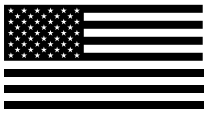
Quick Guide to Veterans Resources

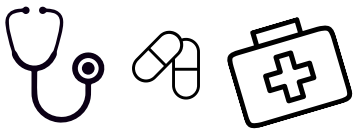
The United States Department of Veterans Affairs (VA) provides a wide variety of benefits to Veterans and their families. The VA has offices in every state va.gov/directory/guide/allstate.asp. Every state has its own Veterans Affairs agency: va.gov/statedva.htm. The VA provides health care, financial and housing services, caregiver support, and partners with other organizations to offer more services to Veterans.



VA Health Care:

VA Health Care is not traditional health insurance, though it does meet the Affordable Care Act's requirement of having "minimum essential health coverage." Veterans who served in the active military and did not receive a dishonorable discharge may be eligible for VA Health Care. Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months. This minimum duty requirement may not apply if you served prior to September 7, 1980, or if you were discharged for a disability or a hardship.

All Veterans receive coverage for most health care services, but only some will qualify for added benefits like dental care. The full list of your covered benefits depends on:



- Your priority group, **and**
- The advice of your VA primary care provider, **and**
- The medical standards for treating any health conditions you may have

There are 8 priority groups whose factors include military service history, disability rating, income level, Medicaid eligibility, and other benefits you may be receiving. Veterans with disabilities connected to service are assigned a higher priority: va.gov/health-care/eligibility/priority-groups. Veterans who need help applying for health benefits can:

- Call the VA at 877-222-8387 or contact your state Veterans agency: va.gov/statedva.htm
- Request a trained representative: ebenefits.va.gov/ebenefits/manage/representative

VA Health Care & Other Health Insurance:

When you get care at a VA facility, VA Health Care can work with other insurance such as private plans, Medicare, Medicaid, or TRICARE: va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance. When other insurers pay the VA for your care, the VA may use the funds to offset your VA co-payment. Your payments for VA Health Care may count towards your other insurer's deductible or out-of-pocket maximum.

VA Disability Compensation:

VA Disability Compensation is a monthly, tax-free payment if you have a physical or mental health condition that developed before, during, or after service. A Veteran must have a disability rating for a service-connected condition:

- An "in-service disability claim" is from an illness or injury while serving in the military
- A "pre-service disability claim" is a condition that existed before service, but serving made the condition worse
- A "post-service disability claim" is related to your service, but did not appear until after service ended

For Veterans separated from service for a medical condition, the U.S. Department of Defense Disability Process begins automatically. For all others, you must file a claim. First, a VA physician performs a Compensation and Pension Exam (C&P Exam) and sends it to the VA Rating Authority. Veterans submit copies of evidence, like medical reports and a commander's statement. The Rating Authority determines whether the medical condition is on the Veterans Affairs Schedule for Rating Disabilities (VASRD). This VASRD disability rating is adjusted to the nearest 10% in increments up to 100%. The higher the rating, the higher the compensation. Ratings of 30% or higher may also qualify spouses and dependents for benefits. Veterans can file a claim:

- by mail, with this form: vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf
- in person, at a regional office: va.gov/find-locations/?facilityType=benefits
- with the help of an accredited representative: va.gov/disability/get-help-filing-claim. No one can charge you a fee for helping you file your claim. If you are denied and choose to appeal, an accredited representative or attorney can charge a fee for that appeal.

VA Caregiver Support Services:
The VA Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers legal and financial services for designated family caregivers of eligible Veterans who are seriously injured. The Veteran and family member caregiver complete the application process together. The process has ten steps, including assessments and training: caregiver.va.gov/pdfs/MIssionAct/CSP_PCAFC_Booklet_102120_Approved_Final.pdf#. The VA provides Caregiver Support Coordinators to help with enrollment. caregiver.va.gov/support/New_CSC_Page.asp

The National Alliance for Caregiving also provides access to no-cost respite care for military or Veteran caregivers: hiddenheroes.org/respite

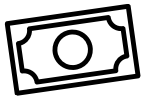


Housing: The VA provides housing assistance through a variety of loans and programs to help Veterans with disabilities, Veterans facing homelessness, and aging Veterans:

- VA Loans to Buy, Refinance, or Improve a Home: va.gov/housing-assistance
- Disabled Veteran Housing Assistance helps Veterans with disabilities related to service or aging make adaptations to their homes. For Veterans temporarily living with a family member, these loans and grants may pay for necessary changes to that home: va.gov/housing-assistance/disability-housing-grants
- Veterans Homeless Services and Resources: va.gov/HOMELESS/for_homeless_veterans.asp
- Housing Help for Older Veterans provides in-home care, assisted living, and retirement homes for Veterans: usa.gov/veteran-housing#item-214070

VA Partnerships: The VA partners with other organizations to provide resources to Veterans and their families. To learn about these benefits, sign up for the monthly newsletter: va.gov/VetResources. Benefits have included discounts on Amazon Prime membership and Amtrak, free yoga, help to quit smoking, free flu shots, service dogs, free toolboxes, and much more. Download a free VA Welcome Kit: va.gov/welcome-kit. Other examples of partnerships:

- Hiring Our Heroes helps Veterans, transitioning service members, and military spouses find employment: www.hiringourheroes.org
- Social Security Administration's Ticket to Work connects Veterans with disabilities to employment support services: choosework.ssa.gov



FMLA Military Caregiver Leave: The Family and Medical Leave Act (FMLA) includes Military Caregiver Leave, which allows a spouse, parent, child, or next of kin to care for a qualifying Veteran and receive up to 26 weeks of unpaid, job-protected leave from work in a 12-month period. For details: dol.gov/sites/dolgov/files/WHD/legacy/files/whdfs28mb.pdf

FMLA Qualifying Exigency Leave: The FMLA may also provide up to 12 weeks of unpaid, job-protected leave when urgent demands arise out of the foreign deployment of the employee's spouse, child, or parent. This urgent need is called a "qualifying exigency." For details: dol.gov/sites/dolgov/files/WHD/legacy/files/whdfs28mc.pdf

Other Federal Laws That Protect Veterans: Veterans with disabilities are protected from discrimination in the workplace under the Americans with Disabilities Act (ADA) and Uniformed Services Employment and Reemployment Rights Act (USERRA). USERRA requires employers to make reasonable efforts to accommodate Veterans with disabilities and provides up to 2 years for Veterans to return to their jobs. USERRA also requires employers to reemploy qualified returning service members in the same jobs, with the same seniority, status, and pay. For details: dol.gov/agencies/vets/programs/userra/aboutuserra. For information about the ADA & Veterans: eeoc.gov/laws/guidance/veterans-and-americans-disabilities-act-guide-employers. For information about employment rights: TriageCancer.org/Employment.

Legal Assistance for Military Members & Veterans:

- For VA benefits claims, contact a VA-recognized Veterans Service Organization (VSO) that help for free: va.gov/vso
- American Bar Association Military & Veterans Legal Center: americanbar.org/groups/legal_services/milvets/aba_home_front
- ABA Military Pro Bono Project: militaryprobono.org
- Stateside Legal: statesidelegal.org



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