and need not be filed for. Thus far Congress has only legislated CRDP for combined compensation of 50% or greater.

You and the veteran do not need to do anything for CRDP

#### Forms Required for CRSC

DD Form 2860

VA Award Letter

DD-214

#### Considerations

Retirees have to apply to their respective branch of service to be approved for CRSC.

They must be in receipt of VA compensation; be in receipt of military retired pay or be in

suspended pay status due to receipt of VA compensation.

They must have an approved combat-related VA disability rating of 10% or greater.

Retirees must have 20 years of active service or, for reservists, 20 years of qualifying service. Please note that qualified reservists will not receive CRSC until they begin to receive retired pay at age 60.

If a retiree has several service-connected disabilities, some of which qualify for CRSC and some of which do not, file the Form DD 2860 for all items which qualify.

Mail application, DD-214 and VA award letter to the appropriate service at:

Secretary of the Navy Council of Review Boards  
Attn: Combat Related Special Compensation Board  
720 Kennon Street SE, Suite 309  
Washington Navy Yard, DC 20374-5023  
(Includes Marine Corps)

United States Air Force  
Disability Division (CRSC)  
550 C Street West, Suite 6  
Randolph AFB, TX 78150-4708

Department of the Army  
U.S. Army Physical Disability Agency  
Combat-Related Special Compensation (CRSC)  
200 Stovall Street  
Alexandria, Virginia 22332-0470

Commanding Officer (RAS)  
U. S. Coast Guard Personnel Service Center  
444 SE Quincy St.  
Topeka, KS 66683-3591

## Chapter 20

### VA Home Loans

#### General Description of the Benefit

The VA Loan Guaranty is not a loan. It is a process whereby the VA will “guarantee” a mortgage made by a bank or mortgage company. This means that the veteran must qualify financially for the loan just as anyone else would. The Guaranty simply allows him to purchase the home without having to make the minimum 20% down-payment required by most banks. The down-payment covers the bank’s expenses in the event of a default.

With the VA Loan Guaranty, if the veteran defaults, the VA will foreclose, will cover the banks deposit and then sell the property at auction. The major benefit of the Guaranty is that a veteran can purchase a home without needing the equity required for a typical deposit. The guaranty may only be used for the veteran’s primary home.

You should help the veteran or service member fill out an Application for Certificate of Eligibility and mail it to the VA Loan Center (address and phone at the end of this chapter). Applications can no longer be processed at the Regional Offices.

#### Forms Required

26-1880 - Application for Home Loan Certificate -or-

26-1817 - Application for Home Loan Certificate (Unremarried widow of member who died on active duty or Service-connected death) Note: may remarry after age 57.

#### Considerations

To be eligible the individual must meet one of the following sets of criteria:

**Veteran:** Complete at least 24 months of active service unless discharged for Early Out or for Hardship or completed period of call-up. In all cases must have served a minimum of 181 days peacetime or 90 days wartime.

**Active Duty Service Personnel:** If now on regular duty (not active duty for training), 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 not otherwise eligible and have completed a total of 6 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 were discharged with an honorable discharge, or were placed on the retired list, or were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service, or continue to serve in the Selected Reserves.

Note: Reservists who completed less than 6 years may be eligible if discharged for a service-connected disability.

**VA Eligibility Center Address and Telephone Number**

VA Loan Eligibility Center

PO Box 20729

Winston-Salem, NC 27120

Toll free number: 1-888-244-6711

E-mail: [nceligib@vba.va.gov](mailto:nceligib@vba.va.gov)

## **Chapter 21**

### **Death Benefits, Burial in National/State Veterans Cemetery, Grave Markers**

#### **Death Benefits**

##### General Description of the Benefit

Under certain circumstances the VA will pay a small funeral/burial benefit.

If the veteran died of service-connected disabilities, the claimant (person who paid for the funeral) is entitled to \$1,700 funeral benefit and \$300 plot allowance (if private cemetery).

If the veteran had a service-connected disability but it was not the cause of death or if the veteran had a VA Pension or died in a VA facility, the claimant is entitled to \$300 funeral benefit plus \$300 plot allowance (if private cemetery).

The VA will frequently calculate and add on a transportation allowance based on their mileage chart for transport from the VA facility to the funeral home and to the cemetery.

##### Forms Required

Form 21-530  
Funeral Invoice Paid by Claimant  
Plot Invoice or Deed (if private cemetery)  
Death Certificate

##### Considerations

File for cause of death if in doubt.

If the veteran is buried in a veterans' cemetery, the \$300 plot allowance is not paid.

### **Burial in National Cemetery/State Veteran Cemetery**

##### General Description of the Benefit

Veterans may be buried without cost in the Bourne National Cemetery or the State veterans' cemeteries in Agawam and Winchendon.

Arrangements may be made by the family through the funeral home at the time of death with a copy of the veteran's honorable discharge. The funeral home will also provide a flag.

The cemetery will provide a minimum two-person honor guard with at least one member from the veteran's branch of service.

Veteran's spouse and seriously disabled children may also be buried without cost. Children must have been helpless prior to their 18<sup>th</sup> birthday.

NG/Reservists must have been called to active duty or drilled for more than 20 years.

National Cemetery phone: 508-563-7113

Agawam Cemetery phone: 413-821-9500

Winchendon Cemetery phone: 978-297-9501

## **Grave Markers**

### General Description of the Benefit

Marker – can now obtain bronze or stone marker for private cemetery even if the grave is already marked. Also can opt for a medallion which can be attached to a headstone.

### Forms Required

40-1330 (Aug 2007 contains the new address for the Memorial Center)

40-1330M is used for the Medallion

DD-214

Death Certificate

### Considerations

Fill out items 1 through 16 on the 40-1330. The family then brings or mails the form to the cemetery officials who fill out items 17 through 28.

The cemetery officials are certifying that the marker is acceptable in their cemetery and that they will serve as consignee for the marker. This means that the marker may be shipped directly to them.

There is often an installation charge at the cemetery. The charge is not paid by the VA and must be borne by the family.

The completed form is then mailed to the VA's Memorial Program at the address noted in the forms instructions.

Completed forms and documents may now also be faxed at 1-800-455-7143.

## Chapter 22

### Life Insurance

#### General Description of the Benefit

#### **Service-Disabled Veterans Insurance**

A veteran can apply for S-DVI if honorably discharged after April 25, 1951, has a service-connected disability (even if only 0%), is in good health except for any service-connected conditions and applies within 2 years from the date VA grants the new service-connected disability.

A veteran may NOT apply for S-DVI based on an increase in an existing disability or granting of IU (Individual Unemployability based on a previously granted disability).

#### **SGLI, VGLI, NSLI**

These life insurance policies were usually offered while the veteran was on active duty. After discharge, options for retaining the policy were offered. Some veterans opted to continue the policy, many did not. Additionally, as the years went by, many veterans withdrew the cash value and closed these policies.

#### Forms Required

The four most frequently used forms are:

29-4364	Application for Service Disabled Insurance
29-0188	Application for Supplemental S-DVI
29-336	Designation of Beneficiary
29-4125	Claim for One Sum Payment

#### Considerations

The two most common contacts VSO's will have with VA insurance are application for Service-Disabled insurance for newly designated service-connected veterans and checking on the validity/currency of service group policies for families after the death of a veteran.

#### Service-Disabled Veterans Insurance (S-DVI)

This insurance is usually filed for immediately after the VA grants a service-connected disability. The maximum face amount which can be applied for is \$10,000. Fill out Form 29-4364 or apply online at [www.va.gov](http://www.va.gov).

Under certain conditions, the basic S-DVI policy provides for a waiver of premiums in case of total disability.

Policyholders who carry the basic S-DVI coverage and who become eligible for a waiver of premiums due to total disability can apply for and be granted additional Supplemental S-DVI of up to \$20,000 if eligible for a waiver of premiums, apply for the coverage within one year from notice of the grant of waiver and are under age 65. Use form 29-0188.

SGLI, VGLI, NSLI

After the death of a veteran, if the family holds a policy or if they simply believe that the veteran may have had a policy, call one of the following numbers and provide the veterans name and either a policy number or the veteran's social security number. The VA representative can quickly let you know if a policy is in force:

VSLI 1951 – 1956 or SGLI 1965 to Present      1-800-419-1473

NSLI 1940 - 1951      1-800-669-8477

If a policy is in force, fill out VA Form 29-4125 and mail it with a copy of the death certificate to the VA's Philadelphia Insurance office at the address shown on the form.

## Chapter 23

### License Plates

#### General Description of the Benefit

License Plates are available through the Department of Motor Vehicles for the majority of honorably discharged veterans. The most common plate is the Veteran's plate – available for a fee to all wartime veterans. An optional decal is also available for the veteran's branch of service.

Some other plates also require a fee, some do not. Most require only a copy of the veteran's DD-214 since that normally lists most of the various criteria for qualifying for a particular plate (Bronze Star, Purple Heart etc.)

#### Considerations

##### Veteran plate

Any war veteran as defined by M.G.L. ch. 4, s.7, clause 43 is eligible for this plate. With the exceptions noted below, a fee will be charged. Proceeds will benefit the Soldiers Homes in Chelsea and Holyoke.

##### Legion of Valor plate (No fee)

One Legion of Valor license plate may be issued to those veterans who provide satisfactory evidence of membership in the Legion of Valor of the United States of America, Inc. A surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

##### EX-POW plate (No Fee)

One EX-POW license plate may be issued to former prisoners of war, defined as any regular member of the military forces of the United States who was captured and incarcerated by an enemy of the United States during an armed conflict.

Presentation of satisfactory evidence of POW status is required.

A surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

##### Purple Heart plate (No Fee)

One Purple Heart license plate may be issued to those veterans who have been awarded the "Purple Heart" medal. In addition, a surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

##### Pearl Harbor Survivor plate (No Fee)

All military personnel on active duty at Pearl Harbor on December 7, 1941, as verified by the Department of Defense, are eligible for this plate. A surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

Silver Star, Bronze Star, and Distinguished Flying Cross plate (No Fee)

One “Silver Star,” “Bronze Star,” or “Distinguished Flying Cross” license plate may be issued to those veterans who have been awarded the “SS” medal, “BS” medal, or “DFC”. In addition, a surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

Gold Star Family plate (No Fee)

Distinctive Gold Star Family plates are available without charge to parents, children, or spouses of those killed in action.

Contact

Registry of Motor Vehicles

617-351-9322

Disability Veteran plate

Veterans’ plates with handicap symbol are acquired through the Medical Affairs Branch of the RMV. A veteran must be at least 60% disabled to apply.

Contact

Registry of Motor Vehicles, Medical Affairs Branch

617-351-9222

[www.mass.gov/rmv/medical/plates\\_placs.htm](http://www.mass.gov/rmv/medical/plates_placs.htm)

## **Chapter 24**

### **Motor Vehicle Exemptions**

#### **(Excise Tax, Sales Tax, Registration)**

##### General Description of the Benefit

A number of exemptions exist related to motor vehicles depending on type of veterans disability or award.

##### Considerations

##### **Motor vehicle registration and Excise Tax exemption for disabled veterans**

Disabled veterans who by reason of service in the U.S. armed forces have suffered the loss of, or permanent loss of, the use of one or both hands or feet, or who have permanent impairment of vision in both eyes, or any other significant disability as determined by the Medical Affairs Branch of the Registry of Motor Vehicles (M.G.L. c. 90, s.8c), are eligible to receive, free of charge, disabled veterans motor vehicle registration plates and are exempt from the biannual registration renewal fee.

##### Contact

Registry of Motor Vehicles  
Medical Affairs Branch  
630 Washington Street  
Boston, MA 02111  
(617) 351-9222      Toll Free 1-800-858-3926  
[www.state.ma.us/rmv/index.htm](http://www.state.ma.us/rmv/index.htm)

##### Mailing Address:

P.O. Box 199100  
Boston, MA 02119-9100

##### **Sales tax exemption for disabled veterans**

Disabled veterans who by reason of service in the U.S. armed forces have suffered the loss of, or permanent loss of the use of, both legs or both arms or one leg and one arm and /or qualified for a handicapped plate (see statute for details regarding DMV medical board) are eligible for a motor vehicle sales tax exemption (applicable only to one motor vehicle owned and registered for personal, non-commercial use).

##### Contact

Department of Revenue  
19 Staniford Street  
Boston, MA 02114  
(617) 887-6367  
[www.state.ma.us/dor](http://www.state.ma.us/dor)

##### Mailing Address

P.O. Box 9655  
Boston, MA 02114-9655

**Motor vehicle registration exemption for ex-prisoners of war**

All veterans of any war or military action who, in the course of duty, have been captured and incarcerated by an enemy of the U.S. during an armed conflict are eligible to receive, free of charge, ex-prisoner of war motor vehicle registration plates and are exempt from the biannual registration renewal fee. Presentation of satisfactory evidence of such prisoner of war status is required. A surviving spouse will be able to keep this plate until he/she remarries, or fails to renew or cancels such registration, but an annual fee would then be required.

Contact

Registry of Motor Vehicles  
Special Plates (Vanity) Section  
1 Copley Place, 3<sup>rd</sup> Floor  
Boston, MA 02116  
(617) 351-9322

Mailing Address

P.O. Box 199100  
Boston, MA 02119-9100

**Excise tax exemption for ex-prisoners of war\* and disabled veterans**

Disabled veterans of World War I, World War II, Korea, or Vietnam who by reason of service in the U.S. armed forces have suffered the loss of, or permanent loss of the use of, one or both feet or one or both hands or the loss of sight in one eye or who have permanent impairment of vision of both eyes and/or qualified for a handicapped plate (see statute for details regarding DMV medical board) and are certified by the U.S. Department of Veterans Affairs are eligible for motor vehicle excise exemption (applicable only to one motor vehicle owned and registered for personal, non-commercial use).

To qualify for the excise tax exemption under the Handicap Plate, the assessors office in your town will be looking for a "Plate Letter" from RMV which states that the veteran is the holder of such a plate. To request a plate letter, write to RMV, PO Box 199100, Boston, MA 02119.

\*For ex-prisoners of war, and their surviving spouse, the law allowing the exemption for the motor vehicle excise must be accepted by the city or town to be applicable.

Contact

Department of Revenue  
Division of Local Services  
51 Sleeper Street, 5<sup>th</sup> floor  
Boston, MA 02210  
(617) 626-2300  
[www.state.ma.us/dor](http://www.state.ma.us/dor)

Mailing Address

P.O. Box 9490  
Boston, MA 02205-9490

Fax: (617) 626-2330

## **Chapter 25**

### **Education – GI Bill**

#### General Description of the Benefit

Pays for the veteran to attend college for 36 months. Pays approximately \$1,101 per month (2008) directly to the veteran

#### Requirements

\$1,200 buy-in while on active duty.

Fully Honorable discharge (no Under Honorable Conditions)

Three years of active duty

30-months minimum of 3-year obligation if discharged for SCD, hardship, medical or RIF

High school diploma or GED (or 12 hours of college credits)

VA Form 22-1990 to initiate benefit

If training has already started, initiate benefit with VA Form 22-1999

#### Considerations

Eligibility expires 15 years after discharge.

If a veteran's discharge is upgraded to Honorable, eligibility begins on the date of upgrade.

Monthly verification is done by the veteran at the college. This does not involve the VSO.

Options include VA Form 22-8979 or a toll-free phone system (IVR) or via the internet (WAVE).

Questions may be answered at 1-888-GIBILL-1 (1-888-442-4551)

#### Post 9/11 For Dependents

Veteran may make a one-time decision to transfer benefits to a dependent.

If more than 6 years of service, must re-up for four more years.

If more than 10 years of service and ineligible to re-up for a full four more years, must serve the maximum amount of time allowed.

## **Chapter 26**

### **Education – Dependents of 100% SCD's or KIA's (DEA – Chapter 35)**

#### General Description of the Benefit

Pays for college for the spouse or children of a veteran who is 100% SCD (total and permanent) or who died in service or died from other causes but with 100%SCD or who is detained by a foreign power (POW). Pays approximately \$957 per month (2013 ) directly to the student to attend college for 45 months.

#### Requirements

VA Form 22-5490 to initiate benefit

If training has already started, initiate benefit with VA Form 22-1999

#### Considerations

For dependents of 100% SCD veterans, eligibility expires 10 years after date on which veteran was awarded 100% total and permanent.

For dependents of POW's, eligibility expires 10 years and 91 days after the date on which the serviceman was listed as captive or missing.

For dependents of a serviceman who died in service, eligibility expires 20 years after date of death.

Monthly verification is done by the student at the college. This does not involve the VSO. Student must submit VA Form 22-8979 to the VA Regional office.

Questions may be answered at 1-888-GIBILL-1 (1-888-442-4551)

## **Chapter 27**

### **Fuel Assistance**

#### General Description of the Benefit

The Low Income Home Energy Assistance Program (LIHEAP), usually called fuel assistance, helps low-income households in Massachusetts pay their heating bills. LIHEAP eligibility is based on gross household income. Chapter 115 recipients are automatically eligible due to their income level (especially budgets 1 and 2). The actual amount of assistance depends on total income. Both homeowners and renters in Massachusetts may apply for this low-income energy assistance program.

#### Forms Required

LIHEAP Application form with the following documentation:

- Names, birthdates, and Social Security numbers of all household members
- Picture I.D. for the head of household
- Proof of income for past 30 days for all household members 18 or older.
- Copy of current heating bill

If you rent your home and heat is included in your rent, a copy of your lease.

Letter from VSO stating that veteran/widow receives Chapter 115 (note only O/B and Fuel; do not note medical reimbursals)

#### Considerations

Veterans/widows receiving Chapter 115 benefits may also apply for the LIHEAP benefit in addition to their Ch 115.

Veterans/widows not receiving Non-Chapter 115 may also apply for LIHEAP by filling out the form but they are not automatic.

If you do not know the contact information for the Fuel Assistance office in your area, call toll-free at 1-800-632-8175 for information. Must reapply each year. After the first year, veteran will get an application in the mail. Fuel assistance may be applied for at any time during the heating season, up until April 30.

If LIHEAP benefits are used up prior to April 1, and the veteran/widow is receiving Chapter 115, have them obtain a letter from LIHEAP stating that benefits are done. Then apply for the once-per-year extra fuel help from DVS (currently \$500).

# Chapter 28

## Property Tax Exemptions

### General Description of the Benefit

This exemption is a discharge from the obligation to pay all or a portion of the veteran's or widow's property tax.

Clauses 22, 22A, 22B, 22C, 22D and 22E of Section 5 of MGL Chapter 59 provide exemptions to certain veterans who were not dishonorably discharged and who meet certain residency requirements, and their spouses, surviving spouses or surviving parents. All eligibility requirements must be met as of July 1 of the tax year.

File annually with the assessors office where the property is located on or before December 15, or 3 months after the actual tax bills are mailed, whichever is later. Depending on circumstances, many veterans need only apply once. Have them check with the assessor for their particular situation.

### Forms Required

DD-214, MA Tax Exemption letter from VA dated July 1, evidence of ownership, Assessor's application form

### Considerations

#### **Residency Requirements**

A veteran must (1) have been a Massachusetts domiciliary for at least six months before entering the service OR (2) have lived in Massachusetts for at least 5 years unless the city or town has accepted an alternative local option provision. If that option is accepted, a veteran not domiciled in Massachusetts for at least six months before entering the service must have lived in the state at least 1 year.

#### **Domicile**

The veteran, or if deceased, the veteran's surviving spouse or parent, must occupy the property as his or her domicile on July 1 of the tax year.

#### **Ownership**

1. Must possess sufficient ownership interest in the domicile as of July 1 of the tax year. Ownership interest worth at least an amount ranging from \$2,000 to \$10,000, depending on the exemption. The person may own this interest solely, as a joint owner or as a tenant in common.
2. The holder of a life estate satisfies the ownership requirement.
3. If the domicile is held in a trust, a person can only satisfy the ownership interest if he or she is a trustee or co-trustee of that trust, and possesses a sufficient beneficial interest in the domicile through that trust.

## **Categories of Exemptions**

The following are brief summaries of requirements and exemption amounts for each class of exemption. Refer to MGL Chapter 59, Section 5, Clause 22 for more details.

If the subject property is greater than a single-family house, only that fraction that corresponds to the part occupied by the veteran, or if deceased, the surviving spouse, is allowed.

### Clause 22 - \$400

Veterans with a VA SCD of 10% to 90%, Purple Heart, Gold Star mothers and fathers, spouses (if domicile owned by spouse) and surviving spouses (who do not remarry) of Clause 22 veterans..

### Clause 22A - \$750

Veterans who (1) suffered in the line of duty the loss or permanent loss of use on one foot or one hand or one eye, or (2) received the Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross, and their spouses or surviving spouses.

### Clause 22B - \$1,250

Veterans who suffered in the line of duty the loss or permanent loss of use of both feet or both hands or both eyes, and their spouses or surviving spouses.

### Clause 22C - \$1,500

Veterans who (1) suffered total disability in the line of duty and (2) who received assistance in acquiring “specially adapted housing” which they own and occupy as their domicile, and their spouses or surviving spouses.

### Clause 22D – Full

Surviving spouses (who do not remarry) of servicemen/veterans who died due to injury/disease from being in a combat zone, or are missing and presumed dead due to combat. Spouse must have lived in MA for at least 5 years OR the serviceman had to have been a MA domiciliary for at least six months before entering the service.

Surviving spouses of service members who died or were presumed dead from combat on or after September 11, 2001 may also receive retroactive exemptions beginning as early as fiscal year 2003.

### Clause 22E - \$1000

This exemption is available to veterans who suffered 100% SCD total disability in the line of duty and are incapable of working, and their spouses or surviving spouses.

### Paraplegic – Total Exemption

This exemption is available to veterans who are certified by the Veterans Administration as paraplegic and their surviving spouses.

### Special Considerations allowed by Cities and Towns

Several cities and towns throughout the Commonwealth allow for the doubling of tax exemptions regarding the above clauses. It is advised that you check with your local assessor to determine your exemption policy.

## **Chapter 29**

### **Miscellaneous Topics**

#### **Computers (from VA)**

Veterans will occasionally ask if you can help them obtain computers from the VA.

This is not something the VSO can accomplish. This must be done thru MEDICAL system and we do not play a role nor does VA Regional. The two situations which may provide computers for *disabled* veterans are:

- 1) If Voc Rehab says it's necessary for veteran's well-being
- 2) If Doctor prescribes as part of rehabilitation.

**We will add topics to this section as suggestions are received.**

## Chapter 30

### VA Forms and Titles

*(Frequently used forms are in bold print)*

Form No.	Medical Forms
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<b>10-10d</b>	<b>ChampVA Application</b>
10-10 EC	Long-Term Care
<b>10-10EZ</b>	<b>Medical System</b>
<b>10-10EZR</b>	<b>Means Test</b>
10-0103	Home and Structural Modifications
10-0411	VA Transitional Pharmacy
<b>10-0426</b>	<b>ChampVA Meds by Mail Order</b>
10-583	Claim for Payment of Unauthorized Medical Services
10-1394	Motor Vehicle Adaptive Equipment
<b>10-7959C</b>	<b>ChampVA OHI (Other Health insurance) Certification</b>
10-8678	Clothing Allowance

Form No.	General VA Administrative Forms
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20-572	Request for Change of Address/Cancellation of Direct Deposit
20-5655	Financial Status Report

Form No.	Compensation and Pension Forms
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<b>21-22</b>	<b>Appt of Veterans Service Organization as Claimant Representative</b>
21-22a	Appointment of Individual as Claimant Representative
21-0304	Application for Spina Bifida Benefits
21-0510	Eligibility Verification Report Instructions
21-0514-1	Parents DIC Eligibility Verification Report
21-0516-1	EVR Report – VA Pension Changes to Income
<b>21-526EZ</b>	<b>Veterans Application for Compensation</b>
<b>21-527EZ</b>	<b>Veterans Application for Pension or Aid and Attendance</b>
<b>21-530</b>	<b>Application for Burial Benefits</b>
<b>21-534EZ</b>	<b>Application for DIC, Spouse’s Pension, A+A and Accrued Benefits</b>
21-535	Application for DIC for Parent
21-601	Application for Reimb from Accrued Amount Due to Deceased Beneficiary
21-674	Request for Approval of School Attendance
<b>21-686c</b>	<b>Declaration of Status of Dependents</b>
21-2008	Application for Burial Flag
<b>21-2680</b>	<b>Aid + Attendance medical Report (Doctor)</b>
<b>21-4138</b>	<b>Statement in Support of Claim</b>
<b>21-4142</b>	<b>Release of Information to the VA, Authorization and Consent</b>
21-4502	Application for Automobile Adaptive Equipment
21-4703	Fiduciary Agreement
21-6753	Original or Amended DIC Award
<b>21-8416</b>	<b>Medical Expense Report</b>
21-8678	Application for Annual Clothing Allowance
<b>21-8940</b>	<b>Application for Increased Compensation Based on Unemployability</b>
21-8951-2	Waiver of VA Compensation or Pension to Receive Military Pay

<b>Form No.</b>	<b>Finance and Budget Forms</b>
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<b>24-0296</b> 24-5281	<b>Direct Deposit Enrollment</b> Application for Refund of Education Contributions
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<b>Form No.</b>	<b>Insurance Forms</b>
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29-336	Designation of Beneficiary – Government Life Insurance
29-1546	Application for Cash Surrender Value/Policy Loan
<b>29-4125</b>	<b>Claim for One Sum Payment - Government Life Insurance</b>
<b>29-4364</b>	<b>Application for Service-Disabled Insurance</b>

<b>Form No.</b>	<b>Education Forms</b>
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<b>22-1990</b>	<b>Application for VA Education Benefits</b>
22-1990t	Application/Enrollment Certification for Individualized Tutorial Assistance
22-1995	Request for Change of Program or Place of Training
22-1999c	Certif of Affirmation of Enrollment Agreement – Correspondence Course
<b>22-5490</b>	<b>Application for Survivor's and Dependents Educational Assistance</b>
22-5495	Req for Change of Program or Place of Training – Survivor/Dependent Educational Assistance
22-6553c	Monthly Certification of Flight Training
22-8690	Time Record (Work Study Program)
22-8691	Application for Work Study Allowance
22-8873	Supp. Info for Change of Program or Re-Enroll After Unsat Attendance/Progress

<b>Form No.</b>	<b>Loan Guarantee Forms</b>
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26-0286	VA Loan Summary Sheet
26-0503	Federal Collection Policy Notice
26-0592	Counseling Checklist for Military Home Buyers
26-1802a	HUD/VA Addendum to Uniform Residential Loan Application
26-1814	Batch Transmittal – Loan Code Sheet
26-1817	Req for Determ of VA Guarantee Eligibility – Unremarried Surviving Spouse
26-1820	Report and Certification of Loan Disbursement
26-1839	Compliance Inspection Report
26-1844	Request for Acceptance of Changes in Approved Drawings/Specs
26-1847	Request for Postponement of Offsite or Onsite Exterior Improvements
26-1852	Description of Materials
<b>26-1880</b>	<b>Request for Certificate of Eligibility for VA Home Loan Benefit</b>
26-6382	Statement of Purchasers or Owner Assuming Sellers Loan
26-6393	Loan Analysis
26-6681	Fee or Roster Designation – Appl for Fee Personnel Designation
26-6684	Statement of Fees – Appraisers or Compliance Inspectors
26-6705	Offer to Purchase and Contract of Sales
26-6705b	Credit Statement of Prospective Purchaser
26-6807	Financial Statement
26-8630	Manufactured Home Loan Claim Under Loan Guaranty
26-8712	Manufactured Home Appraisal Report
26-8736	Appl For Authority to Close Loans on an Automatic Basis – Non-Supervised Lenders
26-8736a	Non-Supervised Lenders Nomination & Recommendation of Credit Underwriter
26-8791	VA Affirmative Marketing Certification
26-8812	VA Equal Opportunity Lender Certification
26-8937	Verification of VA Benefit-Related Indebtedness

<b>Form No.</b>	<b>Voc-Rehab and Employment Forms</b>
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<b>28-1900</b>	<b>Disabled Veteran's Application for Vocational Rehabilitation</b>
28-1902	Counseling Record – Personal Information
28-1902n	Counseling Record – Narrative Report
28-8872	Rehabilitation Plan
28-8872a	Rehabilitation Plan – Continuation Sheet
28-8890	Important Information about Rehabilitation Benefits

<b>Form No.</b>	<b>Other Forms Used By The VA and Other Agencies</b>
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<b>DD 149</b>	<b>Application for Correction of Military Records</b>
<b>DD 293</b>	<b>Application for the Review of Discharge or Dismissal from the Armed Forces</b>
<b>SF 15</b>	<b>Application for 10-Point Veteran's Preference</b>
<b>SF 180</b>	<b>Request Pertaining to Military Records</b>
SGLV 8283	Claim for Death Benefits – Form Returned to Office of SGLI
SGLV 8285	Request for Insurance – Service Group Life Insurance
SGLV 8286	Service Group Life Insurance Election and Certificate
SGLV 8714	Application for Veterans Group Life Insurance
VA8	Certification of Appeal
<b>VA9</b>	<b>Appeal to Board of Appeals</b>
VA-3288	Request for and Consent to Release of Information from Claimant's Records
VA4107	Notice of Procedural and Appellate Rights
<b>40-1330</b>	<b>Application for Headstone/Marker at Private Cemetery</b>
40-1330M	Application for Headstone Medallion at Private Cemetery



(This is the Home Page for the National Veterans Training Institute. Click on Web Links and follow the desired path).

**Recently-Discharged Veterans:** Some OIF/OEF Vets because of obvious mission requirements, do not attend the required Transition Workshops (**TAP/ACAP** Program); Local bases have an agreement with DOD/VA/DOL-VETS which allows these Vets to attend the local seminars up to six months after discharge.

**Hanscom AFB** – 781-377-4222 – [judy.tipton@hanscom.af.mil](mailto:judy.tipton@hanscom.af.mil)

**Coast Guard/Boston** – 617-223-3479 – [Jkononchuk@ISCBoston.uscg.mil](mailto:Jkononchuk@ISCBoston.uscg.mil)

**Newport NS (USN/USMC)** – 401-841-6920 – [walter.shaughnessy@navy.mil](mailto:walter.shaughnessy@navy.mil)

**Devens RFTA** – 732-532-1906 – [john.bohichik@us.army.mil](mailto:john.bohichik@us.army.mil)

**Demobilization Briefings** for the National Guard - Milford, MA 1-508-473-3350

### **Selective Service System**

Selective Service System, P.O. Box 94638, Palatine, IL 60094-4638. Call 847-688-6888.

**We will add topics to this section as suggestions are received.**