



# Compensation and Benefits Handbook

For Seriously Ill and Injured Members of the Armed Forces



# Welcome

Welcome to the **Wounded, Ill and Injured Compensation & Benefits Handbook**.

This handbook is designed to help Service members who are wounded, ill and injured, as well as the family members who are taking care of them, navigate through the military and veteran disability, evaluation, compensation, and benefits programs that are designed to help them.

This Handbook may be accessed electronically at the following web sites:

<http://turbotap.org>

<https://www.nko.navy.mil>

<https://www.aw2.army.mil>

<https://www.my.af.mil/gcss-af/USAF/AFP40/d/1073755231/Files/C&BHandbook.pdf>

<http://woundedwarriorregiment.org/WWR.aspx>

<http://www.woundedwarrior.af.mil>



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THE SECRETARY OF DEFENSE  
1000 DEFENSE PENTAGON  
WASHINGTON, DC 20301-1000

October 1, 2008

### To our Recovering Service Members and Their Families

I thank you for your service to our country and appreciate the sacrifices you have made for your fellow Americans. Caring properly for you and your family is one of our highest priorities. We owe you and your family the very best this country can provide.

This handbook is one part of the continuous process of improving your care and support. It compiles into one resource the relevant information that you and your family previously had to search through numerous sources to find. This booklet can be an excellent tool to help you understand your service's Disability Evaluation System and the compensation and benefits that are available to you from numerous federal and state agencies during and after your recovery. It is not, however, intended to be a replacement for your chain of command or your medical and non-medical care providers. The best source of information has always been, and will continue to be, those dedicated professionals who are there to help you navigate the systems of health care and benefits among the numerous federal agencies involved in your recovery, rehabilitation, and reintegration. Because every person will have different requirements, your medical and non-medical support staff will help design an individual plan to ensure that you and your family receive the support and benefits you need during your recovery, rehabilitation, and reintegration.

You and your fellow patriots who volunteered to serve in our armed forces have no equal in the world. Our responsibility is to provide you care that is unequalled in the world. We owe this to you.  
We will deliver this to you.

A handwritten signature in black ink, appearing to read "Robert M. Gates".





# RECOVERY





# Chapter 1:

RECOVERY

## The Process of Becoming Eligible for Compensation and Benefits



# Chapter 1:

## **The Process of Becoming Eligible for Compensation and Benefits**

When you become wounded, injured, or ill as a member of the armed forces, a formal set of rules is in place to make sure you receive all of the benefits for which you are eligible. This process is called the Disability Evaluation System (DES) and it operates under public law (Title 10 and Title 38) to ensure you are treated fairly. In this chapter, you will find an overview of the DES, how the parts of the system work, including the Medical Evaluation Board (MEB) and the Physical Evaluation Board (PEB). This chapter includes the new pilot program, currently running in the National Capital Region, that streamlines the process, as well as a brief discussion of how disability ratings are determined, what they mean, and how you can appeal the decisions made by the PEB in your case if needed.





## Section 1:

# The Disability Evaluation System (DES) Process

Each military department has established its own procedures under public law and Department of Defense (DoD) guidelines for running the DES. While there are some differences between the services, all have the same general steps:

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

When you suffer a wound, illness, or injury, the doctors and staff of an appropriate medical facility will treat you. For many members, this is the end of the process if they are cured of the disease or fully recover from their wound or injury. For a small number of members, a wound, illness, or injury can result in a permanent condition that may make them unfit for continued duty in their current job. If you suffer a permanent or long-lasting effect from a wound, illness, or injury, the doctor will refer you to the DES process by writing a narrative summary of your condition. The doctor sends your case summary and a copy of your medical record to the nearest designated military treatment facility commander, who assigns a Physical Evaluation Board Liaison Officer (PEBLO) to assist you in your steps through the DES process.

Each service uses a slightly different method to enter a member into the DES. Additionally, because of unique missions and the individual member's job classification, retention standards can vary. The Army, for instance, uses a physical profile system that measures soldiers' physical limitations in six areas with a level between 1 (fully healthy) to a 4 (severely limited) in each. If a soldier receives a permanent level 3 or 4 in any area, the doctor is required to recommend that a Medical Evaluation Board (MEB) review the soldier's case. The Air Force evaluates a member for retention and if their condition(s) is limiting (not unfitting) they will assign an assignment limitation code and re-evaluate the member at a later date. If the condition is not expected to improve within 12 months and the condition is permanently unfitting they will be referred to an MEB. In the Navy and Marine Corps, the process begins with the doctor writing the narrative summary and no prior profiling requirement exists. You should talk with your chain of command and your doctors to find out how the DES process begins for your service.

### The Medical Evaluation Board

Once you have been assigned a PEBLO, an MEB will review your record to decide if you meet your service's medical retention standards. While each service has individual rules, generally the MEB is made up of medical care professionals, and in the case of mental health conditions, includes a mental health care provider as well. The PEBLO will build a packet of information containing your medical records, results from tests and medical exams performed for the MEB related to your condition, letters from your chain of command related to how the injury or illness impacts your duty, copies of your performance evaluation reports, and other personnel records that the MEB may require. Every patient is different, and in some cases a doctor will wait to write the narrative summary until he/she sees how you respond to treatment and rehabilitation therapy before referring you to the MEB. The doctor will refer your case to the MEB only after he or she is satisfied that he or she has done all that can be medically done to improve your condition, though the services generally require doctors to initiate an MEB after a year of treatment for the same injury or illness.

When the MEB members review your case, they are responsible for answering the question "Do you meet the retention standards for your service?" In answering this question, there are several decisions they can make. They may determine that you meet medical retention standards and return you to full duty in your current job. They may determine that you meet medical retention standards in another job and recommend you retrain for that position. If they determine that you do not meet the medical retention standards, they will forward a recommendation to the PEB. Notice that the MEB does not determine your fitness for duty or level of disability.

**The only question the MEB answers is whether you meet the retention standards for your job in your service.**

### The Physical Evaluation Board

The Department of Defense (DoD) regulations list minimum requirements for the membership of a PEB, but leaves the exact determination of who will sit on the boards up to the military department to decide. Generally, the services have opted for a three-person PEB, with a mix of military and civilian members. The president of the PEB is generally a colonel or a Navy captain and the other board members include a field-grade personnel officer and a senior medical officer. This ensures that each board has the expertise of a line officer in the president of the board, the medical knowledge of a senior medical officer, and the personnel policy knowledge of a senior personnel officer.

The PEB will usually meet informally to review your case and will not require you to attend the informal meeting. Using the packet developed by the PEBLO during the MEB process, the board will review your medical record, the doctor's narrative summary, your personnel evaluations, and

letters from your commander. The board will then make an initial decision on your case. The PEB will determine if you are fit or unfit for continued service. The members will determine the severity of any disability you may have, with a rating between 0-100 percent using the VA Schedule for Rating Disabilities (VASRD). The members will then determine your disposition – return to duty, separation, or permanent or temporary retirement.

The PEBLO will notify you of the findings of the informal PEB. At this point, you have to choose between requesting a formal PEB or accepting the informal PEB findings. If you choose to have a formal PEB hearing, you will be allowed to appear before the PEB and discuss your case with the board members to ask them to reconsider their decision. You can also provide them additional information important to that reconsideration. Additionally, you have a right to be represented by legal counsel at the formal PEB. More information on the disability rating percentages, the benefits those percentages provide, and your right to legal counsel and appeals of PEB decisions are in later sections of this chapter.

### The DES Pilot

Before 2007, all military members faced additional physical evaluations and disability ratings after leaving the military to receive benefits from the Department of Veterans Affairs (VA). While both the DoD and VA use the same rating tool, the VASRD, each had a different physical exam process. Additionally, they came to their own decision on percentages of disability to award as a result of the exam, sometimes leading to differences between VA and the DoD rating of the same injury or illness. The additional requirements led to delays in receiving VA benefits.

The President's Commission on Care for America's Returning Wounded Warriors, sometimes called the Dole-Shalala Report, recommended removing this dual-evaluation process and applying one medical exam and one rating determination by VA that the DoD could use for determining fitness at the PEB. In November 2007, the DoD and VA initiated a joint DES Pilot program in the National Capital Region (NCR) to improve the timelines, effectiveness and transparency of the DES review process. The DoD and VA have reviewed the results of the first full year of the DES Pilot and decided the pilot was successful enough in the National Capital Region to justify expanding the program beyond the Washington, D.C., metropolitan area. On October 1, 2008, the program expanded to include members at Fort Belvoir, Virginia, and Fort Meade, Maryland. From November 2008 through May 2009, the DES Pilot was to further expand to cover 17 additional military installations. The remaining installations scheduled to take part in the DES Pilot program by May



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2009 are: Fort Carson, Colorado; Fort Drum, New York; Fort Stewart, Georgia; Fort Richardson, Alaska; Fort Wainwright, Alaska; Brooke Army Medical Center, Texas; Fort Polk, Louisiana; Naval Medical Center (NMC) San Diego, California; Camp Pendleton, California; NMC Bremerton, Washington; NMC Jacksonville, Florida; Camp Lejeune, North Carolina; Vance Air Force Base, Oklahoma; Nellis Air Force Base, Nevada; MacDill Air Force Base, Florida; Elmendorf Air Force Base, Alaska; and Travis Air Force Base, California. Future expansion of the DES Pilot after May 2009 is possible.

The pilot program allows military members to file a VA disability claim when they are referred to the DES. In the pilot program, the DoD relies on VA to perform the full medical exam used by the MEB and PEB to determine if the member meets service retention standards and, later, by the PEB to determine if the member is fit to remain in the service. VA provides a disability rating for each condition found during the medical exam, and the PEB uses these ratings to determine the type of separation or retirement for which the member is eligible.

Although the DoD and VA expect the pilot program to be faster and fairer, you should understand that, even in the pilot program, there are still differences in the final, combined DoD and VA disability percentage. The DoD, by law, can only consider conditions that are unfitting when determining disability ratings, while VA determines disability ratings for all service-connected conditions, even the ones that would not result in a finding of unfit for continued military service. The DoD uses the VA disability percentages for each condition, but may have a different combined disability rating than VA awards because conditions that are not unfitting are not considered in the DoD calculations.



## Section 2:

# Understanding Disability Ratings and Benefits

If the PEB finds you unfit based on one or more of your conditions, they will provide you with a combined disability ratings percentage. This is an important number because it determines what type of separation you receive and, subsequently, the types of benefits you are eligible to receive from the DoD. VA benefits are discussed at length in various chapters within this handbook.

Some veterans are confused when they receive a higher, combined disability rating from VA than from the DoD. It is important for you to remember that the PEB calculates your combined rating based only on conditions that make you unfit for continued service. So, if the VA finds that you have disabilities that are connected to your military service but that did not make you unfit for service, you will receive a higher disability rating from the VA than from the DoD. This difference is required by law and applies even if you are taking part in the DES pilot program and receive your medical examination and disability evaluation from VA.

The combined disability rating is not calculated by adding the percentage of disability for each condition rated "unfitting." Rather, the highest disability rating is considered first, then the next highest, and so on in order of severity. If you have a 60 percent disability, the VA Schedule for Rating Disabilities (VASRD) considers you to be 40 percent "efficient." Efficiency is the measure of your total health minus your disability, so someone with a 60 percent disability has only 40 percent of his or her total health that is not impacted by the disability. The next highest disability percentage will be applied to the 40 percent efficiency left after the initial 60 percent rating is applied to the total healthy score of 100 percent efficient.

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

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

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The math can be complicated. The VASRD uses a table in Section 4.25 (Table 1) of Title 38 of the Code of Federal Regulations (CFR) to allow you to determine your combined rating if you would like to do so, but the rating will be combined for you by the PEB and VA for use in determining benefits they will provide to you. You can find a copy of the sections of Title 38 related to combined ratings online by going to [http://www.access.gpo.gov/nara/cfr/waisidx\\_04/38cfr4\\_04.html](http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html) and scrolling down to Section 4.25.

### PEB disposition finding

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

- **Return to Duty:** If your conditions are not considered severe enough to make you unfit for duty, you will be returned to your job and service. No disability benefits are required, since you are allowed to continue in the service, though when you someday separate from the military, you may be eligible for benefits from the VA for a service-connected disability that could impact your earning potential after you leave the military.
- **Separate with severance pay:** If one or more of your conditions is considered “unfitting” for continued service in the military, but the combined disability of all your unfitting conditions is between 0 and 20 percent, you may receive severance pay based on your time in service and current pay grade. The local finance office, or the Defense Finance and Accounting Service (DFAS) Wounded Warrior Pay Management Team (WWPMT), will help you calculate the amount of severance pay you are authorized. However, if you have served at least 20 years and are eligible for retirement, you will instead be retired from service as explained below.
- **Separate without benefits:** Some injuries are determined to be “not in the line of duty.” These are injuries which are a result of intentional misconduct or willful negligence on your part or that took place when you were not on orders if you are a National Guard or Reserve member. If your injury is found to be “not in the line of duty” but is “unfitting,” you could be separated without benefits for those injuries. If your injury or illness resulted from a medical problem that you had before you entered service, and the injury or illness was not aggravated by your service, you may also be separated without benefits. There are some special rules for this situation. If you have served more than six months in the military, you could be eligible for benefits unless there is compelling medical evidence showing that the condition existed at the same level of severity before you joined. Your PEBLO can help you understand the rules for separation without disability benefits.
- **Permanent Disability Retirement List (PDRL):** If all your unfitting conditions result in a combined disability rating of 30 percent or higher, and your condition is considered stable (meaning it is unlikely, in the doctor’s opinion, that your disability rating will change within five years), you will be permanently retired for disability and placed on the PDRL. This provides you with disability retirement pay, access to TRICARE for you and your dependent family members enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), access to commissary and exchange shopping, and all other benefits of regular military retirement. If you have more



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

- Temporary Disability Retirement List (TDRL): The TDRL allows the service to ensure a medical condition stabilizes before making a final disability determination. If you are eligible for permanent disability retirement, but your condition is not considered stable, you will be temporarily retired and placed on the TDRL for a maximum of five years. Every 12-18 months, you will be re-evaluated to see if your condition has stabilized and if you can re-enter the service. The benefits of the TDRL are the same as those you would have received had you been retired under the PDRL. If, during those five years, the service determines that your condition is stable, and you are fit for duty, your service will offer you the chance to return to duty. If your condition stabilizes but you are not able to return to duty, you will be permanently retired.





## Section 3:

# Your Right to Appeal the PEB's Decision

As mentioned in Section 1 of this chapter, while the DES is guided by public law, each service has its own policies for how the system runs. One thing that all the service systems provide you is a right to appeal the decisions of the PEB on your condition. Here you will find the information on how to appeal decisions of the PEB for your service.

### Army:

Your case will go before the informal PEB without you being present. Only your record from the MEB will go to this board. The PEB will discuss your case and return a disposition, as explained in Section 2 of this chapter.

If you are found fit, you can either concur (agree) or non-concur (disagree) with the board's findings. If you non-concur, you will be allowed to present a written rebuttal to the PEB regarding why you disagree. This is your chance to provide more information on your condition and how it affects your duty performance. Because you were found fit, you do not have a right to a formal PEB where you can discuss your case in person. However, you can request a formal PEB as an exception to policy.

If you are found unfit, you can agree or disagree with the findings. Like the appeal of a fit decision, you may send a written rebuttal to the PEB with new information on your condition and its effects on your duty performance. However, because you were found unfit, you also have the right to a formal hearing and, if you would like, you may appear at the hearing in person.

You may seek legal assistance to prepare for a formal PEB. You may be represented at the hearing by an attorney from the Judge Advocate General (JAG) Corps, or you can choose a civilian attorney or a representative from a Veterans Service Organization (VSO) like the Disabled American Veterans (see Chapter 3, Section 2 for a list of VSOs.) If you choose to use your own counsel and not a representative from the JAG Corps, you will be responsible for any fees or payments that come from bringing in an outside counsel. Legal representation from the JAG Corps is free to you. When you appear before a formal PEB, you may present evidence, testimony and documents to support your case. Your legal representative will help you prepare for this.

The formal PEB will listen to your new information, ask you questions about your medical limitations, and give you a chance to make a final statement before they make a decision. You will be excused from the hearing after your statement, and the PEB members will discuss and vote on your case. The formal PEB makes decisions by majority vote. If some members of the board

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disagree with the majority, they must write a minority opinion that will become part of the report of proceedings that documents the board's actions.

The board will bring you and your counsel back into the room and tell you their decision. They will also provide you a written copy of the report of proceedings. You will have 10 calendar days after the board ends to decide if you agree or disagree with its findings.

If you disagree, you will again have an opportunity to provide a written rebuttal to the formal PEB. If the PEB does not accept your rebuttal and upholds its decision, your case will go to the U.S. Army Physical Disability Agency (USAPDA) for review. All cases decided by informal or formal PEBs are sent to the USAPDA, but only those where the soldier disagrees with the findings or where there is a minority report written are automatically reviewed. The USAPDA also reviews about 20 percent of the rest of the cases to spot check PEB consistency and accuracy.

The USAPDA can uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review. If the USAPDA revises the findings or sends the case back to the PEB for another review, you will again have the chance to agree or disagree with the findings and to provide a written rebuttal to the PEB before the findings are completed. If you didn't request a formal review before, you may request one based on revised findings by the USAPDA, and the formal review will take place at that level. Once the USAPDA makes a final decision on your case, you will have to follow that disposition. If that requires separation or retirement, then you will be separated or retired. However, you may still dispute the findings after you have separated or retired by filing a petition for relief with the Army Board for the Correction of Military Records (ABCMR) if you believe the findings are incorrect.

You can find out more about your appeal rights by reviewing the Army Physical Disabilities Evaluation System Handbook, dated March 16, 2007. You can find a copy of that handbook by visiting the website [http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army\\_PDES\\_booklet.doc](http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army_PDES_booklet.doc)

### Navy / Marine Corps:

The Navy and Marine Corps use the same PEB process. Like the other services, this process begins with an informal PEB and only moves to a formal PEB if the sailor or Marine requests it.

The informal PEB will take place without you being present, and the board will decide your disposition based off of your records and the MEB results. If the board finds you fit for duty, you will have an opportunity to agree or disagree with that decision. You can write a request for reconsideration to the board with new information on your medical condition and any other information the board did not have when reviewing your record. You also need to tell the board if you would like a formal PEB if they uphold the fit decision. Keep in mind that a formal PEB is not a right if you are found fit for continued naval service, and the board may choose not to grant you a formal PEB.

If you are found unfit, you have three choices. You can accept the findings of the PEB, disagree with the finding and request a formal PEB, or conditionally accept the findings and request a formal PEB.

If you request a formal PEB, the Navy will assign a judge advocate to help you prepare evidence, documents and statements to support your case. You may attend the formal PEB in person or just send information to the board. You may also choose to be represented by a civilian attorney of your choice or a representative from a Veterans Service Organization (VSO), but you will be responsible for any costs that arise from using a non-military appointed lawyer. If you choose not to testify under oath, you will be allowed to make a statement, but the board members will not ask you questions. If you choose to testify under oath, the board will ask you questions about your condition and the effect it has on your duty performance. After you have answered the board's questions, they will give you a chance to make a final statement then you will be excused while they make a decision on your case.

The board will tell you what it decided after they complete discussions of your case. At this point, you can either accept their findings, or you can file a "petition for relief" (PFR) with the Director, Secretary of the Navy Council of Review Boards (DIRSECNAVCORB). A PFR is another way to challenge the board's decision. The DIRSECNAVCORB can modify the findings of the board or uphold them.

If you are separated or retired and still disagree with the findings of the PEB or the DIRSECNAVCORB, you can petition the Board for Correction of Naval Records (BCNR) for relief from any perceived injustice or inequity.

For information on your rights before the formal PEB, visit the Navy legal web page at <http://www.jag.navy.mil/documents/PEB.htm> for more information. Wounded, injured and ill Marines can contact the Wounded Warrior Call Center at 1-877-487-6299.

### Air Force

Like the other services, the Air Force PEB will start with an informal board that you do not attend. Your record will be forwarded from the MEB, and the informal PEB members will review it and decide your disposition. Within a few days of the board, your PEBLO will contact you to give you the results of the informal PEB. You will be asked to sign an Air Force Form 1180 to tell the PEB if you agree with the findings or not.

If you disagree with a finding of fit, you will need to write a justification for why you would like a formal PEB and submit that justification with the Air Force Form 1180. Like the other services, formal PEBs are not guaranteed when you receive a fit for continued duty finding.

If you are found unfit, you do not have to provide a justification for requesting a formal PEB. You will need to contact the legal office at Lackland Air Force Base, where the formal PEBs are held. You can contact them at DSN 473-4295 or commercial: 210-671-4295 to have a lawyer assigned to your case. You can also choose a civilian attorney or a representative from a VSO like the Disabled American Veterans (see Chapter 3, Section 2 for a list of VSOs). If you choose to use your own counsel and not a military lawyer, you will be responsible for any fees or payments that come from bringing in outside counsel. Legal representation from the military is free to you. When you appear before a formal PEB, you may present evidence, testimony and documents to support your case. Your legal representative will help you prepare for this.

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If you have witnesses you wish to testify in person, you will have to pay for the expense of bringing them to the formal PEB location. If, after meeting with your legal counsel, you decide that you do not want to do a formal PEB after all, you can waive your rights to a board. However, the president of the board will decide whether or not to hold a formal PEB once you have requested one.

Audio of the formal PEB is recorded in all cases. If you request it, video of the proceedings can also be recorded.

After you have presented your information to the formal PEB, they will meet privately to make a decision on your case. The formal PEB will either uphold the informal PEB findings or recommend different findings. The board will notify you of their decision, and you will have a day to tell them if you agree or disagree with their findings.

If you agree with the formal PEB findings, your case will be sent to the Physical Disability Division at Headquarters, Air Force Personnel Command, for finalization. The Physical Disability Division will review your case, the findings of the informal and formal PEB, and decide if your case should be finalized or forwarded for further review by the Secretary of the Air Force Personnel Council (SAFPC). This only happens when the Physical Disability Division thinks a review by the SAFPC is in your best interest or the best interest of the Air Force.

If you disagree with the formal PEB findings, you will have 10 days to submit a rebuttal to the formal PEB for forwarding to the SAFPC. If the formal PEB does not receive your rebuttal in that time, your case will go to the Physical Disability Division for processing.

Even if the SAFPC upholds the formal PEB and you are separated or retired, you may still appeal that decision by applying to the Air Force Board for Correction of Military Records (AFBCMR). This is the highest administrative appeal available for the Air Force. The burden of proof is on you to show that an error or injustice happened in your case during the DES process.

You can get additional information on the Air Force appeals process at these locations:

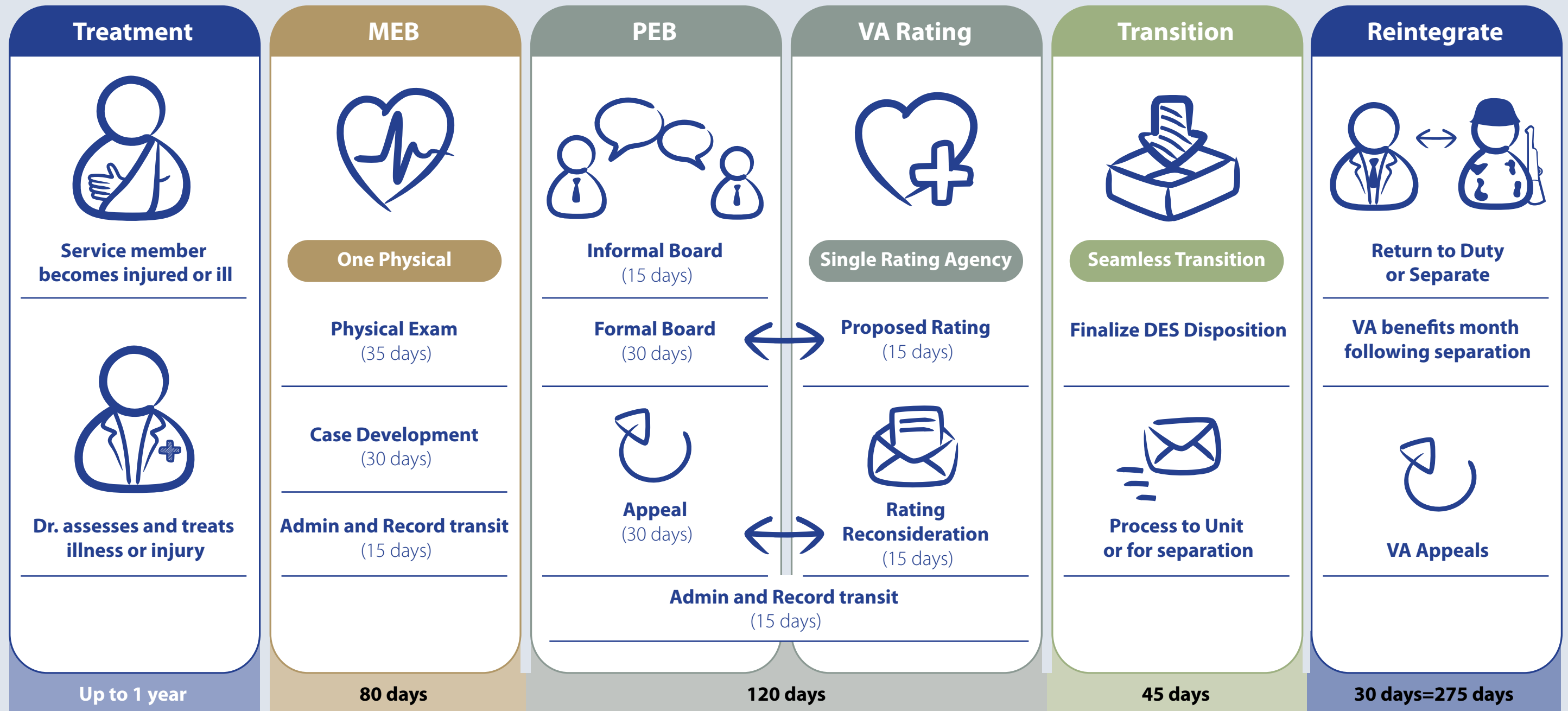
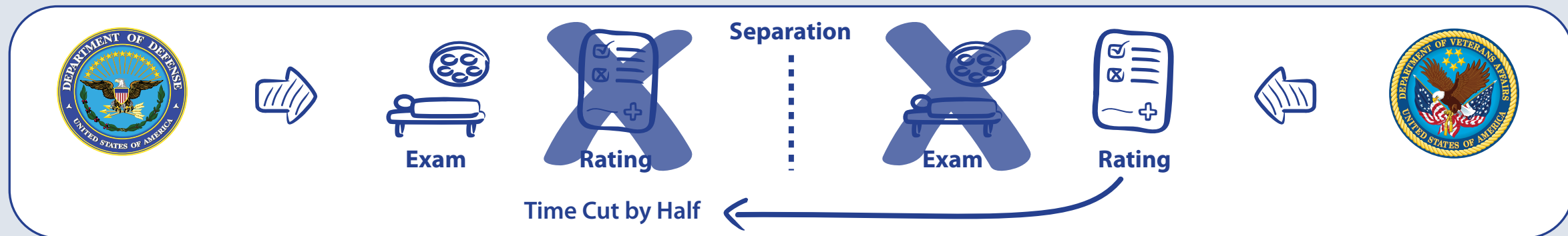
- Headquarters Air Force Personnel Center's Disabilities Division's website at <http://ask.afpc.randolph.af.mil> Click on "Retiree" then "Disability Program" or "Military," then "Disability Program."
- Headquarters Air Force Personnel Center's Judge Advocate website at <http://ask.afpc.randolph.af.mil> Click on "Military," then "Support Programs," then "Judge Advocate." On the next page, select the link to the information you need from the "Physical Evaluation Board" menu under the "Judge Advocate Support" heading.

# DES Pilot Process Overview

PULL OUT



# DES Pilot Process Overview



Timelines are average case processing goals

## Section 4:

# Resources regarding MEB/PEB

### MEB/PEB SUPPORT BY SERVICE:

#### Army

My MEB/PEB site inside the Army Intranet provides links to Army and DoD regulations, and the ability to track your MEB's progress (requires Army Knowledge Online login).

<https://www.us.army.mil/suite/page/417118>

Additional information on the MEB/PEB process can be found at the Army Wounded Warrior (AW2) program site: <http://aw2portal.com/>. You can contact them directly by calling 1-800-237-1336, or e-mailing them at [aw2@conus.army.mil](mailto:aw2@conus.army.mil).

The Army provides a handbook specifically tailored to understanding the DES process for soldiers.

[http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army\\_PDES\\_booklet.doc](http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army_PDES_booklet.doc)

#### Air Force

The information on this website will provide you the particular details of the Air Force DES process

[http://airforcemedicine.afms.mil/idc/groups/public/documents/webcontent/knowledgejunction.hcst?functionalarea=LeadersGuideDistress&doctype=subpage&docname=CTB\\_030792&incbanner=0](http://airforcemedicine.afms.mil/idc/groups/public/documents/webcontent/knowledgejunction.hcst?functionalarea=LeadersGuideDistress&doctype=subpage&docname=CTB_030792&incbanner=0)

PEB appeals process rights for airmen can be found in these two locations:

- Headquarters Air Force Personnel Center's Disabilities Division's website at <http://ask.afpc.randolph.af.mil> Click on "Retiree" then "Disability Program" or "Military," then "Disability Program."
- Headquarters Air Force Personnel Center's Judge Advocate website at <http://ask.afpc.randolph.af.mil> Click on "Military," then "Support Programs," then "Judge Advocate." On the next page, select the link to the information you need from the "Physical Evaluation Board" menu under the "Judge Advocate Support" heading.

## RECOVERY: CHAPTER 1

### Navy

For Navy specific information about the DES process and your case, visit the Safe Harbor web page or call/e-mail the point of contact to receive individual assistance.

<http://www.npc.navy.mil/safeharbor>

**E-Mail:** [safeharbor@navy.mil](mailto:safeharbor@navy.mil)

**Phone:** 1-877-746-8563

Information and support for sailors during MEB

[http://www-nmcphc.med.navy.mil/LGuide/Medical/Medical\\_Boards.htm](http://www-nmcphc.med.navy.mil/LGuide/Medical/Medical_Boards.htm)

Information for sailors on the Formal PEB process

<http://www.jag.navy.mil/documents/PEB.htm>

### USMC

For Marine-specific information about the DES process and your case, go to the Wounded Warrior Regiment web page or call/e-mail the point of contact to receive individual assistance.

**Web page:** <http://www.woundedwarriorregiment.org>

**E-mail:** [smbwwropscenter@usmc.mil](mailto:smbwwropscenter@usmc.mil)

**Phone contacts:** 1-877-487-6299

### Public Law governing DES

The following links will take you to the portions of the U.S. Code that deals with the DES:

Title 5 USC

[http://www.access.gpo.gov/uscode/title5/partiii\\_subpartc\\_chapter41\\_.html](http://www.access.gpo.gov/uscode/title5/partiii_subpartc_chapter41_.html)

Title 10 USC

[http://www.access.gpo.gov/uscode/title10/subtitlea\\_partii\\_chapter61\\_.html](http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter61_.html)

### DoD / Regulations

The DoD sets the broad guidance for the DES process. Information on that process can be found in the following DoD instructions (DoDI) and directives (DoDD):

DoDI 1332.38, Physical Disability Evaluation

<http://www.dtic.mil/whs/directives/corres/pdf/133238p.pdf>



DoDD1332.18, Separation for Physical Disability  
<http://www.dtic.mil/whs/directives/corres/html/133218.htm>

DoDI 6040.44, Physical Disability Board of Review (PDBR)  
<http://www.dtic.mil/whs/directives/corres/pdf/604044p.pdf>

### Service Regulations

Each service manages its own DES process. To find out more about your particular service, you can review the regulations and manuals governing your service's system at the links below:

#### Navy and Marine Corps

Secretary of the Navy Instruction 1850.4E - Department of the Navy Disability Evaluation Manual

<http://doni.daps.dla.mil/Directives/01000%20Military%20Personnel%20Support/01-800%20Military%20Retirement%20Services%20and%20Support/1850.4E.pdf>

Secretary of the Navy Instruction 1770.3C - Management and Disposition of Incapacitation and Incapacitation Benefits for Members of Navy and Marine

<http://doni.daps.dla.mil/Directives/01000%20Military%20Personnel%20Support/01-700%20Morale,%20Community%20and%20Religious%20Services/1770.3D.pdf>

#### Army

Army Regulation 635-40 – Physical Evaluation for Retention  
[http://www.army.mil/usapa/epubs/pdf/r635\\_40.pdf](http://www.army.mil/usapa/epubs/pdf/r635_40.pdf)

Army Regulation 40-501 – Standards of Medical Fitness  
[http://www.army.mil/usapa/epubs/pdf/r40\\_501.pdf](http://www.army.mil/usapa/epubs/pdf/r40_501.pdf)

Army Regulation 600-60 – Physical Performance Evaluation System  
[http://www.army.mil/usapa/epubs/pdf/r600\\_60.pdf](http://www.army.mil/usapa/epubs/pdf/r600_60.pdf)

Army Regulation 40-400 – Patient Administration  
[http://www.army.mil/usapa/epubs/pdf/r40\\_400.pdf](http://www.army.mil/usapa/epubs/pdf/r40_400.pdf)

#### Air Force

Air Force Instruction 36-3212 – Physical Evaluation for Retention  
<http://www.e-publishing.af.mil/shared/media/epubs/AFI36-3212.pdf>

Air Force Instruction 36-2910 – Line of Duty  
<http://www.e-publishing.af.mil/shared/media/epubs/AFI36-2910.pdf>

Air Force Instruction 36-3209 – National Guard/Reserve separations  
<http://www.e-publishing.af.mil/shared/media/epubs/AFI36-3209.pdf>

## RECOVERY: CHAPTER 1

### VA Schedule for Rating Disabilities (VASRD)

For an explanation on how combined ratings are determined for numerous compensable conditions for one person, see 32 CFR, Section 4.25 (Table 1).

[http://www.access.gpo.gov/nara/cfr/waisidx\\_04/38cfr4\\_04.html](http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html)





# Chapter 2:

## Benefits

RECOVERY



# Chapter 2:

## Benefits

Now that you've learned about the process of becoming eligible for compensation and benefits in Chapter 1, you will learn about the various types of benefits that are available to you and your family. The qualifications for each program vary. In this chapter, you will learn the eligibility requirements and how to apply for each program. Additionally, you will find a broad range of helpful information and resources – everything from Veteran Service Organizations that can help you with your disability rating, to specific injury-related programs.



## Section 1:

# Pay and Allowances

You may be concerned about how your pay and allowances will be impacted while you are recovering from a serious injury or illness. This section will give you a broad view of the most common pay questions recovering service members have. Remember that your eligibility for pay is based on your personal situation, so if you have questions about pay, you should talk with your chain of command, your local pay office, or the WWPMT representative where you are located.

Some pay benefits are available only for those members who become injured or ill in combat-related circumstances. Others are available for anyone being treated for an illness or injury, or who is undergoing evaluation as part of the Physical Disability Evaluation System.

### All recovering service members

In Chapter 1, Section 2 of this handbook, you will find the different dispositions the PEB can determine for your service unfitting conditions. Three of those dispositions – discharge with severance, TDRL, and PDRL – will result in you receiving compensation from the government. You should contact your local finance or personnel office, or the WWPMT member at your location, to get details about your particular situation.

**Severance Pay:** For those who receive a severance pay rather than disability retirement, the pay is calculated by taking your base pay, multiplying it by two, and multiplying that number by the number of years of service you have completed. The minimum multiplier for years of service, regardless of the number of years you have served, will be three years of service or for those injured in a combat zone six years of service. So, if you are separated after only two years service, you will receive credit for three years of service when calculating your severance or six years if you were injured in a combat zone. Because those with 20 or more years of service are given retirement pay regardless of their combined disability rating, the maximum severance multiplier for years of service is 19.

### Severance Pay Calculation Example

The calculation for an E-4 with two years of service in 2008 separated for a non-combat zone injury would be:

$$\$1,848.90 \text{ (base pay)} \times 2 = \$3,697.80$$

$$\begin{aligned} & \$3,697.80 \times 3 \text{ (minimum number of years service for non-combat zone injury)} \\ & = \$11,093.40 \text{ lump sum} \end{aligned}$$

For the same E-4 with two years of service in 2008, but who was injured in a combat zone, the calculation would be:

$$\$1,848.90 \text{ (base pay)} \times 2 = \$3,697.80$$

$$\$3,697.80 \times 6 \text{ (minimum years service for combat zone injury)} = \$22,186.80$$

**Temporary Disability Retirement List (TDRL):** If the PEB finds you unfit for duty with a 30 percent or higher combined disability rating, but your condition is not considered stable (it may worsen or improve), then you will be placed on the TDRL. Your compensation under TDRL is determined using one of two methods based on Formula Number 2 found in United States Code, Title 10, Chapter 71, Section 1401.

Under the first method, your retirement is based on your combined disability percentage, but can never be less than 50 percent of your current base pay. Additionally, retirement pay can never be more than 75 percent of base pay, so a combined rating of 80 -100 percent will result in retirement compensation equal to 75 percent base pay.

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

Under the second method, your retirement is based on your time in service using the formulas in U.S.C., Title 10, Chapter 71, Section 1401 ([http://www.access.gpo.gov/uscode/title10/subtitlea\\_partii\\_chapter71.html](http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter71.html)). Under this formula, your compensation would be determined by taking 2.5 percent multiplied by the total number of years service you have to come up with the percentage of retired pay.

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

Your TDRL payment will be based on the method that gives you the highest percentage of base pay. You will never be placed on the TDRL with less than 50 percent of base pay.

Every 18 months, you will have a physical exam to see if your condition has changed or if it has stabilized. Those examinations will determine whether you remain on TDRL, return to duty, are discharged with or without severance, or are moved to the PDRL.

- If you are fit for duty, you will have the choice of returning to duty or being discharged without severance. Your TDRL payments will stop.
- If your condition has stabilized, and you are still unfit for duty with a disability between 0-20 percent, you will be discharged with severance as discussed in the previous section of this handbook.
- If your condition has stabilized and your disability is rated at 30 percent or higher, you will be transferred to the PDRL.

### You can only stay on TDRL for five years.

At the end of five years, you must be declared fit or unfit, given a percentage of disability, and either returned to duty, discharged, or placed on PDRL.

**Permanent Disability Retired List (PDRL):** If you are found unfit by the PEB with a 30 percent or greater combined disability rating, and your condition is considered stable (unlikely to improve), you will be placed on the PDRL. You will also be placed on PDRL if you have less than 30 percent disability, but have completed 20 or more years of service.

Your retired pay will be determined using Formula Number 1 of United States Code, Title 10, Chapter 71, Section 1401. It is much like the method used to determine TDRL retired pay, but without the 50 percent minimum. In other words, you will receive retirement pay based on your combined disability rating percentage, or you will receive retirement pay based on your years of service. Like TDRL, you receive the amount that is greater of the two methods for determining the pay, but it can not exceed 75 percent of base pay.

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

**Combat Related Special Compensation (CRSC):** Historically, veterans have not been allowed to receive both military retirement pay and disability compensation from VA. Effective June 1, 2003, a law allowed retired members with 20 years service and qualifying combat-related disabilities to receive special payments that lessened the offset of VA compensation for combat-related disabilities that reduced DoD retirement payments. This law was expanded by the 2008 National Defense Authorization Act to include members who are retired with less than 20 years for medical reasons. Eligible veterans with VA-rated disabilities that have been determined to be combat-related and who have 20 or more years of creditable service, who are permanent medical retirees, or who have been placed on the TDRL, are eligible for a monthly CRSC payment in addition to their reduced military retirement pay and their VA disability compensation. Each service uses a different process for determining eligibility. Talk to your chain of command about your situation, or contact your service CRSC experts at the following address:



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### DEPARTMENT OF THE ARMY

Combat-Related Special Compensation (CRSC)  
200 Stovall Street  
Alexandria, VA 22332-0470  
**Phone:** 1-866-281-3254  
**Website:** <http://www.crsc.army.mil>

### AIR FORCE

United States Air Force  
Disability Division (CRSC)  
550 C Street West Ste 6  
Randolph AFB TX 78150-4708  
**Phone:** 1-800-616-3775  
**Website:** <http://www.afpc.randolph.af.mil/library/combat.asp>

### COAST GUARD

Commander (adm-1-CRSC)  
U.S. Coast Guard  
Personnel Command  
4200 Wilson Boulevard  
Arlington, VA 22203-1804  
**Website:** <http://www.uscg.mil/hr/psc>

### NAVY and MARINE CORPS

Secretary of the Navy Council of Review Boards  
Attn: Combat-Related Special Compensation Branch  
720 Kennon Street SE, Suite 309  
Washington Navy Yard, DC 20374  
**Phone:** 1-877-366-2772  
**Website:** [www.hq.navy.mil/corb/CRSCB/combatrelated.htm](http://www.hq.navy.mil/corb/CRSCB/combatrelated.htm)

**Concurrent Retirement and Disability Payments (CRDP):** Another program designed to remove the offset of VA and DoD payments is the CRDP. The CRDP program provides a 10-year phase-out of the offset to military retired pay from receiving VA disability compensation for members who have a combined disability rating of 50 percent or greater. Members retired under disability provisions must have 20 years of service. See your chain of command or VA advisor to discuss how to apply for CRDP.

**Access to special/partial/casual pays:** If you are being treated at a location that makes it difficult for you to get to your bank, you may be eligible for a special payment to cover incidental costs that come up during your treatment. The Army calls these “casual pays,” the Air Force calls them “partial pays,” and the Navy/Marine Corps call them “special pays.” This is an advance on your end-of-month paycheck, and will be automatically deducted from pay during subsequent pay periods until paid back. The finance office closest to where you are located can help you with this request.

**Basic Allowance for Subsistence (BAS):** If you are hospitalized, you will continue to receive your BAS while you are an inpatient. When you are an outpatient, you will continue to receive BAS as long as you are not issued a meal card to eat in the military dining facility. Contact your chain of command or administrative support section to determine your specific eligibility.

## Pay issues Specific to Combat Zone Injuries/Illnesses

**Pay and Allowance Continuation (PAC):** If you are hospitalized for treatment from a wound, illness, or injury you received in a combat zone, hostile fire area, or from being exposed to a hostile fire event, you continue to receive all pay and allowances (including any bonus, incentive pay, or similar benefit) that you were getting when you were wounded, injured, or became ill. PAC continues for up to one year after you are first hospitalized. The Principal Under Secretary of Defense for Personnel and Readiness can extend PAC beyond the one-year limit for six-month periods under “extraordinary circumstances” under the authority of U.S.C., Title 37, Section 372. You should discuss your situation with your WWPMT contact or the chain of command to find out if you are eligible for PAC.

**Filing a travel voucher for your time in a combat zone:** If you are evacuated from a combat zone for medical treatment, you will receive per diem for the day you travel to and from that area. You are also allowed to claim \$3.50 in incidental expenses for each day you were deployed to a combat zone. To receive this money, you will need to file a travel voucher (DD Form 1351-2). If you are being treated as an inpatient at a medical facility, you are not eligible for travel pay on those dates. When you are treated as an outpatient at a medical facility, you may also be eligible for travel pay, depending on where you are being treated. Each service handles travel payments differently. The Army travel pay is handled by the DFAS Casualty Travel – Indianapolis office. The Navy, Air Force, and Marine Corps handle the travel pay at their local finance offices. If you have questions, you should contact your nearest finance office and ask for the WWPMT point of contact. More information is also available by going to <http://www.dfas.mil/travelpay.html> and choosing the information for your service.

**Travel for your family:** Your family may want to be with you during your treatment to support you in your recovery. If you are being treated at a location away from your family, they may be able to travel at government expense to be with you. Travel for your family is handled much like other military travel, and requires submitting a travel voucher for payment. The orders for your family will be called Invitational Travel Authorizations (ITAs), Invitational Travel Orders (ITOs), or Emergency Family Member Travel (EFMT) orders, depending upon your service. Up to three members of your immediate family may be eligible to travel to your location while you are an inpatient. When you become an outpatient, the local finance office can provide one family member



## RECOVERY: CHAPTER 2

orders to remain with you during your recovery. Family members who are eligible for this travel include parents, spouses, children, or siblings. Like your travel orders, incremental payments and extensions to the orders may be needed if your stay as an inpatient or outpatient at the medical facility is an extended one. The ITAs/ITOs/EFMTs will cover the cost of travel, hotel bills, meals, and some incidentals up to a maximum daily amount determined by your location. Some expenses, like rental car costs, are not reimbursable. Each service handles the process of getting your family the orders and the reimbursement for costs in a slightly different manner.

- **Army:** The WWPMT at the local finance office will help your family fill out the travel vouchers needed to pay expenses. Additionally, your AW2 program advocate can help you get the process started. You can also get information from the DFAS Travel Pay customer service center by calling toll free at 888-332-7366.
- **Navy:** The local Personnel Support Detachment (PSD) at the medical facility or installation will help your family fill out the travel vouchers and answer any questions about the maximum amount authorized for the location. Additionally, your Safe Harbor program advocate can help you get your family to your bedside. Navy families can also get additional information by calling the DFAS Travel Pay customer service center by calling toll free 888-332-7366.
- **USMC:** The Patient Administration Team (PAT) or the Inspector-Instructor (I-I) will give your family members their ITOs and can explain the maximum amounts of per diem at your location. The PAT and I-I will also provide extensions for the orders if needed, help with filing travel vouchers every 30 days to receive payment, help fill out requests for advances, and answer any questions your family members may have. You can call the Marine Corps Casualty Branch at 800-847-1597 or 703-784-9512. If calling over the DSN, the prefix is 278.
- **Air Force:** The Air Force appoints a Family Liaison Officer (FLO) for each Air Force member who suffers a combat-related wound, illness, or injury. The FLO will provide your family with the EFMT paperwork needed to get them to your location, and will answer questions they may have. If you or your family have any unresolved issues or need more information on EFMT, call toll-free at 800-433-0048. The commercial number is 210-565-3505.

**Family Separation Allowance (FSA):** This is a pay you receive if you have dependents and are away from your permanent duty station for more than 30 days for temporary duty or on a temporary change of station. If you were receiving FSA while deployed, then are sent to a medical facility for treatment in a location other than your permanent duty station, you will continue to be paid FSA unless all your dependents come to stay at your location for more than 30 days. The pay stops on the 31st day all your dependents are in your location. The pay stops on the day before you return to your permanent duty location. Contact the local pay office, or the WWPMT contact at your location for more information.

**Hardship Duty Pay Location (HDP-L):** HDP-L is paid while you are in a location that the Secretary of Defense identifies as a hardship duty location. This entitlement stops on the day you leave the hardship location, unless you are covered by PAC (see above for an explanation of PAC).

**Hostile Fire Pay/Imminent Danger Pay (HFP/IDP):** HFP/IDP is paid when you are in an area the President identifies as placing you in imminent danger or where you may come under hostile fire. Talk to someone at your pay office to learn what your monthly amount should be. You can also read DoD 7100.14-R, Vol. 7A, Ch. 10, Sect. 100102 or visit the DFAS website ([www.dfas.mil](http://www.dfas.mil)). If you became wounded, injured or ill while receiving HFP/IDP, you will continue receiving this pay while you are covered by PAC.

**Combat Zone Tax Exclusion (CZTE):** If you were serving in a combat zone that provided CZTE benefits before you were medically evacuated, you will not be required to begin paying taxes for any month in which you are an inpatient being treated for wounds, illnesses or injuries you received in that combat zone for up to two years after discharge or after the official end of hostilities. If you are treated as an outpatient, your tax exclusion ends at the end of the month in which you were either transferred out of theater or moved from inpatient to outpatient status. If you are re-admitted as an inpatient for treatment of the same injury or illness, you will receive tax exclusion for the month in which you are re-admitted and for every month thereafter until you are discharged or the two-year period ends. Contact the WWPMPT or local pay office to learn more about your particular situation.



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**Combat Related Injury and Rehabilitation Pay (CIP):** The PAC program replaced CIP on May 15, 2008. Wounded Warriors are still eligible to claim retroactive periods of CIP qualification. CIP was an entitlement payable monthly. If you were medically evacuated out of a combat zone and considered “hospitalized,” you were entitled to CIP. For the purposes of CIP entitlement, you were considered hospitalized if you were admitted as an inpatient or were receiving extensive rehabilitation as an outpatient while living in quarters affiliated with the military health care system. An example of government affiliated quarters is the Fisher House at Walter Reed Army Medical Center. Entitlement to CIP ended upon receipt of TSGLI. Contact your local finance office if you believe you should have earned CIP but did not receive the entitlement.

**Savings Deposit Program (SDP):** When you are deployed to an area that makes you eligible for HFP/IDP and are there for at least 30 consecutive days (or at least one day in three consecutive months), you are allowed to deposit up to \$10,000 in a DoD savings account that receives a 10 percent interest rate. If you are evacuated, you may withdraw that money from your SDP account should you need the funds for immediate expenses. If you don't wish to withdraw right away, the DFAS will automatically transfer the balance of your SDP into your regular military pay 120 days after you leave the combat zone. If you wish to withdraw your money right away, you can fill out a withdrawal request form on the myPay website at <https://mypay.dfas.mil/mypay.aspx>. You can also withdraw your money by sending an e-mail to [CCL-SDP@dfas.mil](mailto:CCL-SDP@dfas.mil), or by sending a fax to 216-522-5060. You may also mail your request to:

DFAS-Cleveland Center (DFAS-CL)  
ATTN: SDP  
Special Claims  
1240 East 9th Street  
Cleveland, OH 44199-2055

Your request for withdrawal must include your name, social security number, and the date you left the combat zone. Keep in mind that your SDP will continue to accrue interest for 90 days after you leave the combat zone, so withdrawal before that point will reduce the interest you receive on your savings. For more information, contact the SDP Help Line toll free at 888-332-7411, commercial: 216-522-5096, or DSN: 580-5096. You can also request information via e-mail at [CCL-SDP@dfas.mil](mailto:CCL-SDP@dfas.mil).

**Traumatic Servicemembers' Group Life Insurance (TSGLI):** Certain types of injuries that result in a severe loss, such as a leg or arm amputation, may entitle you to TSGLI payments. A more detailed explanation of eligibility and amounts is available in the next section of this chapter. You can call the SGLI office toll free at 800-419-1473 or you can visit the TSGLI web page at <https://www.insurance.va.gov/sqliSite/TSGLI/TSGLI.htm> for more information.

## Section 2:

# Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program

Congress established the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program to offer emergency financial assistance to recovering service members who suffer severe traumatic injuries (on or off duty), or a qualifying loss as defined by regulation. TSGLI payments range from \$25,000 to \$100,000 in increments of \$25,000. The Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Tsunami Relief, 2005, signed by the president May 11, 2005, initiated the TSGLI program.

TSGLI provides financial assistance to recovering service members and their families through the period of recovery from a traumatic injury. This benefit is a tax-free, one-time, lump sum payment per traumatic event and its purpose is not to serve as an on-going income replacement. The amount the recovering service member receives varies depending on the injury.

TSGLI has been a rider to the Servicemembers' Group Life Insurance (SGLI) program since 2005. If you elect to receive SGLI, you automatically receive TSGLI coverage. An additional dollar to cover the costs of the program has been added to the monthly SGLI premium. A service member cannot decline TSGLI coverage as it is automatically included in the SGLI package.

To qualify for TSGLI, a recovering service member must be covered by one of the following groups:

- Members who incurred a qualifying traumatic injury between October 7, 2001, and November 30, 2005, while supporting OEF or OIF, or while deployed to a Combat Zone Tax Exclusion (CZTE) qualifying area
- Members who elected SGLI coverage and suffered a qualifying traumatic injury after December 1, 2005, regardless of their component (active, Reserve, or National Guard) or the location in which they incurred the traumatic injury

Qualifying traumatic injuries are those resulting from external force or violence or a condition that can be linked to a traumatic event. Such traumatic injuries must cause physical damage to the body. Qualifying injuries and payment amounts are listed in the TSGLI Schedule of Losses.

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For example:

If the member has lost—	Then the amount that will be paid is—
Sight in both eyes or hearing in both ears	\$100,000
Sight in one eye	\$50,000
One hand at or above the wrist or one foot at or above the ankle	\$50,000

You may view the complete schedule of losses at [www.insurance.va.gov](http://www.insurance.va.gov)

All qualifying losses that are a result of a traumatic injury must occur within 730 days of an identifiable traumatic event. There are certain circumstances under which a traumatic injury will not be covered by TSGLI. They include any injury:

- Incurred prior to December 1, 2005 or between October 7, 2001 and November 30, 2005 but not in support of OEF/OIF or while under orders in a CZTE area
- Caused by a mental disorder or a mental or physical illness or disease, (not including illness or disease caused by a wound infection, biological, chemical, or radiological weapon, or accidental ingestion of a contaminated substance)
- Incurred while attempting suicide, whether the service member was sane or insane
- Intentionally self-inflicted injury or any attempt to inflict such injury
- Incurred due to medical or surgical treatment of an illness whether the loss results directly or indirectly from that treatment
- Incurred while under the influence of an illegal or controlled substance unless administered or consumed on the advice of a doctor
- Incurred while committing or attempting to commit a felony

If you feel that you qualify for TSGLI, you can obtain a TSGLI claim form by visiting [www.insurance.va.gov/sglisite/TSGLI/TSGLI.htm](http://www.insurance.va.gov/sglisite/TSGLI/TSGLI.htm) or contacting the TSGLI point of contact for your service. On the following list:

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### **TSGLI Army**

(800) 237-1336 - press option 2 for TSGLI or [TSGLI@conus.army.mil](mailto:TSGLI@conus.army.mil)  
<https://www.hrc.army.mil/site/crsc/tsgli/index.html>

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### **Army National Guard**

(703) 607-5851 or [raymond.holdeman@ng.army.mil](mailto:raymond.holdeman@ng.army.mil)  
<https://www.hrc.army.mil/site/crsc/tsgli/index.html>

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### **TSGLI Navy**

(800) 368-3202 or [MILL\\_TSGLI@navy.mil](mailto:MILL_TSGLI@navy.mil)  
<http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI/>

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### **TSGLI Marine Corps**

(877) 216-0825 or (703) 432-9277 or [t-sgli@usmc.mil](mailto:t-sgli@usmc.mil)  
[https://www.manpower.usmc.mil/portal/page?\\_pageid=278,3206641&\\_dad=portal&\\_schema=PORTAL](https://www.manpower.usmc.mil/portal/page?_pageid=278,3206641&_dad=portal&_schema=PORTAL)

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### **TSGLI Air Force**

(210) 565-3505 or [afpc.casualty@randolph.af.mil](mailto:afpc.casualty@randolph.af.mil)

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### **Air Reserves**

(800) 525-0102 Ext 227

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### **Air National Guard**

(703) 607-1239

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### **TSGLI Coast Guard**

(202) 475-5391 or [terrence.w.walsh@uscg.mil](mailto:terrence.w.walsh@uscg.mil)

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## RECOVERY: CHAPTER 2



## Section 3:

# Family and Medical Leave Act

Members of your family may want to be with you while you are treated for an illness or injury. In the past, this meant some family members had to choose between employment and providing care for a service member.

On January 28, 2008, President Bush signed into law National Defense Authorization Act for Fiscal Year 2008 (Public Law 110-181), which added protection for families of military members under the Family and Medical Leave Act (FMLA) of 1993. The Department of Labor updated the regulations covering FMLA, and these changes become effective on January 16, 2009. As a result, your family may have job protection when they take time off of work to care for you.

The changes permit a spouse, son, daughter, parent, or next of kin to take up to 26 workweeks of leave to care for a member of the Armed Forces - Active Duty, National Guard, or Reserves. The changes apply to members with a serious injury or illness that requires medical treatment, recuperation, and/or therapy in outpatient status. FMLA also applies to members placed on TDRL (See Chapter 1, Section 2) for a serious injury or illness.

Additionally, the NDAA permits an employee to take FMLA leave for certain “qualifying exigencies” as defined by the Secretary of Labor, arising from a covered military member’s active duty status, or notification of an impending call or order to active duty status, in support of a contingency operation.

Some employers are exempt from the law. For example, a business with less than 50 workers may be exempt.

The Department of Labor (DOL) offers your family members several ways to get information on eligibility. DOL has a web page to explain who can use the Family and Medical Leave Act (FMLA), which can be found at <http://www.dol.gov/esa/whd/fmla/index.htm>. If your family member feels he/she is eligible for unpaid leave under this law, but his/her employer disagrees, you can contact the DOL Wage and Hour Division. The division operates a toll-free hotline at 1-866-4US-WAGE (487-9243), which is operated from 8 a.m. to 5 p.m. Eastern Standard Time, Monday through Friday. This is a general information hotline that will refer you to the local DOL office for assistance. Local DOL offices are also listed on the DOL web page at <http://www.dol.gov/esa/contacts/whd/america2.htm>.

**RECOVERY: CHAPTER 2**



## Section 4:

# Department of Veterans Affairs Benefits

VA offers a host of programs that you may be eligible for, depending on your situation. The following section explains some of these benefits, while others are explained in more detail later in the handbook. To determine eligibility, you will need to file claims with VA. The VA representative at your installation, or a VSO advisor, can help you with this process.

Compensation and Pension (VA Form 21-526) - You can file a VA claim for:

- a. Disability compensation for a service-connected injury, continuing illness, mental or physical impairment, and/or permanent and combined disability
- b. Pension benefit if you served during a wartime period, have limited income, and have a non-service-connected permanent and combined disability

Disability compensation is a monthly payment to you if you are disabled by an injury or illness that was incurred or aggravated during active military service. How much you receive depends on the degree of disability and the number of dependents you have. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. You do not pay federal or state income tax on disability compensation. The payment of military retirement pay, disability severance pay and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation you may receive. To be eligible for disability payments, you must have left service under conditions other than dishonorable.

**You do not pay federal or state income tax on disability compensation.**

CRDP, as discussed in the pay and allowances section of this handbook, will restore your retired pay on a graduated 10-year schedule if you have a 50 to 90 percent VA-rated disability. Concurrent retirement payments increase 10 percent per year through 2013. If you are rated at 100 percent disabled by VA, you are entitled to full CRDP now. If you receive benefits at the 100 percent rate because of individual unemployability, you are entitled to full CRDP in 2009.

## RECOVERY: CHAPTER 2

CRSC, also discussed in the pay and allowances section of this handbook, provides tax-free monthly payments to eligible retired veterans with combat-related injuries. With CRSC, you are eligible for a monthly CRSC payment in addition to your reduced military retirement pay and VA disability compensation, with VA rated, combat-related disabilities.

Pension benefit payment is generally reserved for older veterans who have disabilities that are not service connected. Those with low or no incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. The discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the veteran's own willful misconduct. Payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Un-reimbursed medical expenses may reduce income for VA purposes.

For additional details, visit the VA website at <http://www.vba.va.gov/>.

**Increased Compensation based on unemployability (VA Form 21-8940)** – This form is for compensation based on your unemployability due to total disability from service-connected disability(s) that prevent you from having a substantial occupation.

**SGLI Disability Extension (SGLV 8715)** – This form is used to apply for an extension of your SGLI coverage for two years from your date of discharge from the military at no cost if you are totally disabled. SGLI is a low-cost life insurance program for military members. You can find more information about the SGLI Disability Extension by going to <http://www.insurance.va.gov> or by calling the Office of Servicemembers' Group Life Insurance toll-free at 1-800-419-1473. Eastern time.

**Service members Group Life Insurance Traumatic Injury Protection Payment (GL-2005.261)** – This form helps you to receive insurance payment if you have service-connected traumatic injury or loss from your time during OEF/OIF.

**Veterans' Group Life Insurance (VGLI) (SGLV 8714)** – SGLI may be converted to VGLI, which provides renewable term coverage to:

- Veterans who had full-time SGLI coverage upon release from active duty or the reserves
- Ready Reservists with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a reserve period that renders them uninsurable at standard premium rates
- Members of the Individual Ready Reserve and Inactive National Guard



SGLI can be converted to VGLI up to the amount of coverage you had when separated from service. If you submit an application and the initial premium within 120 days of leaving the service, you will be covered regardless of your health. After 120 days, you have an additional year to convert to VGLI if you submit an application, pay the initial premium, and show evidence of insurability within one year of termination of SGLI coverage. If you are totally disabled at the time of separation, you are eligible for the SGLI Disability Extension, which will provide SGLI at no cost for up to two years. Your SGLI Disability Extension is automatically converted to VGLI at the end of the extension period. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company. SGLV 8714 is used to convert your SGLI to VGLI. For more information about VGLI, visit [www.insurance.va.gov](http://www.insurance.va.gov) or call the Office of Servicemembers' Group Life Insurance toll-free at 1-800-419-1473.

### Service Disabled Veterans Insurance (VA Form 29-4364)

The Service-Disabled Veterans Insurance (S-DVI) program is a life insurance program designed to meet the insurance needs of certain veterans with service-connected disabilities. S-DVI is available in a variety of permanent plans as well as term insurance. Policies are issued for a maximum face amount of \$10,000. In order to be eligible for S-DVI, a you must have:

- Received other than a dishonorable discharge
- Been released from active duty after April 25, 1951
- Received a rating for a new service-connected disability (even 0 percent) within the last 2 years

Note: The granting of individual unemployability or an increase for a previously rated condition does not provide a new eligibility period for S-DVI.

You must apply within two years from the date VA notifies you of your new service-connected disability. There are two ways you can apply for basic S-DVI:

#### 1. Apply online using the AutoForm application

The web-based application will walk you through the application, step-by-step and can be submitted electronically. The application can be accessed at [www.insurance.va.gov/autoform/index.asp](http://www.insurance.va.gov/autoform/index.asp)

#### 2. Apply using VA Form 29-4364, Application for Service-Disabled Veterans Life Insurance

You can download this form from the forms page on the insurance web site at [www.insurance.va.gov](http://www.insurance.va.gov).

For more information about S-DVI, visit [www.insurance.va.gov](http://www.insurance.va.gov) or call the VA Insurance Service toll-free at 1-800-669-8477.

## RECOVERY: CHAPTER 2

### Waiver of S-DVI Premiums (VA Form 29-357)

S-DVI policyholders who have a mental or physical disability that prevents them from performing substantially gainful employment may be eligible for waiver of premiums. The policyholder's disability must begin before their 65th birthday, and must continue for at least six consecutive months.

To apply for waiver of premiums, you must file VA Form 29-357, Claim for Disability Insurance Benefits, available for download from the forms page at [www.insurance.va.gov](http://www.insurance.va.gov). For more information about waiver of S-DVI premiums, visit [www.insurance.va.gov](http://www.insurance.va.gov), or call the VA Insurance Service toll-free at 1-800-669-8477.

### Supplemental S-DVI (VA Form 29-0188)

Supplemental S-DVI provides \$20,000 of supplemental coverage to S-DVI policyholders who are approved for waiver of premiums. Premiums may not be waived on this supplemental coverage. S-DVI policyholders are eligible for this supplemental coverage if:

- They are eligible for a waiver of premiums
- They apply for the coverage within one year from notice of the grant of waiver of premiums
- They are under age 65

To apply for Supplemental S-DVI, you must:

- File VA Form 29-0188, Application for Supplemental Service-Disabled Veterans (RH) Life Insurance, OR
- Send a signed letter requesting this insurance

You must apply for the coverage within one year from notice of the grant of waiver of premiums. For more information about Supplemental S-DVI, visit [www.insurance.va.gov](http://www.insurance.va.gov) or call the VA Insurance Service toll-free at 1-800-669-8477.

### Veterans Mortgage Life Insurance (VA Form 29-8636)

The Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled veterans. It is designed to pay off home mortgages of disabled veterans in the event of their death. If you have received a Specially Adapted Housing Grant from VA, you are eligible for VMLI. This is a grant to help you build or modify a home to accommodate your disabilities. VMLI provides up to \$90,000 of mortgage life insurance payable to the mortgage holder (i.e., a bank or mortgage lender), in the event of your death. This coverage reduces as the amount of your mortgage is reduced. A Specially Adapted Housing Agent will provide you with VA Form 29-8636, Veterans Mortgage Life Insurance Statement, and help you with the application process. You can also download the application at [www.insurance.va.gov](http://www.insurance.va.gov). For more information about VMLI, visit [www.insurance.va.gov](http://www.insurance.va.gov) or call the VA Insurance Service toll-free at 1-800-669-8477.

**VA Education Benefits (VA Form 22-1990)** – Education benefits are discussed at length in Chapter 5 of this handbook. VA Form 22-1990 allows you to apply for multiple education benefits, including the Montgomery GI Bill Educational Assistance Program; Montgomery GI Bill Selected Reserve Educational Assistance Program; Reserve Educational Assistance Program; Post-Vietnam Era Veterans Educational Assistance Program; National Call to Serve Program; and the Transfer of Entitlement Program.

**Survivors' and Dependents' Educational Assistance (VA Form 22-5490)** – This VA Program provides for educational assistance to your spouse or child if you are: permanently and totally disabled as a result of a service-connected disability; if you die due to a service connected disability or while rated permanently and totally disabled; or if you are missing in action or a prisoner of war. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances. You can get more information on the program at <https://www.gibill.va.gov>.

**Vocation And Education Counseling (VA Form 28-8832)** – This program provides professional and qualified vocational and educational counseling to you and your family members who are eligible for educational benefits under a program that VA administers. You are eligible if you are discharged or released from active duty under honorable conditions not more than one year before date of application or if you are on active duty and have six or fewer months remaining before your scheduled release or discharge from service.

**Vehicle Purchase and Adaptation (VA Form 21-4502)** – This application can provide a one-time grant toward the purchase of a vehicle with adaptive equipment approved by VA for you, whether you are a veteran or service member, if you possess one of the following disabilities as a result of injury or disease incurred or aggravated during active military service: permanent loss of use of one or both hands or permanent loss of use of one or both feet, or permanent impairment of vision in both eyes. Entitlement to adaptive equipment may only be authorized with VA approval.

**Housing Adaptation** – This application can provide grants for constructing an adapted home or modifying an existing home to meet your needs if you are a disabled veteran / service member, in order to provide a barrier-free environment. For information on this program, visit the VA web page at <http://www.homeloans.va.gov/sah.htm>.

**Clothing Allowance (VA Form 10-8678)** – If you, because of a service – connected disability, wear or use prosthetics or an orthopedic appliance (including a wheelchair) that wears out or tears your clothing, or if, because of a service – connected skin condition use medication that causes irreparable damage to your garments, you can receive an annual clothing allowance.

For information regarding VA health benefits, go to Chapter 4.

Veteran benefits under the Department of Veterans Affairs are authorized under Title 38 of United States Code. You can get an in-depth explanation of VA benefits on line at <http://www.vba.va.gov/VBA/benefits/factsheets/index.asp> or you can review the latest VA Benefits Handbook at [http://www1.va.gov/OPA/vadocs/current\\_benefits.asp](http://www1.va.gov/OPA/vadocs/current_benefits.asp) to see all program information. All of the VA forms are available at <http://www.va.gov/vaforms/>.



## RECOVERY: CHAPTER 2

### Veterans Benefits and TRICARE

The VA and TRICARE have some similar benefits, but there are some significant differences as well. It is important for you to understand your benefits under both programs to ensure you choose the health program that best meets your needs. It is highly recommended that, after checking with the VA to determine your benefit eligibility, you also check with TRICARE. You can go to [TRICARE.mil](http://TRICARE.mil) and create your own profile to tailor information about your specific benefit needs. The website also contains brochures and other printed products that provide a variety of information. These print products may be downloaded to your computer, printed, or e-mailed. You may also check with benefit counselors and TRICARE Service Centers (TSC) at your Military Treatment Facility (MTF), or contact the TRICARE managed care contractors by phone. Contact information is listed in Chapter 4, Section 1 of this handbook.



## Section 5:

# Social Security Benefits

Like many military members, you are probably aware that benefits are available from DoD and VA sources, but you may not be aware that the Social Security Administration (SSA) also may be able to provide you disability benefits if your medical conditions will cause a severe impact on your ability to work.

SSA benefits are different than those from the Department of Veterans Affairs and require a separate application. If you are an active military service member and became disabled on or after October 1, 2001, regardless of where your injuries occurred, you are eligible for expedited processing of disability benefits from the SSA.

### What types of benefits can service members receive?

The SSA pays disability benefits through two programs:

- Social Security Disability Insurance Program (SSDI)
- Supplemental Security Income (SSI)

For you or your family to receive SSDI benefits, you have to be considered “insured” by the SSA. This means you have worked long enough and paid enough Social Security taxes to meet the eligibility for benefits. In order to receive SSI benefits a financial need must be demonstrated. For more information about Social Security’s disability program, go to <http://www.socialsecurity.gov/woundedwarriors>.

### What is Social Security’s definition of disability?

- You must be unable to do substantial work because of your medical condition(s).
- Your medical condition(s) must have lasted, or be expected to last, at least one year or be expected to result in death.

Social Security does not pay money for partial disabilities or short-term disabilities.

### How does military pay affect eligibility for disability benefits?

Being on active duty or getting military pay does not automatically prevent you from receiving Social Security benefits. You should still apply for Social Security if you think you are disabled. If you are receiving treatment from a MTF and are working in a designated therapy program or are on limited duty, Social Security will evaluate your work activity to determine your eligibility for benefits (the actual work activity is the controlling factor - not the amount of pay you receive or your military status).

### How do you apply for benefits?

You can apply for disability benefits while in the military or after separating from the military. This also applies if you are still hospitalized, in a rehabilitation program or undergoing outpatient treatment in an MTF or civilian medical facility. You may apply online at <http://www.socialsecurity.gov/woundedwarriors> (there is a starter kit that is available at this website to help you complete your application) or in person at the nearest Social Security Office. Or, you can call 1-800-772-1213 (TTY - 1-800-325-0778) between the hours of 7 a.m. and 7 p.m. to schedule an appointment.

**You can apply for disability benefits while in the military or after separating from the military.**

### What do I need to apply?

You or your representative must provide proof of identity to include:

- Proof of age
- Proof of U.S. citizenship or legal residency, if foreign born
- Form DD214, if discharged from the military service
- W-2 Form or income tax return from the previous year
- Military or worker's compensation to include proof of payment
- Social Security numbers of your spouse and minor children
- Checking or savings account number, if you have one
- Name, address and phone number of a contact person, in case you are unavailable
- Medical records that you may have and/or that you can easily obtain from all military and civilian sources

**Important:** File your application for disability benefits as soon as possible with available documentation. Do not delay your filing because you do not have all of your documentation.

### How does Social Security make a decision to pay a claim?

Your claim is handled by the state Disability Determination Services (DDS) office that makes disability decisions. Medical and vocational experts from the DDS will contact your physicians where you receive treatment, in order to retrieve your medical records. The DDS may ask you to have an examination or medical test. You will not have to pay for these exams or tests.

### How long does it take for a decision?

The length of time to receive a decision on your disability claim could vary. It depends on:

- The nature of your disability
- How quickly the DDS office obtains medical evidence from your doctor or medical sources
- Whether it is necessary to send you for a medical examination in order to obtain evidence to support your claim

### What can I do to expedite the process?

You can expedite the process by being prepared for your interview. It also helps to have information regarding your work history and physicians who have treated you.



## RECOVERY: CHAPTER 2

After your claim is received by the DDS, it is uniquely identified as a military service member claim, and it is expedited through all phases of processing both at the SSA and the DDS. Disability claims that have been filed online are also expedited.

*Note: You can prevent delays by notifying SSA of any change in address or if you are being seen or treated by any new doctors, hospitals or clinics while they are working on your claim.*

### Can my family receive benefits?

Certain members of your family may qualify for benefits based on your employment history. They include:

- Your spouse, if he or she is 62 years or older
- Your spouse at any age, if he or she is caring for a child of yours who is younger than 16 or disabled
- Your unmarried child, including an adopted child, or in some cases, a stepchild or grandchild. The child must be younger than 18 years of age or younger than 19 if in elementary school or secondary school
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22 (the child's disability must meet the definition of disability for adults)

*Note: In some cases, a divorced spouse may qualify for benefits based on your earnings if he or she was married to you for at least 10 years, is not currently married and is at least 62 years of age. The money paid to a divorced spouse does not reduce your benefit or any benefit due to your current spouse or children.*

### How can I contact Social Security?

For more information and publications, visit <http://www.socialsecurity.gov> or call toll free: 1-800-772-1213 (TTY: 1-800-325-0778) between the hours of 7 a.m. and 7 p.m. to schedule an appointment. All calls are treated confidentially and Social Security representatives are monitoring telephone calls to ensure that the information you receive is accurate and delivered in a courteous manner.

### TRICARE and Social Security

If you receive a Social Security disability determination, you will receive monthly disability benefits. After receiving 24 months of disability benefits, you automatically become eligible for Medicare Part A and Part B. You are given the option to decline Medicare Part B. However, in order to remain eligible for TRICARE benefits you must keep the Medicare Part A and Part B coverage. You will remain eligible for TRICARE Prime as long as you meet all the criteria (including maintaining your Part B Medicare coverage), or you may use TRICARE For Life. TRICARE Prime enrollment fees are waived for beneficiaries who have Medicare Part B. See Chapter 4, Section 1 of this handbook for more details.

## Section 6:

# Resources regarding Benefits

### Pay and Allowances

#### Army Travel Pay Web Page at DFAS

Visit the Army's website at <http://www.dfas.mil/travelpay/armytravelpay.html> to learn about their travel pay services.

#### Marine Corps Casualty Branch

Contact the Marine Corps Casualty Branch - Invitational Travel Orders at 1-800-847-1597 to learn about the Marine travel pay services. Add the sentence: For military pay and allowance or Non-Medical Attendant (NMA) orders. Call the Wounded Warrior Regiment at (703) 432-1863/4.

#### Air Force

Call the Air Force at 1-800-433-0048 to get more information on their policies for travel pay.

#### Navy

Contact your Safe Harbor representative to get details on how to get family travel allowances.

#### DFAS Travel Pay Questions/Answers

For general travel information for all branches, visit <http://www.dfas.mil/travelpay.html> or call 1-888-332-7366.

#### DFAS Disability Retirement web page

To learn about the different kinds of Disability Retirements, visit <http://www.dfas.mil/militarypay/woundedwarriorpay/disabilityretirements.html>

#### DFAS Wounded Warrior Homepage

To learn about different aspects of Wounded Warrior pay services such as casual pay, pay allowance, travel, and the savings deposit program, visit <http://www.dfas.mil/militarypay/woundedwarriorpay.html>.

## RECOVERY: CHAPTER 2

### Title 10, Chapter 71, Section 1401

You can go to [http://www.access.gpo.gov/uscode/title10/subtitlea\\_partii\\_chapter71.html](http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter71.html) to view the U.S. Code.

## Traumatic Servicemembers' Group Life Insurance (TSGLI)

### Army

For information on the Army's TSGLI program, visit <https://www.hrc.army.mil/site/crsc/tsgli/index.html>, or e-mail [TSGLI@conus.army.mil](mailto:TSGLI@conus.army.mil), or call 1-800-237-1336 and press option 2 for TSGLI.

### Army National Guard

To learn about the Army National Guard's TSGLI program, go to <https://www.hrc.army.mil/site/crsc/tsgli/index.html>, or e-mail [raymond.holdeman@ng.army.mil](mailto:raymond.holdeman@ng.army.mil), or call 703-607-5851.

### Navy

Information about the Navy's TSGLI program is available at <http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI>, or you can e-mail [MILL\\_TSGLI@navy.mil](mailto:MILL_TSGLI@navy.mil) or call 1-800-368-3202.

### Marine Corps

The Marine Corps TSGLI website is located at [https://www.manpower.usmc.mil/portal/page?\\_pageid=278,3206641&\\_dad=portal&\\_schema=PORTAL](https://www.manpower.usmc.mil/portal/page?_pageid=278,3206641&_dad=portal&_schema=PORTAL), or for more information you can e-mail [t-sgli@usmc.mil](mailto:t-sgli@usmc.mil), or call 1-877-216-0825.

### Air Force

To learn about the Air Force's TSGLI program, e-mail [afpc.casualty@randolph.af.mil](mailto:afpc.casualty@randolph.af.mil), or call 210-565-3505.

### Air Force Reserves

Information about the Air Force Reserves TSGLI program is available by calling 1-800-525-0102 Ext. 227.

### Air National Guard

To learn about the Air National Guard's TSGLI program, call 703-607-1239.

### Coast Guard

The Coast Guard's TSGLI information is available by calling 202-475-5391, faxing 202- 475-5927 or emailing [comdt@compensation.uscg.mil](mailto:comdt@compensation.uscg.mil) or [terrence.w.walsh@uscg.mil](mailto:terrence.w.walsh@uscg.mil)

### Family and Medical Leave Act (FMLA)

#### How it applies to you

To learn about how the FMLA can apply to you, visit <http://www.dol.gov/esa/whd/fmla/index.htm>.

#### NDAA changes to FMLA

For information on how the NDAA changes apply to the FMLA, you can go to [http://www.dol.gov/esa/whd/fmla/NDAA\\_fmla.htm](http://www.dol.gov/esa/whd/fmla/NDAA_fmla.htm).

#### Law (amended with NDAA input)

To view the FMLA with the amended NDAA input, go to <http://www.dol.gov/esa/whd/fmla/fmlaAmended.htm>.

#### Public Law 10-181 (2008 NDAA)

To read the Public Law, go to [http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=110\\_cong\\_public\\_laws&docid=f:publ181.110.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=110_cong_public_laws&docid=f:publ181.110.pdf).

### Department of Labor

#### Department of Labor Wage and Hour Helpline

For information on Federal regulations of minimum wage, overtime pay and more, call 1-866-487-9243 or visit <http://www.dol.gov/esa/whd/>.

#### State listing of DOL Wage and Hour Division office contacts

To view state-specific contact information for DOL Wage and Hour Division offices across the country go to <http://www.dol.gov/esa/contacts/whd/america2.htm>.



## RECOVERY: CHAPTER 2

### VA Benefits

#### Description of VA Benefits

For a basic description of VA benefits, visit <http://www.vba.va.gov/VBA/benefits/factsheets/index.asp> or call 1-800-827-1000.

#### VA Forms

For a searchable collection of VA forms, go to <http://www.va.gov/vaforms> or call 1-800-827-1000 for more information.

#### VA Online Applications

You can now apply for many VA benefits through an online application process. Visit <http://www.va.gov/onlineapps.htm> for more information.

### Social Security Administration (SSA) Benefits

#### SSA Wounded Warriors Benefits

You can go to <http://www.socialsecurity.gov/woundedwarriors> or call 1-800-772-1213 to learn about the SSA benefits available to Wounded Warriors.





# REHABILITATION





# Chapter 3:

## Non-Medical Support

REHABILITATION



# Chapter 3:

## Non-Medical Support

By now, you've probably noticed that the bulk of your medical care is being handled by a group of professionals and that a person with the title, "PEBLO," or Physical Evaluation Board Liaison Officer, has contacted you to help you understand where you are in the DES process and what to expect.

But did you know that you and your family members have access to support in a variety of other forms? Are you aware that your service has a specific program that assigns an advocate to you for the entire time you are going through this process – and beyond? You can learn more about that in this chapter.

Do you need a permanent wheelchair ramp built to your home's front door? There are organizations that can help you get that ramp built. Do you need help with your resume just in case you have to leave the service? What about free or partly subsidized quality child care for visits to the hospital? There are organizations in place that can help you with both.

If your spouse or family member is now your caregiver, they will find a section just for them.

There are countless government and non-government organizations and agencies that consider it an honor to do their part to assist you and your family during this difficult time. This chapter will introduce you to a number of them and give you websites, phone numbers and e-mail addresses to contact them directly.

**REHABILITATION: CHAPTER 3**



## Section 1: Vet Centers

The Veterans Health Administration Vet Center program operates a system of 232 community-based counseling centers staffed by small multi-disciplinary teams of dedicated providers, many of whom are combat veterans themselves. Vet Centers provide individual, group, and family counseling to all veterans who served in any combat zone. Services are also available for their family members for military related issues. This service is provided free of charge to you and your family members.

Vet Centers offer readjustment counseling - a wide range of services provided to combat veterans in the effort to help make the transition from military to civilian life go more smoothly. Services include: individual and group counseling; marital and family counseling; bereavement counseling; medical referrals; assistance in applying for VA benefits (see Chapter 2, Section 4 for more information); employment counseling; guidance and referral; alcohol and drug abuse assessments; information about and referral to community resources; counseling and referral for sexual trauma that happened while serving in the military; outreach and community education.

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

Call them toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific). You can locate a Vet Center near you by going to their website at [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

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## Section 2: **Veterans' Service Organizations**

In addition to the assistance available through the VA, there are many VSOs that can provide assistance and advice to service members, veterans and their families on applying for or accessing VA benefits. Following is a list of many of the VSOs that are chartered by Congress and/or recognized by VA for claims representation for today's returning service members, veterans and their families. A complete listing of all chartered and non-chartered VSOs is available on line at <http://www1.va.gov/vso/index.cfm>.

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The below listing is alphabetical by name of the organization.

**African American Post Traumatic Stress Disorder Association**

Lakewood, WA, 253-589-0766,  
<http://www.aaptsdassn.org>

**Air Force Sergeants Association**

Suitland, MD, 301-899-3500,  
<http://www.hqafsa.org>

**American Ex-Prisoners of War**

Arlington, TX, 817-649-2979,  
<http://www.axpow.org>

**American GI Forum of the United States**

Denver, CO, 303-458-1700,  
<http://www.agif.us>

**American Gold Star Mothers, Inc.**

Washington, DC, 202-265-0991,  
<http://www.goldstarmoms.com>

**American Legion**

Indianapolis, IN, 317-630-1200,  
<http://www.legion.org>

**American War Mothers**

Washington, DC, 202-362-0090,  
<http://www.americanwarmoms.org>

**AMVETS**

Lanham, MD, 301-459-9600,  
<http://www.amvets.org>

**Armed Forces Service Corp.**

Arlington, VA, 703-379-9311,  
<http://www.afsc-usa.com>

**Army and Navy Union, USA, Inc**

Niles, OH, 330-307-7049,  
<http://www.armynavy.net>

**Blinded Veterans Association**

Washington, DC, 202-371-8880,  
<http://www.bva.org>

**Blue Star Mothers of America, Inc**

Montpelier, VA, 505-352-2941 (fax),  
<http://www.bluestarmothers.org>

**Catholic War Veterans**

Alexandria, VA, 703-549-3622,  
<http://www.cwv.org>

**Congressional Medal of Honor Society of the United States of America**

Mt. Pleasant, SC, 843-884-8862,  
<http://www.cmohs.org>

**Disabled American Veterans**

Cold Spring, KY, 859-441-7300,  
<http://www.dav.org>

**Fleet Reserve Association**

Alexandria, VA, 800-372-1924,  
<http://www.fra.org>

**Gold Star Wives of America, Inc**

Birmingham, AL, 703-351-6246,  
<http://www.goldstarwives.org>

**Italian American War Veterans of the USA**

Youngstown, OH, 772-581-8050,  
<http://www.ITAMVETS.org>

**Jewish War Veterans of the USA**

Washington, DC, 202-265-6280,  
<http://www.jwv.org>

**Legion of Valor of the USA, Inc**

Santa Barbara, CA, 805-692-2244,  
<http://www.legionofvalor.com>

**Marine Corps League**

Fairfax, VA, 703-207-9588/99,  
<http://www.mcleague.org>

**Military Chaplains Association of the United States of America**

Arlington, VA, 703-533-5890,  
<http://www.mca-usa.org>

**Military Order of the Purple Heart of the USA, Inc**

Springfield, VA, 703-354-2140,  
<http://www.purpleheart.org>

**Military Order of the World Wars**

Alexandria, VA, 703-683-4911,  
<http://www.militaryorder.net>

**National Amputation Foundation, Inc**

Malverne, NY, 516-887-3600,  
<http://www.nationalamputation.org>

**National Association for Black Veterans, Inc**

Milwaukee, WI, 800-842-4597,  
<http://www.nabvets.com>

**National Association of County Veterans Service Officers, Inc**

Arlington, VA, 910-592-2862,  
<http://www.nacvso.org>

**National Association of State Directors of Veterans Affairs**

Madison, WI, 608-266-1311,  
<http://www.nasdva.com>

**National Veterans Legal Services Program**

Washington, DC, 202-265-8305,  
<http://www.nvlsp.org>

**Navy Club of the United States of America**

Lafayette, IN, 800-628-7265,  
<http://www.navyclubusa.org>

**Navy Mutual Aid Association**

Arlington, VA, 571-481-2324,  
<http://www.navy mutual.org>

**Non Commissioned Officers Association**

San Antonio, TX, 210-653-6161,  
<http://www.ncoausa.org>

**Paralyzed Veterans of America**

Washington, DC, 202-872-1300,  
<http://www.pva.org>

**Polish Legion of American Veterans, USA**

Washington, DC, 727-848-7826,  
<http://www.plav.org>

**Swords to Plowshares: Veterans Rights Organization**

San Francisco, CA, 415-252-4788,  
<http://www.swords-to-plowshares.org>

**The Retired Enlisted Association**

Aurora, CO, 800-338-9337,  
<http://www.trea.org>

**United Spinal Association**

Jackson Heights, NY, 718-803-3782,  
<http://www.unitedspinal.org>

**Veterans Assistance Foundation, Inc**

Newburg, WI, 262-692-6333,  
<http://www.veteransassistance.org>

**Veterans of Foreign Wars of the United States**

Kansas City, MO, 816-756-3390,  
<http://www.vfw.org>

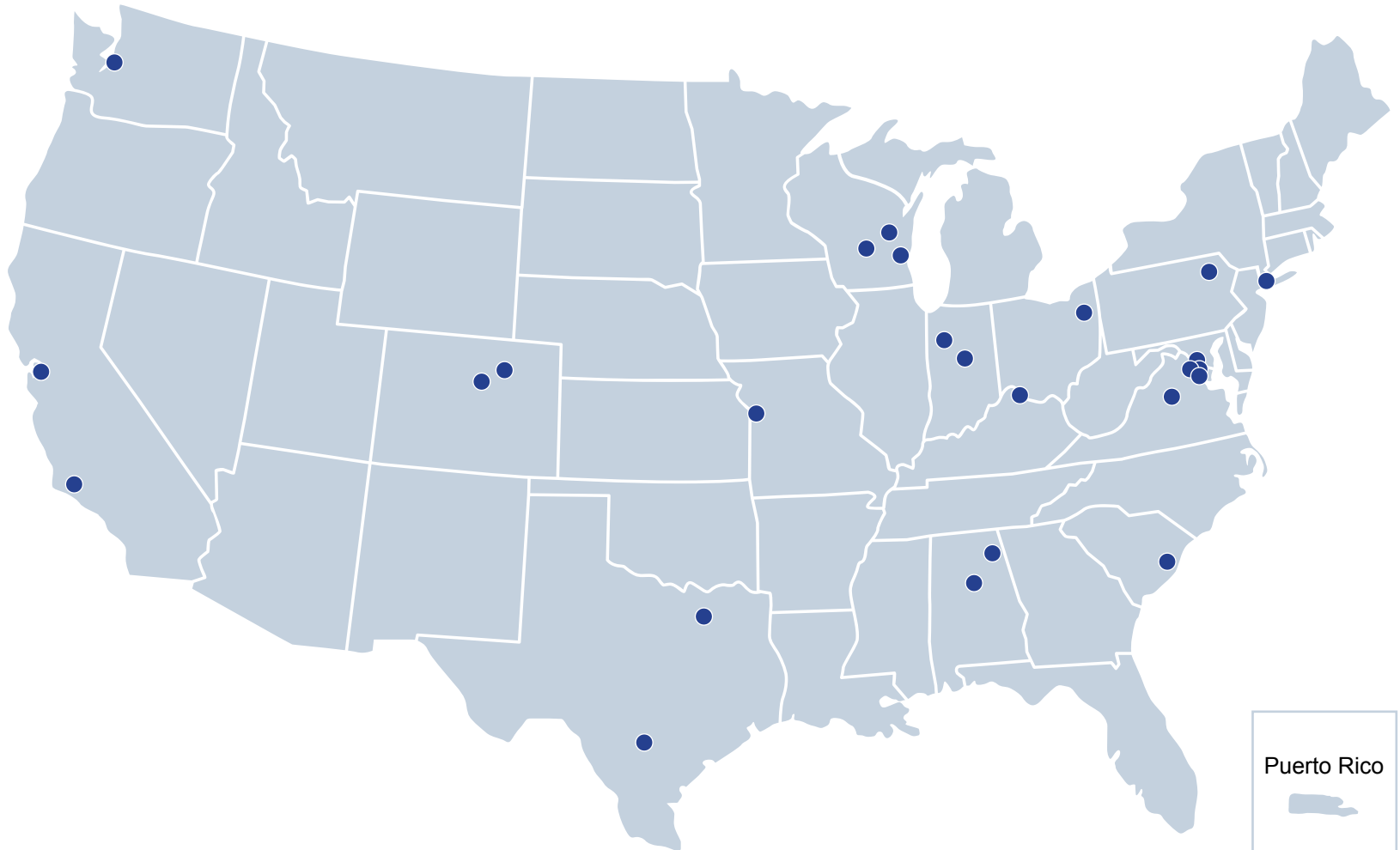
**Veterans of the Vietnam War, Inc/ Veterans Coalition**

Pittston, PA, 570-603-9740,  
<http://www.vvnw.org>

**Women's Army Corps Veterans Association**

Fort McClellan, AL, 256-820-6824,  
<http://www.armywomen.org>

## Veterans' Service Organization Locations



A complete listing of all chartered and non-chartered VSOs is available on line at <http://www1.va.gov/vso/index.cfm>.

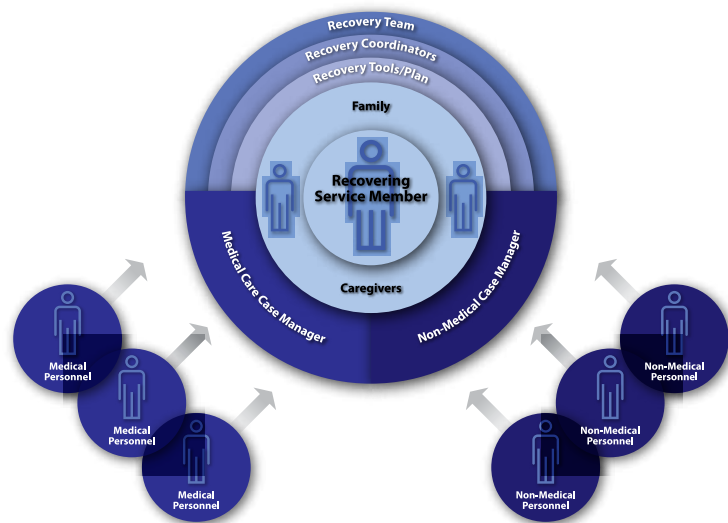
## Section 3: Recovery Coordinator

Your Recovery Care Coordinator's goal is to help make sure you get the right care and support from the right people at the right time.

A member of your Service's Wounded Warrior program team, your Recovery Care Coordinator (RCC) is trained to help build a Comprehensive Recovery Plan, which identifies your needs and lays out the path for you to meet personal and professional goals during your recovery, rehabilitation and reintegration. Your RCC will work with you and your family, as well as your doctors, nurses, social workers, case managers, and Wounded Warrior program staff to create the Comprehensive Recovery Plan and put it into action.

A key part of this Comprehensive Recovery Plan is identifying, applying for and receiving the right benefits and compensation. Your RCC will provide oversight and assistance, identifying gaps in your non-medical services to address anything from home adaptation, transportation and finances to child care and educational goals. Your RCC, working with your other care providers, will ensure you are connected with federal, state, local, non-profit, and private sector programs which offer you support and benefits to meet those goals.

Sometimes your Recovery Coordinator will be in the same location as you and sometimes your Recovery Coordinator will be available by phone or e-mail. Either way, that person is someone you can trust as your ultimate resource for information and assistance.



**Think of your Recovery Care Coordinator as your own Command Center – someone who helps make sure your needs are being met by the right person in the right place and on time.**



## Section 4: **Caregiver Support**

### For the Caregiver of the Recovering Service Member

This handbook was designed to provide information to military members who have suffered a serious injury or illness. This section, however, is written for family members who provide care for members with serious injuries or illnesses. Your military spouse, son or daughter may have an injury or illness, and, as a result, may require a considerable amount of care once released from the hospital. Many family members of recovering service members have found themselves in this role. Sometimes this role is temporary while the service member recovers. Other times, as is sometimes the case with traumatic brain injuries, you may be in the role of caregiver for a much longer time.

As a new caregiver, you may be concerned about your abilities to handle the task, wondering if you can cope with the change in your role, fearful of what is ahead and you may be mourning the loss of the way things were before the injury or illness. You may feel overwhelmed and not know where to turn for help.

There are a variety of resources that can help you. You are not alone.

As a caregiver, you may be relied upon to help your loved one with a broad range of activities, including cooking, eating, bathing and dressing. You may need to take care of paying his or her bills and making medical decisions.

A variety of services are available to help you assist a disabled service member or veteran.

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### Assessing Your Needs

In order to know what assistance you need, you may find it helpful to ask yourself the following questions:

- What type of help does my husband/wife/son/daughter need in order to live as independently as possible? (Consider the following options: companionship, housekeeping, grocery shopping, and transportation to the Military Treatment Facility.)
- When do you need help?
- What help can be provided?
- How much money is available to pay for outside resources? Do you have additional insurance to help offset the cost of these services?
- Are any friends or family willing to pitch in? What help have they offered?

### Community Care Options

Community care programs and services, along with eligibility requirements, vary in different states, counties and communities. Many of these agencies and organizations are located in the National Resource Directory. See Chapter 5, Section 5 for more information regarding this resource.

**Informal support** offered by friends, family, religious communities, local organizations, neighbors and others can share the responsibilities of caregiving, including household chores, provide emotional support for you and your loved one and help the recovering service member maintain a healthy level of social and recreational activity.

In this case, making a list of your helpers and their phone numbers will be an invaluable source of support for routine help or in times of emergency.

**Information and Referral** helps you by identifying your local resources. See the resources at the end of this chapter for organizations that provide information and referral as part of their services.

**Legal and Financial Counseling** is often needed when the recovering service member can't manage his or her own legal and financial affairs. If your loved one has not been medically retired and is still considered "in the military," then the nearest military installation probably has a legal service office that can assist you both with powers of attorney, will preparation and legal advice, to name just a few of their services. Sometimes these services are also available to retirees on a case-by-case basis.

Another way to locate an attorney is through an attorney referral service. The Bar Association in your community may have a panel that refers callers to lawyers in various specializations. Initial consultations generally include a nominal fee. Visit their site at <http://www.abanet.org/legalservices/findlegalhelp/home.cfm>.

**Transportation Services.** The Americans with Disabilities Act requires transit agencies to provide curb-to-curb paratransit service to those individuals who are unable to use regular public transportation. Paratransit generally consists of wheelchair-accessible vans or taxis for people with disabilities and is run by private, nonprofit, and/or public organizations and is usually free or low-cost. To learn more about paratransit near you, call Project Action, which maintains a national paratransit database, at 800-659-6428 or 202-347-3066. You can view the database at [http://projectaction.easterseals.com/site/PageServer?pagename=ESPA\\_travelers\\_database](http://projectaction.easterseals.com/site/PageServer?pagename=ESPA_travelers_database).

**Respite Care** is an option for those who need relief from the demands of providing constant care for the recovering service member. It gives the regular caregiver some time off to breathe, relax, regroup. Respite care reduces caregiver stress and can allow the caregiver to do activities that may also relieve some sadness. Respite care includes adult day care and home-care services, as well as overnight stays in a facility, and can be provided a few hours a week or for a weekend. Many caregiver support programs offer respite assistance as part of their services. Some service organizations offer volunteer respite workers who provide companionship or protective supervision only.

The Active Duty Respite Care Benefit provides short-term care to a qualified ill or injured active duty service member so the homebound member's primary caregiver(s) can get needed rest and/or change. Under the Active Duty Respite Care Benefit, qualifying members may receive a maximum of 40 respite hours, over five days per week, limited to eight hours per calendar day. You should consult with your case manager if you need these services.

Another option for assistance is to contact the appropriate military aid/relief services – Army Emergency Relief (AER), Navy Marine Corps Relief Society (NMCRS) and Air Force Aid Society (AFAS). These organizations can assist you with respite care, although you will need to contact them to make sure you understand any limits they may have. Some limits might include a financial cap and whether or not the recovering service member is still active duty. You may also obtain information about these programs through your installation Family Support Center or Airman and Family Readiness Center. Additionally, the NMCRS offers the Visiting Nurse service. See Financial Assistance paragraph in this section for more information regarding these organizations.

Respite care may be provided by:

- Home health care workers
- Adult day care centers
- Short-term nursing homes
- Assisted living homes

Note that VA offers respite care to veteran caregivers, home care and Adult Day Health Care Services. For more information regarding being a caregiver or getting support, including respite care, call the National Women's Health Information Center at 800-994-9662 or contact the following organizations:

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### The National Respite Locator Service

Call them at 800-773-5433. Or visit their website at <http://www.respitelocator.org/index.htm>

### Administration for Children and Families

Call them at 202-401-9215. Or visit their website at <http://www.acf.hhs.gov>

### National Adult Day Services Association, Inc.

Call them at 800- 558-5301. Or visit their website at <http://www.nadsa.org>

### National Family Caregivers Association

Call them at 800-896-3650. Or visit their website at <http://www.nfcacares.org>

### National Family Caregivers Support Program

Call them at 202-619-0724. Or visit their website at <http://www.aoa.gov/>

**Adult Day Care and Adult Social Day** are programs more often available for the elderly, but the organizations that offer these services may also be able to assist you. The National Adult Day Services Association can help you find adult day care services that are suitable for your loved one's needs. Visit their site at <http://www.nadsa.org> or call them at 877-745-1440.

**Home Care** is generally categorized as home health care services and combines health care and supportive services to help homebound sick or disabled persons continue living at home as independently as possible. There are two types of home care available to you: home health care services and non-medical home care services. Home health care services provide a range of medical services, including medication assistance, nursing services and physical therapy. You may not need this assistance while your recovering service member is still affiliated with the MTF. However, depending upon the situation, home health care may become very helpful. Non-medical home care services include companionship, housekeeping, cooking and many other household activities and chores.

The cost of these services depends on the level of care needed - a non-medical home care attendant may charge less money than a nurse who is monitoring the person's condition and treatment. Fees vary so you may want to shop around. Some private insurance policies pay for limited home health care with certain restrictions. Check your TRICARE coverage to see what is offered. Many MTFs have a TSC and/or a benefit counselor to answer your questions about your TRICARE



benefit. You may also call the TRICARE managed care contractors (find contact information in Chapter 4, Section 1) or check the <http://www.TRICARE.mil> website. In some cases, you may have to pay out of pocket. When that's the case, remember to turn to the NMCRS, Army Emergency Relief (AER) or AFAS to request financial assistance. They may be able to provide temporary help. See Financial Assistance for more information regarding these organizations.

Non-medical home care aides can be located through personal referrals or at a private home care agency, hospital, social service agency, public health department or other community organizations. In some areas, nursing schools may be of assistance.

The National Association for Home Care and Hospice ([www.nahc.org](http://www.nahc.org)) can assist with finding the right provider. The site includes a comprehensive database of more than 20,000 home care and hospice agencies and walks you through the process to find the right care resource for your needs.

### Financial Assistance

NMCRS, AFAS and AER can offer financial assistance in a number of cases. For more information regarding what is available to help you and your loved one, contact the appropriate organization below:

**Air Force Aid Society:** <http://www.afas.org/> or call them at 800-769-8951.

**Navy Marine Corp Relief Society:** <http://www.nmcrs.org/> or call them at 703-696-4904. For a more local number, select the location nearest you from the map located on this webpage <http://www.nmcrs.org/locations.html>

**Army Emergency Relief:** <http://www.aerhq.org/index.asp> or call them at 866-878-6378.

**Support Groups** are a good source of information on available resources. Support groups provide caregivers with the opportunity to give and receive encouragement, understanding and support from others who have similar concerns. Interacting with other caregivers can be a great help in reducing stress. Support groups can be found through hospitals, mental health programs and military aid and injured support programs. There are also online support groups available to caregivers with computer access. Family Caregiver Alliance offers a caregiver support group at [http://www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=486](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=486).

**Employee Assistance Programs** are an employment benefit that your workplace may or may not offer. Assistance varies widely, though programs generally provide employees with counseling for personal issues such as depression, stress, addiction, financial crisis, and illness or death in the family. If you are TRICARE eligible, you may be covered for a number of mental health visits. Visit the TRICARE Web site and take the self-assessment to determine if you could benefit from treatment or evaluation.

<http://www.tricare.mil/mybenefit/home/MentalHealthAndBehavior/GettingHelp>

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### Assistance with your resource search

It's a confusing and painful time for you. Contacting the resources for assistance can be a time-consuming job, but it's worthwhile. Your PEBLO, service-provided advocate or Recovery Coordinator will be able to help you locate resources, as well.

The following is a list of suggestions to help you find appropriate services:

- Begin looking for resources right away, even if you don't think you'll need them. This way, you'll be better informed to make important decisions during a time of crisis.
- Understand that there may be a waiting list for some of the services you'd like. This is one of the reasons it's best to ask for help before you think you'll actually need it.
- Write down all of the information you are given or find. Document the name of each agency you called, the phone number or website, the names of the people you spoke with, the date of your conversations, the services requested, the services promised and any agreed-upon decisions.
- Don't hang up until you understand the next step, for instance, who calls whom next, what will be done next, etc.
- When you make your call, be prepared with specific information, such as physician's name, diagnostic information, insurance coverage and Social Security numbers.
- When dealing with agencies, be specific about your needs.
- Don't hesitate to ask for help. Most community agencies are there specifically to provide support to those who need it. Many of the services you've paid for with your taxes, service fees and contributions.
- Not everyone you call will understand what you are going through or what your needs are. You may need to spend some time educating the person on the other end of the phone. Doing this will help you get the services you need.
- Be persistent!

### Caregiving can take a toll on you

Research suggests that the physical and emotional demands on caregivers put them at greater risk for health problems:

- Caregivers are more at risk for infectious diseases, such as colds and flu, and chronic diseases, such as heart problems, diabetes, and cancer.
- Depression is twice as common among caregivers compared to non-caregivers.

### Caregivers and Depression

If you find yourself feeling sad, alone, overwhelmed or angry, you may be experiencing depression. It's not unusual for caregivers to experience mild to more severe depression.

While the caregivers do everything they can to give the best possible care to their injured loved one, they often place their own physical and emotional needs second, third – even last. After awhile, this can cause anger, sadness, isolation and exhaustion. Once these feelings are identified, guilt often results. Thoughts like, “How can I blame him? It's not his fault that he was injured,” or “She's my 'baby' and needs me. How can I put my needs ahead of hers?” can cause monumental guilt, driving you to work through the negative feelings and, once again, put your needs after the injured person's needs.

Everyone has negative feelings, but if they don't go away, or if they leave you drained of energy and you find yourself angry at your loved one, or crying all the time, they may be signs that you are depressed. Ignoring the feelings will not make them go away.

### Symptoms of Depression

The symptoms of depression are different for everyone and only a mental health care professional is qualified to tell you if you are clinically depressed. There are symptoms that may indicate depression. Some are listed below:

- Difficulty staying focused
- Significant weight loss or gain from a change in eating habits
- Sleeping much more or having difficulty sleeping
- Constant fatigue
- Lack of interest in the activities and people you once enjoyed
- Feelings of hopelessness
- Thoughts of hurting yourself
- Thoughts of killing yourself
- Constant disorders (headache, stomach ache, etc.) that do not respond to treatment

It's essential to get help for your depression. Without assistance, your quality of life will continue to decline.

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### How you can combat depression

First, you should consult with a trained health or mental health professional. If you think that you are depressed, a good place to get help is to start with your family doctor. If you feel uncomfortable saying that you think you are depressed, tell your health professional that you “feel blue” or “feel down.” They will know what to ask. Be prepared to answer questions like:

- Why do you think you feel this way?
- When did the symptoms start?
- How long have you felt this way?
- How often do you use alcohol or drugs to feel better?
- Do you have family members who suffer from depression?
- Do you have a friend or someone with whom you can confide?

Besides the health professional’s treatment, there are ways you can help yourself. In no way are these suggestions meant to be replacements for professional care. But taking care of yourself in the following ways may help ease some of your depression.

- Set realistic goals. Examples might include going to bed 30 minutes earlier; loading the dishwasher in the morning; making a simple, quick dinner rather than a more elaborate meal.
- Try to be with other people – confide in a friend.
- Do something enjoyable - work in 30 minutes of exercise, go to a movie, meet a friend for coffee.
- Break larger tasks into smaller ones and accomplish what you can.
- Try to think positive thoughts.
- Let your friends and family help you.
- Eat balanced meals.

Help is always as close as your friends, family and the network of those in a similar situation. Remember, there are others who are in a similar situation as you. Reach out to them through support groups, in person or online. You may find that sharing experiences will help you in a number of ways.



## Section 5:

# Support Programs

There are many military, government and non-government agencies available to assist you and your family in your recovery, rehabilitation and reintegration. In this section, you'll find many of them along with a short description of the support available, as well as phone numbers, when available, and web addresses.

### Government Support

#### Military Severely Injured Center

Navigating through the military and government programs to find assistance for service members who are severely injured can be a real challenge. One way to overcome the hurdles is to contact the DoD Military Severely Injured Center (MSIC) and let them help.

When you call them at 1-888-774-1361, you will talk to an actual human being who will provide assistance with a variety of services, including: medical care and rehabilitation; education, training, and job placement; personal mobility and functioning; home, transportation, and workplace accommodations; individual, couple, and family counseling; and financial resources.

The counselor advocates assigned to MSIC have master's degrees in counseling. Plus, each has received extensive training during a five-week MSIC session.

Besides the support received through the MSIC, an ombudsman is assigned to or near a major military facility or VA medical facility to further assist in the transition by helping you connect with local agencies and community groups.

Each Service has its own program to assist severely injured Service members and their families. The Army has the United States Army Wounded Warrior Program (AW2). The Marines offer the Wounded Warrior Regiment. The Navy has the Navy Safe Harbor Program and the Air Force runs the Air Force Wounded Warrior Program (AFW2).

#### Army Wounded Warrior Program (AW2)

The AW2 Program's mission is to provide personalized support for severely injured soldiers no matter where they are located or how long their recovery takes. AW2 Advocates are located at MTFs and at VA medical facilities. They are considered career and education guides, benefits advisors, transition counselors, resource experts, family assistants and life coaches. There are specific conditions that the soldier must meet to be qualified to receive the assistance of the AW2

## REHABILITATION: CHAPTER 3

program. To learn more about those conditions, go to their website at <http://aw2portal.com/> and click on their FAQs link near the top of the page.

The site offers opinions and stories from various people in their blog section. There is also a link for opportunities specifically for members of the AW2 Program, as well as a link to My Benefits.

### Wounded Warrior Regiment

The mission of the Wounded Warrior Regiment is to, “provide and facilitate assistance to wounded, ill, injured Marines, Sailors attached to or in support of Marine units, and their family members, throughout the phases of recovery.”

Support begins at the time of medical evacuation to Landstuhl Regional Medical Center in Landstuhl, Germany, or Tripler Army Hospital in Honolulu, Hawaii. This support continues until you return to full duty or transitions to the VA. As you transition to civilian life, assistance in reintegration, education, benefits and local governmental and non-governmental and veterans organizations is provided by the Marine For Life program, which is part of the Wounded Warrior Regiment.

The Wounded Warrior Regiment has a website with a lot of helpful information. Of particular interest, is the information regarding family travel. Immediate family, (up to three people) can get round-trip tickets, arranged by the Headquarters Marine Corps Casualty Section, to your bedside. (This information is also covered in depth in Chapter 2, Section 1).

To learn more about the Wounded Warrior Regiment and Marine For Life, go to the Wounded Warrior Regiment website at <http://www.woundedwarriorregiment.org>.

### Navy Safe Harbor – Severely Injured Support

Navy Safe Harbor is the Navy’s non-medical care management program supporting seriously wounded, ill, and injured Sailors and their families. As of January 2009, Navy Safe Harbor will collaborate with the U.S. Coast Guard in supporting seriously wounded, ill, or injured Coast Guardsmen and their families. Providing a lifetime of care, Navy Safe Harbor brings resources together to assist and support you through recovery, rehabilitation, and reintegration.

Navy Safe Harbor Recovery Care Coordinators and Non-medical Care Managers are located at major Navy treatment facilities throughout the



United States, Veterans Affairs Polytrauma Centers and Brooke Army Medical Center. They provide support to Sailors with combat-related wounds or injuries, as well as those who are seriously injured in shipboard or liberty accidents (e.g., motor vehicle or motorcycle accidents), or incur a serious illness, whether physical or psychological. Non-medical care management support is individually tailored to meet the unique needs of you and your family. This support includes but is not limited to:

- Pay and personnel issues
- Invitational travel orders
- Lodging and housing adaptation
- Child and youth programs
- Transportation needs
- Legal and guardianship issues
- Education and training benefits
- Commissary and exchange access
- Respite care
- TBI and PTSD support services
- Other non-medical support services

Navy Safe Harbor's goal is to return you to duty if possible; and if not, work collaboratively with federal agencies including the VA, state, and local organizations to ensure your successful reintegration into your community. Navy Safe Harbor extends support beyond separation or retirement from Service through the Anchor Program, a partnership with the Navy Reserve and retired members to provide mentor support to you and your family during reintegration to the community.

Information is available at [www.safeharbor.navy.mil](http://www.safeharbor.navy.mil). You may also contact Navy Safe Harbor by e-mail at [safeharbor@navy.mil](mailto:safeharbor@navy.mil) or call toll-free at 1-877-746-8563.

### **Air Force Wounded Warrior (AFW2) Program**

The AFW2 Program (formerly known as Air Force Palace HART) provides a multifaceted support system that includes the assignment of a family liaison officer and a community readiness consultant through all phases of the recovery process, as needed. They will also assist in retention of disabled airmen from OEF and OIF whenever possible. Expanded transition assistance, extended case management follow up, advocacy and tracking is also part of the program.

The AFW2 program is located at Headquarters Air Force Personnel Center on Randolph Air Force Base in San Antonio, TX, and works hand-in-hand with Air Force installation Airman & Family Readiness Centers (A&FRCs) to ensure face-to-face, personalized services to wounded warriors.

## REHABILITATION: CHAPTER 3

A&FRCs provide hands-on professional services such as transition assistance, employment assistance, moving assistance, financial counseling, information and referral, and emergency financial assistance, to name a few.

The AFW2 program advocates for services on an Airman's behalf and ensures Airmen have professional support and follow-up for no less than five years after separation or retirement. For more information about the AFW2 Program, call their toll free number 800-581-9437 between 7 a.m. and 4 p.m. (Central time), send an e-mail to [afwounded.warrior@randolph.af.mil](mailto:afwounded.warrior@randolph.af.mil), or visit the AFW2 website at <http://www.woundedwarrior.af.mil>.

### **Air Force Survivor Assistance Program**

The Survivor Assistance Program provides immediate assistance to family members of wounded and to wounded airmen by the assignment of Family Liaison Officers. Call 1-877-USAF-HELP (1-877-872-3435) any time for support and/or referral to agencies that serve wounded Airmen.

### **Army Knowledge Online (AKO)**

Army Knowledge Online (AKO) is the U.S. Army's main intranet. It serves registered users to include active duty and retired service personnel and their family members, and provides single sign-on access to over 300 applications and services. It allows access to all of the personnel functions, so it's the place to go when you need a copy of something from your record. It allows you to fill out your assignment request forms to move to a new duty station or volunteer for a special assignment (airborne, Ranger, etc.). It is where you go to access your Army e-mail account. It includes your medical alerts – for instance when you are due for shots/physicals. It has the only authorized "chat" client for Army computers and it also has a video chat so troops who are deployed can log on and chat with their families. The website is [www.us.army.mil](http://www.us.army.mil).

### **Military Homefront**

Military Homefront is the official DoD website for reliable quality-of-life information designed to help troops and their families, leaders and service providers. There are useful links to programs such as Heroes to Hometowns – a program that is run at the state level and is the link among the services and VA caseworkers at the military and VA hospitals, the severely injured service member, their family and their local community. Support has included: help paying bills; finding suitable homes and adapting them as needed; adapting vehicles; transportation to medical appointments; finding jobs and providing educational assistance; child care support, and much more.

Also on this site, you can find a glossary link that will give you access to not only their own glossary, but glossaries for the DoD and TRICARE. There are also links to fact sheets for every service. The website can be found at <http://www.militaryhomefront.dod.mil/>.

### **My Army Benefits**

This site produces personalized survivor and retirement benefit reports for active duty soldiers and their family members. It provides a complete financial forecast that includes your invest-



ments, insurance, and SGLI. It also provides a “what if” capability that shows how life events, such as getting married, having children, or retiring at a projected date and rank, affect your financial picture.

If you aren’t a soldier, you can still gain access to recent benefit news and updates, access a state-by-state listing of benefit resources, and benefit facts by category, component and life event. It also provides fact sheets on various programs/agencies. The website can be found at <http://myarmybenefits.us.army.mil>.

### **My eBenefits**

The DoD and VA built the My eBenefits Internet portal to provide a single information source for Service members, retirees, and veterans. The portal is being developed in three phases: Phase 1, released in August 2008, primarily consolidates links to other web-sites. Scheduled for deployment in Spring 2009, Release 2.0 will begin registering accounts for Service members and veterans through a secure portal. Links and other content presented will be further tailored and customized for the portal user. Release 2.2 of eBenefits, anticipated in the Fall of 2009, will begin integrating with other secure portals within DoD and VA to provide a seamless experience for users. This portal can be found at <http://www.ebenefits.va.gov/>.

### **TRICARE**

TRICARE provides multiple ways for you to obtain information about available healthcare services and benefits. TRICARE’s website, <http://www.tricare.mil>, provides tailored content, as well as overview information and points of contact. The site has convenient tabs for medical, dental, vision care, prescriptions, mental health, and more. You may create your own profile to get information tailored to your status and location. The Web site provides you information on benefits, the different TRICARE programs, and even lets you compare options. You can use the site to find a provider by linking to the TRICARE contractors’ websites. You can go to <http://www.tricare.mil/contactus> for a list of customer service phone numbers for specific issues and locations. The website also allows you to download, print, or e-mail brochures and handbooks that provide detailed information about specific programs that you may qualify for or want to learn about. Toll-free call centers, benefit counselors and TRICARE Service Center (TSC) personnel at the MTF are also available to answer your questions and provide you information about your benefit. Chapter 4, Section 1 lists the many places you can call for benefit information.

### **DisabilityInfo.gov**

DisabilityInfo.gov is the federal government’s one-stop website for people with disabilities, their families, employers, veterans and service members, workforce professionals and many others. The site provides quick and easy access to comprehensive information about disability programs, services, laws, and benefits in areas including education, employment, housing, transportation, health, benefits, technology, community health and civil rights.

The website can be found at [www.disabilityinfo.gov](http://www.disabilityinfo.gov). For specific questions related to federal disability programs, you can call 1-800-FED-INFO (1-800-333-4636 - voice and TTY) Monday – Friday, 8 a.m. to 8 p.m. Eastern time.

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### GovBenefits.gov

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. It provides information, fact sheets, and other resources for military personnel, family members, and veterans. You can fill in a questionnaire and the site will generate a list of benefit programs that could assist you. You can also target a specific benefit and learn more about it. The website can be found at <http://www.govbenefits.gov/>. You can also reach them at 1-800-fed-info (1800-333-4636) Monday – Friday, 8 a.m. to 8 p.m. Eastern time.

### America Supports You (ASY)

America Supports You connects people, organizations and companies to hundreds of groups that offer a variety of support to the military community. The program also connects service members and their families to groups that provide assistance.

Their website, [www.AmericaSupportsYou.mil](http://www.AmericaSupportsYou.mil), provides a one-stop location to connect with hundreds of organizations eager to help service members and their families. If you click on “Service members – How you can receive support,” you will be directed to a page that lists ways to receive help. From there, you can select anything from “Learn about homes for disabled troops,” “Get help for the wounded,” and “Receive military family support,” to “Receive gift certificates.” Some of the assistance you can find at ASY includes more information regarding traumatic brain injury, home repair and modification and education loans.

### Military One Source

Military One Source is a user-friendly site for military members and their families that can connect them to information regarding everything from being a caregiver to someone with disabilities, finding a job, to coping with Post Traumatic Stress. The site includes discussion boards on nearly every topic of concern to military and family members and access to in-person and phone counseling with master’s-level consultants trained to provide confidential support and practical solutions. In addition, a Wounded Warrior Resource Center has been established to provide further information and assistance.

If you are qualified to become a member (active duty, Guard, Reserve, their family members, and more) you can have access to more information, including financial calculators, interactive tools, locators for child care, summer camp, etc., webinar access and free handbooks and informative CDs. During tax season, you can access free income tax software to assist in preparing your taxes.

They are manned 24-hours a day, seven days a week and can make sure you get the information you need. Call them at 1-800-342-9647 and visit the site at [www.militaryonesource.com](http://www.militaryonesource.com).

### Non-Government Support

The sites included below are, in no way, meant as a complete list of non-governmental support sites available and inclusion in this handbook does not imply endorsement. However, you may find the following sites useful.

### **Heroes to Hometown – American Legion**

The American Legion, working closely with MSIC, has created a program that actively engages the community in helping the returning severely injured service member. The program identifies and coordinates community resources with the desired outcome of a seamless support system. Assistance can include child care, transportation, shopping, odd jobs around the house, securing temporary housing, if needed, job opportunities and a safe haven at the local American Legion.

The program may already be in place within your community as there have been a number of severely injured service members who have returned to their hometowns. If the program is not in place or if they have not contacted you, e-mail them at: [legion.h2h@itc.dod.mil](mailto:legion.h2h@itc.dod.mil), or call them at: 703-692-2054.

### **National Association of Child Care Resource and Referral Agencies (NACCRRA)**

If your spouse is a severely injured military member, you can get assistance from NACCRRA to find and pay for safe, licensed child care services for a period of six months during the service member's recuperation. You can get extensions beyond the six-month period based upon a physician reassessment.

NACCRRA will coordinate with state and local agencies to help military families locate child care in the civilian community when a military program is unavailable. This will allow you to be at your spouse's bedside or there during medical appointments. NACCRRA and DoD will provide an offset to the civilian child care fees during the recovery period.

The program is available nationwide wherever the injured service member is receiving either in-patient or out-patient medical care.

Go to [www.naccrra.org/MilitaryPrograms/severely\\_injured/](http://www.naccrra.org/MilitaryPrograms/severely_injured/) to learn more and to begin the application process. Call Child Care Aware at 1-800-424-2246 for more information.

### **Rebuilding Together: National Initiatives - Veterans Housing**

Rebuilding Together is a national nonprofit organization with a network of nearly 225 affiliates across the United States. Their mission is to bring volunteers and communities together to rehabilitate the homes of low-income homeowners. They may be able to help with home repairs and modifications.

For more information, go to [www.rebuildingtogether.org/section/initiatives/veteran\\_housing/apply](http://www.rebuildingtogether.org/section/initiatives/veteran_housing/apply), e-mail them at [mtesauro@rebuildingtogether.org](mailto:mtesauro@rebuildingtogether.org) or call them at 1-800-473-4229.

**REHABILITATION: CHAPTER 3**



## Section 6:

# Resources regarding Non-medical Support

### Vet Centers

#### Vet Centers

Call them toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific). You can locate a Vet Center near you by going to their website at [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

### Veterans Service Organization

#### Veterans Service Organizations (VSOs)

A complete listing of all chartered and non-chartered VSOs is available on line at <http://www1.va.gov/vso/index.cfm>

### Caregiver Support

#### Administration for Children and Families

Call them at 202-401-9215 or visit their site at <http://www.acf.hhs.gov>

#### Adult Day Care and Adult Social Day

The National Adult Day Services Association can help you find adult day care services that are suitable for your loved one's needs. Visit their site at <http://www.nadsa.org/> or call them at 877-745-1440.

#### DisabilityInfo.gov

DisabilityInfo.gov is the federal government's one-stop website for people with disabilities, their families, employers, veterans and service members, workforce professionals and many others.

The website can be found at <http://www.disabilityinfo.gov/>.

## REHABILITATION: CHAPTER 3

### Deployment Health Clinical Center

[www.pdhealth.mil/hss/smfss.asp](http://www.pdhealth.mil/hss/smfss.asp) offers a list of programs that can assist family members who are caregivers to injured service members.

### Family Caregiver Alliance

Family Caregiver Alliance offers a caregiver support group at [http://www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=486](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=486). They can also be reached at 415-434.3388 or 800-445.8106. Their fax is 415-434.3508. You can e-mail them at [info@caregiver.org](mailto:info@caregiver.org).

### Military Aid Societies

**Air Force Aid Society:** <http://www.afas.org/> or call them at 1-800-769-8951.

**Navy Marine Corps Relief Society:** <http://www.nmcrcs.org/> or call them at 703-696-4904. For a more local number, select the location nearest you from the map located on the webpage <http://www.nmcrcs.org/locations.html>.

**Army Emergency Relief:** <http://www.aerhq.org/index.asp> or call them at 866-878-6378.

### National Association of Child Care Resource and Referral Agencies

This site will help you cut the cost of child care if you are the spouse of a Service member who is severely injured. Go to [www.naccrra.org/MilitaryPrograms/progdesc.php](http://www.naccrra.org/MilitaryPrograms/progdesc.php)

### National Family Caregivers Association

Call them at 800-896-3650 or visit their site at <http://www.nfcacares.org>

### Transportation Services

To learn about paratransit near you, call Project Action which maintains a national paratransit database, at 800-659-6428 or 202-347-3066. You can view the database at [http://projectaction.easterseals.com/site/PageServer?pagename=ESPA\\_travelers\\_database](http://projectaction.easterseals.com/site/PageServer?pagename=ESPA_travelers_database)

### National Family Caregivers Support Program

Their number is 202-619-0724 and their website can be found at <http://www.aoa.gov/>

### National Respite Locator Service

Call them at 1-800-773-5433 or visit their site at <http://www.respitelocator.org/index.htm>

### **National Women's Health Information Center**

Call them for more information at 1-800-994-9662.

### **U.S. National Library of Medicine and the National Institutes of Health**

U.S. National Library of Medicine and the National Institutes of Health's website is: [www.nlm.nih.gov/medlineplus/caregivers.html](http://www.nlm.nih.gov/medlineplus/caregivers.html). You can e-mail your questions to [custserv@nlm.nih.gov](mailto:custserv@nlm.nih.gov). For those who speak Spanish, visit <http://www.nlm.nih.gov/medlineplus/spanish/caregivers.html>

## **Support Programs**

### **Air Force Wounded Warrior (AFW2) Program**

Go to [www.woundedwarrior.af.mil](http://www.woundedwarrior.af.mil), call them at 1-800-581-9437 between 7 a.m. to 4 p.m. (Central time) or e-mail them at [afwounded.warrior@randolph.af.mil](mailto:afwounded.warrior@randolph.af.mil). Closed on holidays.

### **Air Force Survivor Assistance Program**

Call 1-877-USAF-HELP (1-877-872-3435) any time for support and/or referral to agencies that serve wounded airmen.

### **America Supports You**

A DoD-sponsored site loaded with organizations that want to help severely injured service members and their family. Go to [www.americasupportsyou.mil](http://www.americasupportsyou.mil) for more information.

### **Army Knowledge Online (AKO)**

Army Knowledge Online (AKO) is the U.S. Army's main intranet. It serves registered users to include active duty and retired service personnel and their family members, and provides single sign-on access to over 300 applications and services. The website is [www.us.army.mil](http://www.us.army.mil).

### **Army Wounded Warrior Program**

[www.aw2portal.com](http://www.aw2portal.com). You can contact them directly by calling 1-800-237-1336 between 8 a.m. and 7 p.m. or e-mail them at [aw2@conus.army.mil](mailto:aw2@conus.army.mil).

### **Bar Association**

The Bar Association in your community may have a panel that refers callers to lawyers in various specializations. Initial consultations generally include a nominal fee. Visit their website at <http://www.abanet.org/legalservices/findlegalhelp/home.cfm>

## REHABILITATION: CHAPTER 3



### **GovBenefits.gov**

GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. Provides information, fact sheets, and other resources for military personnel, family members, and veterans. The website can be found at <http://www.govbenefits.gov/>.

### **Heroes to Hometown**

Learn more about the American Legion program by calling 703-692-2054, or e-mail [legion.h2h@itc.dod.mil](mailto:legion.h2h@itc.dod.mil)

### **Wounded Warrior Regiment**

Go to <http://www.woundedwarriorregiment.org>.  
You can e-mail questions to [smbwwropscenter@usmc.mil](mailto:smbwwropscenter@usmc.mil)



### **Military Homefront**

Military Homefront is the official DoD website for reliable quality-of-life information designed to help troops and their families, leaders and service providers. The website can be found at <http://www.militaryhomefront.dod.mil/>.

### **Military One Source / Wounded Warrior Resource Center**

<http://www.militaryonesource.com> Click on the Severely Injured tab on the left to get to a page that offers specific information and additional resources.

Military One Source (Including the former Military Severely Injured Center) - 1-888-774-1361 or for the Wounded Warrior Resource Center - 1-800-342-9647. (Both available 24 hours a day, seven days a week) – Umbrella service to connect family members to appropriate Service-specific and DoD programs and resources that will assist them with their severely injured service member.

### **My Army Benefits**

This site produces personalized survivor and retirement benefit reports for active duty Soldiers and their family members. It also provides fact sheets on various programs/agencies, including those offered by the various states. The website can be found at <http://myarmybenefits.us.army.mil>.

### **Navy Safe Harbor – Severely Injured Support**

The Navy's Safe Harbor program provides personalized assistance to severely injured sailors and their families. Go to their website <http://www.npc.navy.mil/SafeHarbor/>. You can e-mail the Safe Harbor program at [safeharbor@navy.mil](mailto:safeharbor@navy.mil), or can call them at 1-877-746-8563.

### **Military Mental Health.org Self Assessment**

The TRICARE website provides a link to a mental health self-assessment tool provided by Military Mental Health.org. The link located at <http://www.tricare.mil/mybenefit/home/MentalHealthAndBehavior/GettingHelp>, allows you to take a self-assessment to determine if you would benefit from treatment or evaluation. However, never hesitate to ask your primary care manager or case manager for assistance if you think you could benefit from mental health services.

### **Wounded Warrior Project**

This site offers programs and services to severely injured service members during the time of active duty to transition to civilian life. It provides direct programs and services to meet their needs. For more information, you may e-mail them at [info@woundedwarriorproject.org](mailto:info@woundedwarriorproject.org); call 877-832-6997 or 877-TEAMWWP; or visit their website at [www.woundedwarriorproject.org/](http://www.woundedwarriorproject.org/).

## REHABILITATION: CHAPTER 3

### Handbooks

#### **Intrepid Fallen Heroes Fund**

This handbook provides a number of benefits and rights for service members and their families. It includes information on financial, medical, educational, employment and other needs. You can view this handbook online at [www.fallenheroesfund.org/](http://www.fallenheroesfund.org/).

#### **Our Hero Handbook**

This handbook guides recovering service members and their families from day one through recovery, transition, and beyond. It includes DoD procedures regarding notification, travel and medical care. It also lists government agencies and private organizations that support recovering service members and their families. This handbook can be obtained at <http://www.wramc.army.mil/WarriorsInTransition/handbooks/WalterReedHeroHandbook.pdf>

#### **DVA Federal Benefits for Veterans and Dependents**

This handbook provides a list of programs, benefits, and services provided by the Department of Veterans Affairs legislated in Title 38 of the United States Code. This handbook can be found online at <http://www1.va.gov/opa/is1/>.

#### **Wounded Warrior Entitlements Handbook by DFAS**

This handbook provides information on programs and entitlements for recovering service members. This handbook can be located at [http://www.dfas.mil/army2/woundedinaction/WWEHandbook\\_Web\\_062607.pdf](http://www.dfas.mil/army2/woundedinaction/WWEHandbook_Web_062607.pdf).

#### **TRICARE Handbook and Brochures.**

TRICARE creates approximately 70 different print products tailored to different benefits and programs. You can obtain a copy of the TRICARE Prime handbook by calling your managed care contractor (phone numbers in Chapter 4, Section 1). Or, you can visit the <http://www.TRICARE.mil> website to view and download, print, or e-mail the product that best meets your needs. Hard copies of most TRICARE brochures are also available at TSCs and MTFs.



# Chapter 4:

## Medical Support

REHABILITATION



# Chapter 4:

## Medical Support

Serving your country in a time of war can be one of the accomplishments of which you can be most proud. But what happens when that service leaves you injured, either physically or mentally? What if you injured your back in training, or became ill because of your service? What happens if the acts of war are what you see every night while you sleep? What if you watched as American men and women died right next to you, but somehow you were spared?

These situations, along with many more, can make fitting in at home more difficult. Your family may comment that you seem “different.” You can’t sleep. You wonder if you will ever be back to your normal self.

This chapter addresses resources you can use to adjust to your new life at home, and how to notice and get help for depression or thoughts of taking your own life. It identifies Post Traumatic Stress Disorder and Combat / Operational Stress Injury symptoms and it addresses how Traumatic Brain Injuries can make you seem “different” to your family.

Reading this chapter may give you insight into your symptoms and feelings, but it will NOT make them go away. Seeking immediate professional help is the best course of action.

**REHABILITATION: CHAPTER 4**



## Section 1:

# Access to Medical Care and Support

### Inpatient Transfers

Sometimes you will need to continue as an inpatient for quite a length of time in order to fully recover. However, you may be transferred to a hospital, rehabilitation center or other facility and location that is closer to your home, your parents' home or your duty station. Many factors are considered when determining where to transfer you for inpatient care, such as:

- Your medical condition and specialty care requirements
- The type of facility that can provide the best care for you (i.e., VA medical center, rehabilitation center, long-term recovery facility, etc.)
- The proximity of the appropriate facility to your home or your parents' home
- Your desires, your spouse's desires and your parents' desires
- Access to the facility by your spouse or parents who will serve as a designated escort or medical assistant

Before you are transferred from one inpatient facility to another, your recovery care team members at the transferring locations communicate directly with one another so that critical medical information is shared and non-medical support is in place.

### Community Based Health Care Organization (CBHCO)

If you are a member of the Army National Guard or Army Reserve and require only outpatient care, you may request transfer to a CBHCO. This program allows you to live at home, receive outpatient care, and perform military duties at a local military organization such as an armory or recruiting station. You cannot work at a civilian job while you are attached to a CBHCO. Case managers at the CBHCO schedule outpatient appointments for you, and the commander and first sergeant provide command and control. CBHCO headquarters are located in Alabama, Arkansas, California, Florida, Massachusetts, Puerto Rico, Utah, Virginia, and Wisconsin. Each CBHCO is responsible for a specific area of the U.S. for ensuring you receive the medical care you need. Your Warrior Transition Unit squad leader can provide you with information on the eligibility requirements and explain how to request a transfer.

## REHABILITATION: CHAPTER 4

### Access to Follow-up Care

When you have been released from inpatient care you may be returning to active duty, the National Guard, or Reserve, or you may be separated or retired from the military. The health care benefits you are eligible for will depend upon your status.

### Return to Active Duty

If you are returning to active duty, the medical care providers at the hospital where you received your inpatient care will tell you when you need to return for follow-up care. The Patient Administration staff will assist you with scheduling the appointments. You will normally receive your medical care at an MTF on the post or base where you are assigned.

### Return to National Guard or Reserve Status

If you are a member of the National Guard or Reserve, the medical care providers at the hospital where you received your inpatient care will tell you when you need to be seen for follow-up care. Your medical care will be paid for by the Department of Defense, however you will need to talk to your unit administrator or the Military Medical Support Office to be sure the paperwork is complete and you are authorized to receive the care.

Later in this chapter, you will read about TRICARE. Remember, TRICARE DOES NOT pay for the follow-up medical care you still need for any injury or illness that occurred while you were on active duty. Your unit commander may also ask some questions about the reason you need follow-up care. He or she will use this information to ensure your injury or illness was “in the line of duty” and that the medical care is authorized.

You may be scheduled to receive the follow-up medical care at a local MTF, at the VA, or through the TRICARE Provider Network (even though TRICARE does not pay for the care). You may also be encouraged to enroll for your VA health care benefits.



### Medically Retired from the Military

If you have been medically retired from the military, the medical care providers at the hospital where you received your inpatient care will tell you when you need to be seen for follow-up care. As a military retiree, you are eligible for TRICARE. Your options include Standard, Extra, Prime (if available in your area), and TRICARE For Life. Retirees who are eligible for premium-free Medicare Part A must have Medicare Part B coverage to keep TRICARE benefits. For details on which program is best for you, see the TRICARE.mil website for information on the different programs. A list of contacts and telephone

numbers is provided at the end of this section if you would like to discuss your options by telephone. As a veteran, you may also be eligible for care through the VA. You are also encouraged to enroll with VA for healthcare benefits. To apply for VA health care and enrollment, just complete VA Form 10-10EZ, available from any VA health care facility, regional benefits office, or on line at <https://www.1010ez.med.va.gov/sec/vha/1010ez/> or call 1-877-222-VETS (8387). See the VA Health Care Benefits section for more information.

If you have been told you were placed on the TDRL or PDRL, you are entitled to the same medical benefits as other retired Service members.

### Separate from the Military

If you have been separated from the military, the medical care providers at the hospital where you received your inpatient care will tell you when you need to be seen for follow-up care.

TRICARE will not pay for the care. The Veterans Administration, not the Department of Defense, is responsible for providing the care. Additionally, if you are a combat veteran, you have special access to VA health care for five years after your discharge from the military to include screening for signs of post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI).

### Travel to Follow-up Care

When you return to active duty or National Guard or Reserve status you may need to travel outside of the local area for your medical care. In this case, your unit may provide you with travel orders that authorize funding for transportation expenses, to include the cost of airline, train, vessel, or bus tickets to and from carrier terminals, and the cost of special conveyances, such as taxis. If you use your privately owned vehicle (automobile, plane or boat) to travel to an appointment you may be entitled to a mileage allowance plus reimbursement of parking fees and tolls. The travel orders will also authorize per diem to offset your costs for lodging, meals and incidental expenses.

**Your attendant or escort may also be authorized funding for transportation expenses and per diem to offset lodging, meals and incidental expenses**

Additionally, you may be authorized an attendant appointed by a medical authority or an escort appointed by your command if you are incapable of traveling alone.



## REHABILITATION: CHAPTER 4

### TRICARE

TRICARE is the health care program that serves you as an active duty member and is available when you retire from the military. It also serves you if you are a member of the National Guard or Reserve, are qualified to enroll in TRICARE Reserve Select, or are seeking authorization for injuries or illnesses that occurred during line of duty/notice of eligibility (did NOT occur while you were on active duty). To use your health care benefits through TRICARE you must be registered in DEERS. The benefits you are entitled to and how you access them will depend upon your status as an active duty, National Guard, Reserve, or retired Service member. If you are separated, but not retired, you may still be entitled to some TRICARE benefits. It is important that you speak with your regional managed care contractor or MTF TRICARE Service Center or benefit counselor for more information.

While on active duty, your TRICARE eligibility is determined by your duty station. If you are a member of the National Guard or Reserve who was activated and are now de-mobilizing, but not retiring, you may still be eligible for certain TRICARE benefits. Visit the TRICARE website “Plan Wizard” at <http://www.tricare.mil/mybenefit/>. It lets you enter specific information about your military status, asks you some questions, and explains your TRICARE options. The “Plan Wizard” does not determine eligibility. Eligibility is determined by the Uniformed Services and reported to DEERS.

Here’s the most important thing you need to remember about using TRICARE: When you were on active duty, or serving as activated National Guard or Reserve member, you were automatically covered by your military Service and TRICARE. You may have received most or all of your medical care at an MTF. When you leave active duty you may still be eligible for certain TRICARE benefits. Your eligibility must be determined by your military Service and reflected in DEERS. You may call the DEERS Support Office at 1-800-538-9552 (TTY/TTD:1-866-363-2883 for the hard of hearing) if you have questions about your eligibility status in their system however they cannot determine your eligibility; your unit personnel office enters that information into DEERS.

An overview of the TRICARE plans that you may be eligible for is included here:

#### TRICARE Prime

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. TRICARE Prime is available in Prime Service Areas in each TRICARE Region. To find out if you live in a Prime Service Area, contact your regional contractor. If you don’t, you may be eligible for TRICARE Prime Remote. Enrollment is required, your care is coordinated by an assigned primary care manager, and referrals and authorizations are required for specialty care. Note: TRICARE Overseas Program-Prime is a similar program available around military treatment facilities in locations outside of the United States.

The US Family Health Plan is an additional TRICARE Prime option available to active duty family members and retirees through networks of community-based, not-for-profit health care systems in six areas of the United States. You must show TRICARE eligibility in the Defense Eligibility Reporting System (DEERS) and reside in the one of the designated US Family Health Plan service areas. Enrollment is required. Under USFHP, you do not access military treatment facility, Medi

care, or TRICARE network providers, but instead receive your care from a primary care physician that you select from a network of private physicians affiliated with one of the not-for-profit health care systems offering the plan. For more information visit <http://www.usfamilyhealthplan.com> or call 1-800-748-7347.

### **TRICARE Prime Remote**

TRICARE Prime Remote (TPR) is a managed care option similar to TRICARE Prime for active duty service members while they are assigned to remote duty stations in the United States. Remote locations are those that are 50 miles or an hour drive time from a military treatment facility and the ZIP code areas are pre-determined. Like Prime, enrollment is required, you must use a TRICARE network primary care manager if one is available in the local area, and referrals and authorizations are required for specialty care. Note: TRICARE Global Remote Overseas is a similar program available in remote locations outside of the United States

### **TRICARE Standard, TRICARE Extra**

While on active duty, you are always covered under a Prime benefit. As a retired member TRICARE Standard and TRICARE Extra are additional options available to you.

TRICARE Standard: is a fee-for-service option. When you use TRICARE Standard, you have more choice in providers as you can seek care from any TRICARE-authorized provider (network or non-network), but you'll pay higher out-of-pocket costs.

TRICARE Extra: To reduce your out-of-pocket costs, use the TRICARE Extra option by seeking care from TRICARE network providers. Using TRICARE Extra is like using a Preferred Provider Option (PPO).

### **TRICARE Reserve Select (TRS)**

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members of the Selected Reserve may apply for and purchase; enrollment is required as are monthly premium payments. TRS offers coverage similar to TRICARE Standard and Extra.

Under TRS, you may receive care from any TRICARE-authorized provider without a referral; however, some medical services do require prior authorization. For information or assistance with qualifying for and purchasing TRS, check the TRICARE website or contact your regional managed care support contractor or if overseas, the South regional contractor.

If you are a member of the National Guard or Reserve, and were enrolled in TRS prior to mobilization, you must enroll again upon demobilization; coverage does not automatically resume after your active duty coverage ends. If you want to end your TRS coverage, you must complete a disenrollment form. If you don't complete the disenrollment form, you will be responsible for ongoing premium payments.

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### Transitional Assistance Management Program (TAMP)

Certain active duty, National Guard, and Reserve members may be eligible for this program after leaving active duty. It is called “transitional” because it offers TRICARE benefits for a limited time (180 days). If eligible, you may enroll yourself and your eligible family members in TRICARE Prime or TRICARE Prime Overseas or use TRICARE Standard, Extra, or TRICARE Standard Overseas. See the TRICARE.mil website at <http://www.tricare.mil/mybenefit/home/overview/SpecialPrograms/TAMP> for general information and enter your profile for customer service contact information. If you were enrolled in a Prime program during your active duty period and reside in a Prime or Prime Overseas during TAMP, you must enroll or reenroll at the beginning of your TAMP period to continue Prime coverage.

### Continued Health Care Benefit Program (CHCBP)

The CHCBP is a premium-based health care program that offers temporary transitional health coverage (18-36 months) after TRICARE eligibility ends. If you qualify, you can purchase CHCBP within 60 days of loss of eligibility for either regular TRICARE or TAMP coverage. Benefits under CHCBP are comparable to TRICARE Standard. For more information visit <http://www.humana-military.com/chcbp/main.htm> or call their toll-free line at 1-800-444-5445.

## Dental Care

Active duty service members, including activated National Guard or Reserve members, receive dental care through their service at either a military dental treatment facility, through the active duty dental program (either the Tri-Service Dental Program or after August 2009, the Active Duty Dental Program) or through the TRICARE Global Remote Overseas Call Center depending on your location.

**The TRICARE Dental Program (TDP)** The TDP is a voluntary, premium-based dental insurance plan available to: active duty family members, members of the National Guard and Reserve and their families. (Active duty are eligible for the TDP.)

TDP is separate from other TRICARE programs, and you are not required to be enrolled in any of the other programs to enroll in the TDP when you are TDP eligible. For more order information about the TDP visit <http://www.tricaredentalprogram.com> or call toll-free 1-800-866-8499 for general information. To enroll, call 1-888-622-2256.

If you are National Guard or Reserve and were enrolled in the TRICARE Dental Program (TDP) before being ordered to active duty, your TDP benefits automatically resume when you are deactivated. If your family was also enrolled in TDP before your activation, their enrollment in the TDP continues uninterrupted; however, their premiums will return to the pre-activation rates.

**TRICARE Retiree Dental Program:** If you are a retiree (including National Guard and Reserve retired members), you can enroll with the TRICARE Retiree Dental Program (TRDP). For more information visit [www.trdp.org](http://www.trdp.org) or call 1-888-838-8737.

For Information on VA dental care, see the VA Health area of this section.

### TRICARE and Medicare

Under Federal law, if you're a TRICARE beneficiary eligible for premium-free Medicare Part A because of a disability you must have Medicare Part A and Part B coverage to remain TRICARE-eligible.

If you're an active duty service member eligible for premium-free Medicare Part A, you aren't required to have Medicare Part B until you retire. (Your Medicare Part B must be effective by your retirement date to avoid a break in TRICARE coverage.) However, the Department of Defense strongly encourages you to purchase Part B. Although you are on active duty status, Medicare doesn't consider you to be actively employed if you are receiving Social Security disability benefits. If you disenroll from Part B when it's first offered to you, you may only enroll in Part B during the Medicare General Enrollment Period, which runs from January 1 through March 31 of each year. Your Medicare Part B coverage will start on July 1 of the year you sign up so there may be a break in coverage depending on your retirement date. Additionally, you may also be required to pay the 10 percent Medicare surcharge for each 12-month period you were eligible to enroll in Part B, but didn't. If you have Medicare and TRICARE coverage, you have benefits of both plans available to you upon retirement.

Note: your Medicare entitlement may continue for up to 8 ½ years after your disability payments end. During this period, you're still required to pay Part B premiums to remain TRICARE-eligible. If you have questions, call the WPS-TRICARE For Life contractor (phone numbers are listed at the end of this section) or go to the TRICARE website

<http://www.tricare.mil/mybenefit/home/overview/Plans/ForLife?>

**Mental and behavioral health care** is also a TRICARE benefit. Active duty service members (ADSMs) must first seek care at an MTF, when available. ADSMs must have a referral from their primary care manager (PCM) and have prior authorization from their regional contractor before seeking any behavioral health care services outside the MTF. If enrolled in TRICARE Prime Remote, you may receive authorization from your Service point of contact (SPOC) at the Military Medical Support Office (MMSO) for civilian behavioral health care. If you are medically retired and TRICARE eligible, the first eight behavioral health care outpatient visits per fiscal year (October 1–September 30) do not require a referral or prior authorization from your regional contractor when getting care from a TRICARE authorized provider. (If you are enrolled in Prime, the provider must be a TRICARE network provider.) For eligible beneficiaries, TRICARE will cover care that is medically or psychologically necessary in both outpatient and inpatient settings. TRICARE has a behavioral health provider locator and appointment assistance service for active duty Service members (including activated National Guard/Reserve members) and their families enrolled in TRICARE Prime or TRICARE Prime Remote.

- North Region: 1-877-747-9579 (8:00 a.m. - 6:00 p.m.)
- South Region: 1-877-298-3514 (8:00 a.m. - 7:00 p.m.)
- West Region: 1-866-651- 4970 (24 hours per day)

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### TRICARE Contact Information:

Please check the TRICARE website for more information at [www.tricare.mil](http://www.tricare.mil).

#### Regional Toll Free numbers

North Region Contractor  
(HealthNet Federal Services, LLC) 1-877-874-2273

South Region Contractor  
(Humana Military Healthcare Services, Inc) 1-800-444-5445

West Region Contractor  
(TriWest Healthcare Alliances) 1-888-874-9378

#### Other TRICARE Programs

TRICARE Dental Program	1-800-866-8499
TRICARE For Life (Medicare-TRICARE eligible)	1-866-773-0404
TRICARE Mail Order Pharmacy	1-866-363-8667
TRICARE Online (TOL)	1-800-600-9332
TRICARE Retail Pharmacy	1-866-363-8779
TRICARE Retiree Dental Program	1-888-838-8737
US Family Health Plan	1-800-748-7347
Military Medical Support Office	1-888-647-6676

#### TRICARE Overseas Telephone numbers

All Overseas Areas Toll-free Number (available from the United States only)	1-888-777-8343
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#### TRICARE Area Offices (TAOs)

TAO-Pacific	011-81-6117-43-2036
TAO-Latin America & Canada	706-787-2424
TAO-Europe	011-49-6302-67-7432

Puerto Rico Call Center 1-800-700-7104

TRICARE Dental Program Overseas 1-888-418-0466

### International SOS Alarm Centers

TRICARE Europe 44-20-8762-8133

TRICARE Latin America/Canada 215-701-2800

TRICARE Pacific (Singapore) 65-6338-9277

TRICARE Pacific (Sydney) 61-2.9273-2760

## VA Health Care Benefits

**Basic Eligibility** – If you served in the active military, naval, or air service and are separated under any condition other than dishonorable, you may qualify for VA health care benefits. If you are a member of the Reserves or National Guard who was called to active duty (other than for training only) by a federal order and completed the full period for which you were called or ordered to active duty, you may be eligible for VA health care as well.



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**Minimum Duty Requirements** - If you enlisted after September 7, 1980, or entered active duty after October 16, 1981, you must have served 24 continuous months or the full period for which you were called to active duty in order to be eligible. This minimum duty requirement may not apply to you if you were discharged for a disability incurred or aggravated in the line of duty.

**VA Dental Benefits** - If you served on active duty 90 days or more and apply for VA dental care within 180 days of separation from active duty, you may receive treatment as reasonably necessary to the one-time correction of your dental conditions if your certificate of discharge does not indicate that you received necessary dental care within 90 days prior to discharge or release.

**VA Health Care Enrollment** (VA Form 10-10 EZ) - To receive health care, veterans generally must be enrolled with VA. To enroll you must complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, on line at <https://www.1010ez.med.va.gov/sec/vha/1010ez/> or by calling 1-877-222-VETS (8387). Many military treatment facilities have VA representatives on staff who can also help you with this request.

If you fall into one of the following categories, you are not required to be enrolled to receive care from the VA, but VA suggests that you still do enroll because it allows their staff to better plan health resources for all veterans if they can identify how many people are eligible for care. The categories are:

- Veterans with a service-connected disability of 50 percent or more
- Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge
- Veterans seeking care for a service-connected disability only
- Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom and Depleted Uranium)

Note: VA Health Care and TRICARE - beneficiaries may be eligible for both veterans' and TRICARE benefits. You are considered "dual-eligible" when you are eligible for both veterans' medical benefits and TRICARE benefits. If you seek care for a service-connected condition in VA medical facilities, you must receive that care under your veterans' benefits. VA does not bill TRICARE for treatment of service-connected conditions.

**Service Disabled Veterans** - If you are 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability, you will receive priority in scheduling of hospital or outpatient medical appointments.

**Combat Veterans** - If you were discharged from active duty on or after January 28, 2003, you are eligible for enhanced enrollment placement for five years after the date you leave Service. If you served in combat after November 11, 1998, were discharged from active duty before January 28, 2003, and apply for enrollment on or after January 28, 2008, you are eligible for this enhanced enrollment priority through January 27, 2011. During the period of enhanced enrollment eligibility, you will receive VA treatment for any condition that may be related to their combat service at

no cost to you. You may also be eligible for enhanced enrollment priority if you were an activated Reservist or member of the National Guard who served on active duty in a theater of combat operations after November 11, 1998, and left Service under any conditions other than dishonorable. If you enroll with VA under this "Combat Veteran" authority, you keep your enrollment eligibility even after your enhanced benefit period ends. However, at that time VA will reassess your information (including all applicable eligibility factors) and will place you in highest priority for which you then qualify. Depending on your household income, you may also be charged co-pays for your health care for conditions which have not been determined by VA to be service-connected.

If you do not enroll during your enhanced eligibility period, eligibility for enrollment and subsequent care is based on other factors such as: a compensable service-connected disability, VA pension status, catastrophic disability determination, or your financial circumstances. For this reason, you are strongly encouraged to apply for enrollment within your enhanced eligibility period, even if you do not need health care at that time.

**VA Health Care Priority Groups** - The number of veterans who can be enrolled in the health care program is determined by the amount of money Congress gives VA each year. VA set up priority groups to make sure certain groups of veterans have access to care. When you apply for VA health care, you will be assigned to a priority group. These groups range from 1-8, with group 1 being the highest priority. If you are eligible for more than one priority group, VA will place you in the highest priority group you are eligible for. The same types of services are generally available for all priority groups, as part of the Medical Benefits Package, explained later in this section. The eligibility rules are complicated, and some refer to income levels. The general rules for assignment to a priority group are listed below. You can always speak to your VA health care contact for a more detailed explanation of these criteria.

1. Veterans with service-connected disabilities who are rated 50 percent or more disabled or are determined by VA to be unemployable due to a service-connected disability
2. Veterans with service-connected disabilities who are rated 30 or 40 percent disabled
3. Veterans who are former POWs or were awarded a Purple Heart, veterans with disabilities rated 10 and 20 percent, veterans discharged from the military for disabilities incurred in the line of duty, and veterans awarded special eligibility for disabilities incurred in treatment or vocational rehabilitation
4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled
5. Non service-connected and non-compensable (0 percent) service-connected veterans who are determined to be unable to defray the expenses of needed care, in receipt of VA pension, or eligible for Medicaid
6. Veterans of the Mexican border period or of World War I; compensable 0 percent service-



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connected veterans; veterans exposed to ionizing radiation during the occupation of Hiroshima or Nagasaki, Japan and during atmospheric testing; Project 112/SHAD participants; veterans who served in a theater of combat operations after November 11, 1998, discharged from active duty on or after January 28, 2003, who were enrolled before or who apply for enrollment after January 28, 2008, for 5 years post discharge and veterans discharged from active duty before January 28, 2003, who apply for enrollment after January 28, 2008, until January 27, 2011

7. Veterans who agree to pay specified co-pays with income and/or net worth above the VA Means Test threshold and income below the geographic means test income threshold
8. Veterans with income and/or net worth above the VA Means Test income threshold and the geographic means test income threshold who agree to pay specified co-pays

NOTE: On January 17, 2003, VA suspended enrolling new applicants who are only eligible for assignment in Priority Group 8. Veterans who applied for enrollment prior to January 17, 2003, and who were in an enrolled status on that date were not impacted by the enrollment decision.

**Veterans Identification Card:** A Veterans Identification Card (VIC) will be issued to you for use at all VA health care facilities after you apply for health care and are verified as eligible. The VIC is a picture ID card with identifying information encoded on a magnetic strip and a bar code for use with some of the automated features available at some VA facilities. A VIC is not required to obtain VA health care.

**Service-Connected Veterans** - If you are 50 percent or more disabled from service-connected conditions or seeking care for a service-connected disability, you will receive priority in scheduling of hospital or outpatient medical appointments.

**VA Medical Benefits Package** - All enrolled veterans are provided VA's Medical Benefits package. While VA provides most care within the VA health care system, VA may authorize you to receive medical care in your home community at VA expense. This applies when VA is not able to provide economical hospital care or other medical services because of where you live, or if the VA cannot provide the care you need.

VA's Medical Benefits package includes:

- Outpatient medical, surgical, and mental health care, including care for substance abuse
- Inpatient hospital, medical, surgical, and mental health care, including care for substance abuse
- Prescription drugs, including over-the-counter drugs and medical and surgical supplies available under the VA national formulary system
- Emergency care in VA facilities
- Bereavement counseling

- Comprehensive rehabilitative services other than vocational services
- Consultation, professional counseling, training, and mental health services for the members of the immediate family or legal guardian of the veteran
- Durable medical equipment and prosthetic and orthotic devices. Note: Eyeglasses and hearing aids are limited to veterans with a compensable service-connected disability, former prisoners of war, Purple Heart recipients, veterans in receipt of A&A or HB benefits or those who have significant functional or cognitive impairments. Hearing aids may also be provided to non-compensable (0 percent) veterans as needed for a service-connected hearing disability
- Home health services
- Reconstructive (plastic) surgery required as a result of a disease or trauma but not including cosmetic surgery that is not medically necessary
- Respite, hospice, and palliative care
- Payment of travel and travel expenses for eligible veterans (see Beneficiary Travel)
- Pregnancy and delivery service, to the extent authorized by law
- Completion of forms: This coverage includes completion of forms such as Family Medical Leave forms, life insurance applications, Department of Education forms for loan repayment exemptions based on disability, and non-VA disability program forms by health care professionals based on an examination or knowledge of the veteran's condition. This does not include the completion of forms for examinations if a third party customarily will pay health care practitioners for the examination but will not pay VA
- Preventive care includes: Periodic medical exams; health education, including nutrition education, maintenance of drug-use profiles, drug monitoring, and drug use education; and, mental health and substance abuse preventive services

VA's Medical Benefits package does not include:

- Abortions and abortion counseling
- In vitro fertilization
- Drugs, biologicals, and medical devices not approved by the Food and Drug Administration unless the treating medical facility is conducting formal clinical trials under an Investigational Device Exemption (IDE) or an Investigational New Drug (IND) application, or the drugs, biologicals, or medical devices are prescribed under a compassionate use exemption
- Gender alteration surgery
- Hospital and outpatient care for a veteran who is either a patient or inmate in an institution of another government agency if that agency has a duty to give the care or services
- Membership in spas and health clubs

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**VA Patient Travel** - If you have to travel for your care, you may be eligible for reimbursement of your mileage if you are:

- rated 30 percent or more service-connected for travel relating to any condition;
- rated less than 30 percent for travel relating to your service-connected condition;
- receiving VA pension benefits for travel relating to any condition;
- have annual income below the maximum applicable annual rate of pension for any condition; or
- are traveling in relation to a Compensation and Pension (C&P) Examination

VA may authorize you to use a special mode of transportation if your income is below the applicable thresholds and a VA clinician has determined you have a medical condition which requires you to use that special mode of transportation.

**Emergency care in non-VA facilities** - You may be eligible for payment for the cost of emergency medical care furnished by a non-VA facility that was not authorized in advance by VA. To qualify for payment or reimbursement for non-VA emergency care, VA or other federal facilities must not have been feasibly available at the time of the emergency and a reasonable layperson would judge that any delay in medical attention would endanger your health or life. Because VA payment for emergency care may be subject to limitations, it is recommended that you or your health care provider contact VA as soon as possible following the start of the emergency treatment for authorization and coordination of care.

VA may authorize payment for non-VA emergency care for the treatment of a service-connected disability, or related condition, and for any condition for a veteran who is rated by VA as permanently and totally disabled from a service-connected condition or for a veteran who is participating in the VA Chapter 31 vocational rehabilitation program.

Otherwise, to qualify for payment or reimbursement for non-VA emergency care for a non-service-connected condition, you must meet all of the following criteria:

- Be enrolled in the VA Health Care System
- Have been provided care by a VA clinician or provider within the last 24 months
- Received care in a hospital emergency department or similar facility providing emergency care
- Have no other form of health insurance
- Have no coverage under Medicare, Medicaid, or a state program
- You are financially liable to the provider of the emergency treatment for that treatment
- You have no other contractual or legal recourse against a third party that will pay all or part of the bill

**Vet Centers** - VA reaches out to returning combat veterans through its Vet Center program (See Chapter 3, Section 1). Vet Centers provide readjustment counseling and outreach services to all

veterans who served in a combat zone at no cost. Services are also available for your family members for military related issues. Readjustment counseling encompasses a wide range of services to assist you in making a satisfying transition from military to civilian life. Services include individual counseling, group counseling, marital and family counseling, bereavement counseling, medical referrals, assistance in applying for VA benefits, employment counseling, guidance and referral, alcohol/drug assessments, information and referral to community resources, military sexual trauma counseling and referral, outreach, and community education.

Vet Centers have initiated an aggressive outreach campaign to welcome home and educate returning Service members at military demobilization and National Guard and Reserve sites.

Since the beginnings of hostilities in Afghanistan and Iraq, the Vet Centers have seen over 288,000 OEF/OIF veterans, of whom over 216,000 were outreach contacts seen primarily at military demobilization and National Guard and Reserve sites. More than 72,000 were provided readjustment counseling at Vet Centers.

**VA Health Care for Families - Civilian Health and Medical Program of the Department of Veterans Affairs - "Civilian Health and Medical Program of the Department of Veterans Affairs" AND "CHAMPVA")**

This VA program was established to provide health care benefits for:

- The spouse or child of a veteran who has a permanent and total service-connected disability
- The surviving spouse or child of a veteran who dies as the result of a service-connected disability or who had a permanent and total service-connected disability at the time of death



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If you are eligible for benefits under the TRICARE program, your spouse and children are not eligible for CHAMPVA.

Generally, medical services and supplies are obtained through civilian sources. CHAMPVA shares the cost of most medically necessary care, including bills for inpatient and outpatient treatment, diagnostic tests, medical supplies, and medications. CHAMPVA also covers care in some health care facilities other than hospitals and outpatient clinics. Services and supplies that are not medically necessary or are specifically excluded from coverage are not covered under the CHAMPVA program. Some examples of those services include: abortion counseling; eyeglasses; plastic surgery; routine dental care; preventive care; and custodial care.

In most cases, CHAMPVA pays 75 percent of the VA allowable amount for hospital and professional charges for covered inpatient care. For outpatient care, after payment of a \$50.00 individual or \$100.00 family deductible has been met, CHAMPVA pays 75 percent of the VA allowable amount and the remaining 25 percent is the responsibility of the CHAMPVA beneficiary. To provide financial protection against the impact of long term illness or injury, an annual calendar year catastrophic cap limit of \$3,000 has been established for out-of-pocket expenses that you can incur for covered services and supplies. Once the catastrophic cap limit has been met for the year, there are no further out-of-pocket expenses, and CHAMPVA will pay the provider 100 percent of the allowable amount for covered services for the remainder of the calendar year.

To apply for CHAMPVA benefits, mail a VA Form 10-10D to the VA Health Administration Center (HAC), P.O. Box 469028, Denver, CO 80246-9028, or call (800) 733-8387.

**VA Medical Care Overseas - Foreign Medical Program** - If you have a VA-rated, service-connected condition and live or travel overseas, you may be authorized to receive care as part of the FMP program. Under the FMP, you can receive medically necessary hospital care and medical services directly related to the treatment of VA-rated, service-connected conditions. VA will also authorize medical care outside the United States for veterans participating in VA's vocational rehabilitation program.

Currently, the FMP processes the payment of veteran Compensation and Pension (C&P) exams overseas. C&P exams are not considered medical care provided under the FMP.

To apply for FMP authorization, you should submit a signed, written request with your name, social security number, mailing address, telephone, and fax numbers (if available) to the FMP office, PO Box 469061, Denver CO 80246-9061. You may also contact the FMP program by telephone at (303) 331-7590.

### Behavioral Health Care Services

Some people experience effects from the stress of combat that don't go away without help, or may even get worse over time. You may suffer nightmares, flashbacks, difficulty sleeping and feeling emotionally numb. These symptoms can significantly impair your daily life. You may also feel depressed, begin to abuse alcohol or drugs, have problems with memory and understanding, and have difficulty dealing with social or family situations.

Post Traumatic Stress Disorder (PTSD) can occur in anyone, even you, following a life-threatening event like combat. PTSD and Combat/Operational Stress Injuries (COSI) are discussed at length in Chapter 4, Section 5. If you think you may be suffering from PTSD, you have many resources for help in dealing with it and its related conditions. In addition to seeking the help of a doctor, another resource is “Military OneSource.” The website has links to information on dealing with PTSD and how to seek help. Go to [www.militaryonesource.com/skins/MOS/home.aspx](http://www.militaryonesource.com/skins/MOS/home.aspx). You may also call 1-800-342-9647 twenty-four a day. Military OneSource may authorize you six counseling sessions at no cost to you.

See the TRICARE area of this section for information about TRICARE behavioral health services.





## Section 2:

# Department of Health and Human Services (HHS)

The Department of Health and Human Services (HHS) is the principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves.

HHS is a government organization that includes agencies you've heard of, including:

- The Centers for Disease Control and Prevention
- The National Institutes of Health
- The Food and Drug Administration

Their work includes:

- Health and social science research;
- Preventing disease, including immunization services;
- Assuring food and drug safety;
- Medicare (health insurance for elderly and disabled Americans) and Medicaid (health insurance for low-income people);
- Health information technology;
- Financial assistance and services for low-income families;
- Preventing child abuse and domestic violence; and
- Substance abuse treatment and prevention.

HHS works closely with state and local governments. Many HHS-funded services are provided at the local level by state or county agencies, or through private sector grantees.

As you review the agencies below that fall under HHS, you'll note that many of them have their own websites and contact information.



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### Center for Disease Control and Prevention (CDC)

The CDC is currently undertaking Vietnam, Gulf War, and Force Health Protections studies to evaluate the conditions of veterans as well as the care they receive. For additional information on these studies and more, visit their website at <http://www.cdc.gov/nceh/veterans/default.htm>.

### Health Resources and Service Administration (HRSA)

HRSA is the primary federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable. The HRSA Health Center locator helps you to locate the closest federally-funded health center. These health centers provide checkups when you're well, treatment when you're sick, complete care when you're pregnant, immunizations and checkups for your children, dental care and prescription drugs for your family, and mental health and substance abuse care if you need it. Visit their website at <http://findahealthcenter.hrsa.gov/> to locate the health center nearest you.

### Medline Plus

Medline Plus is a service of the U.S National Library of Medicine and the National Institutes of Health that provides resources regarding all aspects of veterans' health including recent news, treatments, rehabilitation and recovery programs, condition-specific information, financial issues, as well as ongoing clinical trials and research. Medline Plus also provides directories and links to relevant government organizations and the information on the laws that guide them. To learn more about Medline Plus, go to <http://www.nlm.nih.gov/medlineplus/veteransandmilitaryhealth.html>.

### National Institute of Diabetes, Digestive and Kidney Diseases (NIDDK)

NIDDK supports 22 research projects related to veterans of military service. These projects involve scientists located at, and patients drawn from, VA medical facilities. For more information on the NIDDK and their research on conditions such as liver and gastrointestinal diseases, kidney disease, and diabetes, go to <http://www2.niddk.nih.gov/>.

### National Institute on Dental and Craniofacial Research (NIDCR)

The NIDCR conducts ongoing research in tissue engineering and regeneration for wounds to the head and face and provides the latest information on oral health and new developments in the field. For more information on the NIDCR, as well as how to participate in clinical trials of new procedures visit <http://www.nidcr.nih.gov/>.

### National Institute on Deafness and Other Communicative Disorders (NIDCD)

The NIDCD studies the molecular mechanisms that cause the loss of hearing from exposure to loud noise. The NIDCD website (<http://www.nidcd.nih.gov/>) provides details about ongoing research trials and how to get involved. Additionally, you'll find information regarding hearing, ear infections, balance, voice, and language.

### National Institute of Mental Health (NIMH)

NIMH conducts projects on trauma and PTSD that involve veteran populations and that are directly relevant to developing science-based approaches to minimizing adverse mental health outcomes of trauma. Visit <http://www.nimh.nih.gov/> for more information on NIMH research and support for mental health disorders.

### Substance Abuse and Mental Health Services Administration (SAMHSA)

SAMHSA is an agency that focuses on building resilience and facilitating recovery for people with, or at risk for, mental or substance-use disorders. Their website (<http://www.samhsa.gov/vets/index.aspx>) provides resources for you and your family for dealing with the trauma and stress that often accompany these disorders.

The following resources can also help:

**Mental Health Services Locator** - This locator provides comprehensive information about mental health services and resources in your local area, including the location of mental health treatment facilities and other local programs. To use the locator, go to <http://mentalhealth.samhsa.gov/databases/>.

**Substance Abuse Treatment Facility Locator** – Go to <http://dasis3.samhsa.gov/> to find the alcohol and drug treatment facility area that is closest to you.

### HealthierUS Vets

"HealthierUS Vets," the Surgeon General's joint Department of Health and Human Services / VA initiative, is designed to help veterans and their families remain physically active after they have separated from the military. The program provides veterans with obesity prevention materials supplied by HHS and includes a volunteer corps that provides local support for the program. Visit <http://www.healthierusveterans.va.gov/> for more information.

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## Section 3:

# Traumatic Brain Injury

Traumatic Brain Injury (TBI) is one of the signature wounds of OEF/OIF. Although there are different levels of this injury, the focus of this section is mild traumatic brain injury (mTBI), also referred to as concussion or blast injury.

You are a major player in the process of seeking diagnosis, documentation, and treatment of the TBI. Work with both your doctor and PEBLO to ensure that they have the documentation required to demonstrate that you have suffered from a TBI. Remember, nothing can be documented until it is recognized. The key to accurate diagnosis is helping the doctor know all the details that you can recall. For instance:

- When did you first experience changes in your memory / balance / frequency of headaches?
- Where were you stationed and what were your duties?
- How many times have you been exposed to blasts?
- Did you ever lose consciousness from the blast?
- How close to the blast were you?
- Did the blast happen in an open or enclosed space?

One of the most difficult things about having a TBI is that people do not always have immediate symptoms. Also, sometimes the symptoms are present but not obvious. This section will go over what the symptoms typically are.

TBIs are common wounds in OEF/OIF because of the frequent exposure to improvised explosive device (IED) blasts. The protective gear issued now is better than in previous wars. For instance, many who were exposed to blasts in Vietnam and in previous conflicts or wars did not survive. The percentage of brain injury in Vietnam was 14 to 18 percent. Today, the survival rate is higher, but so is the brain-injury level. The newer complication is that while the body is protected, especially with the Kevlar helmets, the brain is literally shaken inside the protective brain sac. Blast injuries create extreme differences in air pressure, typically 1000 times greater than normal pressure, with a travel velocity of 1600 feet per second. These shock waves that travel through the brain create small bubbles. Eventually these bubbles pop, leaving pockets or holes in the brain, similar to the holes found in baby Swiss cheese. Some authors have named this phenomenon

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“ghost shrapnel.” If these bubbles occur inside blood vessels, they can form a blocked area, preventing oxygen from reaching that part of the brain, and killing that section of the brain. Shock waves can also cause bruising and hemorrhaging in certain areas of the brain, killing surrounding cells. The level of damage is impacted by where you are in relation to the path of the shock waves, how you are situated in that path, the rate of the rise of pressure, and the length of the pressure wave, or the time frame.

Current reports indicate that approximately 20 percent of OEF/OIF vets have been diagnosed with TBI, and 40 percent of those diagnosed cases have received care. Walter Reed Army Medical Center has reported that 31 percent of the people admitted there between early 2003 through mid-2005 had some level of TBI. It is thought that there are many more cases of service members with brain injuries that have yet to be diagnosed. While the percentages do not look greatly different than those from Vietnam, the level and type of brain injury is quite different. Many service members are deployed multiple times within theater, greatly increasing their chance of getting more than one concussion.



Physical symptoms of mTBI are:

- Lack of balance
- Feeling dazed
- Disturbed sleep patterns
- Headaches
- Visual problems
- Nausea or vomiting
- Numbness or tingling sensations
- Memory and irritability problems
- Light or sound sensitivity

One of the most common observations reported by families of service members originally not diagnosed with mTBI, is that upon return from deployment, they “have changed.” Classic neurological and cognitive symptoms of mTBI that should be recognized and discussed with medical professionals include:

- Reduced reaction time
- Decision-making difficulties
- Decreased memory and forgetfulness
- Attention and concentration difficulties
- Confused about recent events
- Repeating of thoughts and questions
- Personality changes
- Impulsiveness
- Anger
- Sadness
- Depression
- Nervousness
- Changes in sleep patterns

Service members often overlook the symptoms of mTBI because: they don't think that they are serious issues; they don't want to admit to the injury to their peers; or they don't have time to attend to these symptoms due to the fatigue and stress of a wartime environment.

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While these symptoms may seem subtle to you and not obvious to others, many service members do not want to mention these symptoms to others. This is a mistake.

**The sooner mTBI is diagnosed, the sooner it can be treated, making it easier to resolve.**

Awareness of the symptoms is critical for you and your family because even a doctor may not be able to recognize the subtle changes at the initial visit. Acknowledging these injuries is no longer considered a weakness, but rather a sign of strength and personal responsibility.

You must be your own advocate by knowing the symptoms for all types of brain injuries and seeking immediate medical advice if you experience any of them. The sooner these injuries are diagnosed, the more effective the treatment, and the sooner you'll be able to regain lost abilities and adapt to changes.

Family members should have active, ongoing roles as advocates with doctors and evaluators. An example of this is to have a family member at all appointments, especially the earlier appointments. The family member can take notes and ask questions.

The mTBI patient may have difficulty articulating or expressing thoughts, especially details such as sequence of events or time; comprehension of dialogue either in conversation or writing. Filling out forms can be taxing for them, as the information may be confusing or too detailed to follow. Even the lighting in a clinic or noise may distract or agitate the mTBI patient. Any of these challenges are difficult for them to discuss. Families should be sensitive to these issues, but also allow the service member to work as independently as possible. Think of it as mental gymnastics - the more exercise that is realistically possible, the better. But sensitivity and flexibility of family members is essential.

## Section 4:

# Suicide Prevention

In the case of an emergency, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) and tell them you are a veteran.

According to the DoD Suicide Prevention and Risk Reduction Committee's (SPARRC) Preventing Suicide Network, every year, 30,000 Americans take their own lives. While the suicide rate for military members is substantially lower than their civilian counterparts, it is still a significant cause of death for many of our military.

People commit suicide for reasons that are diverse and complex. Risk factors vary with age, gender, and race, and may occur in combination.

When records for over 100,000 veterans who served in Operations Enduring Freedom and Iraqi Freedom and sought treatment at a VA medical facility were reviewed, some similarities were discovered. The most common combination of diagnoses found was PTSD and depression.

These findings play into the known risk factors for suicide including:

- Stressful life events – when combined with depression or other risk factors. However, many people have stressful life events and are not at risk for suicide.
- A family history of mental disorder or substance abuse, especially if it includes violence - physical or sexual
- A prior suicide attempt
- A family history of suicide
- Exposure to the suicidal behavior of others, such as family members, peers, or media figures
- Depression, mental disorders and substance abuse (more than 90 percent of the people who commit suicide have these risk factors)
- Having firearms in the home
- Incarceration

Most suicide attempts are not harmless bids for attention, but are expressions of extreme distress. A person who appears suicidal should not be left alone and needs immediate mental-health treatment.



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Most mental health problems were first identified during visits with primary care doctors, not with mental health professionals. Tell your doctor if you notice any of the following:

- Talking about wanting to hurt or kill yourself
- Trying to get pills, guns, or other things that you could use to harm yourself
- Talking or writing about death, dying, or suicide
- Hopelessness
- Rage, uncontrolled anger, seeking revenge
- Saying or feeling there's no reason for living
- Acting in a reckless or risky way
- Feeling trapped, like there's no way out

There are programs that can help you or your loved one get the help they need. Naturally, seek immediate medical attention (call 9-1-1) in the event of a suicide attempt.

### Military Programs

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

The DoD SPARRC Preventing Suicide Network is a resource center aimed at providing authoritative and problem-specific information about suicide prevention. SPARRC aims to help military personnel, family, and friends who are concerned about someone who may be at risk for suicide, so that they can locate tailored resources about suicide prevention. The program also educates the public, mental health clinicians and other professionals about suicide prevention education and research, and it promotes active collaboration among professionals and consumers in all segments of suicide prevention treatment, policy, education, and research. The SPARRC website (<http://www.preventingsuicide.com/dodtest>) provides information on what to look for and what to do to help someone who you think may be dealing with thoughts of suicide. Up-to-date information is available so that you can become more educated about suicide and to see what researchers are currently doing. The site also provides service-specific resources which are listed below:

- Air Force – Air Force Suicide Prevention Program: <http://afsp. afms.mil/>
- Army – U.S. Army Center for Health Promotion and Preventive Medicine Suicide Prevention Program: <http://chppm-www.apgea.army.mil/dhpw/Readiness/suicide.aspx>
- Coast Guard – Coast Guard Suicide Awareness Program: [http://www.uscg.mil/worklife/suicide\\_prevention.asp](http://www.uscg.mil/worklife/suicide_prevention.asp)

- Marine Corps – Marine Corps Community Services Suicide Prevention Program:  
<http://www.usmc-mccs.org/suicideprevent>
- Navy – Navy Suicide Prevention Program:  
<http://www.npc.navy.mil/CommandSupport/SuicidePrevention>

## Government Suicide Prevention Programs

### National Suicide Prevention Lifeline

The National Suicide Prevention Lifeline is a national, 24-hour, toll-free suicide prevention service available to anyone in suicidal crisis who is seeking help. You can get help by dialing 1-800-273-TALK (8255), and then pressing 1 to be routed to the Veterans Hotline. This will then transfer you to the closest possible provider of mental health and suicide prevention services. To learn more about the Lifeline, local crisis centers, and other resources, go to <http://www.suicidepreventionlifeline.org/Veterans/Default.aspx>.

### National Strategy for Suicide Prevention (NSSP)

The NSSP provides facts about suicide, recent publications, and resources designed to spread knowledge of the seriousness of suicides. A resource from the site can display state-specific suicide prevention programs. For more information, visit <http://mentalhealth.samhsa.gov/suicideprevention>.

### National Institute of Mental Health (NIMH)

This portion of the NIMH website contains information on statistics and prevention of suicide in the U.S., resources that cover suicide and related mental illnesses, in addition to connections to ongoing clinical trials involved in suicide. To see this and more information, go to <http://www.nimh.nih.gov/health/topics/suicide-prevention/index.shtml>.

### Center for Disease Control and Prevention (CDC)

Suicide facts, risk factors, warning signs, and prevention strategies are described to provide you with a better understanding of how to recognize if you or someone you care for may be dealing with thoughts of suicide. To learn more, visit <http://www.cdc.gov/ncipc/dvp/Suicide/default.htm>.

## Support Organizations for the Prevention of Suicide

### American Foundation for Suicide Prevention

The site offers assistance to people whose lives have been affected by suicide and offers support and opportunities to become involved in prevention. Learn more at <http://www.afsp.org>.

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### MedlinePlus

Provides information about warning signs and how to deal with them, as well as how to cope with suicide. Go to <http://www.nlm.nih.gov/medlineplus/suicide.html>.

### National Association for People of Color Against Suicide (NOPCAS)

Gives information on depression and other brain disorders, coping methods for survivors, and suicide prevention and intervention tips. Visit the website at <http://www.nopcas.org/resources>.

### Depression Screening

Describes symptoms and treatments for depression and provides a free, confidential depression-screening test. (Note: This screening test is not intended to provide a diagnosis for clinical depression, but may help identify any depressive symptoms and determine whether a further evaluation by a medical or mental health professional is necessary) Check out the website at <http://www.depression-screening.org>.

### Suicide Awareness Voices of Education (SAVE)

Offers depression and suicide information, strategies for coping with loss, and resource links. Learn more at <http://www.save.org>.

### Mental Health Self-Assessment Program (MHSAP)

The MHSAP program is designed for you to identify your own symptoms and access assistance for PTSD, depression, generalized anxiety disorder, alcohol use, and bipolar disorder before a problem becomes serious. Go to <http://www.mentalhealthscreening.org/military/index.aspx> for more information.

### Centre for Suicide Prevention

Describes what to do if you or someone you care for is suicidal, provides resources for suicide prevention, and answers frequently asked questions about suicide. Visit the website at <http://www.suicideinfo.ca/csp/go.aspx?tabid=1>.

### Suicide Prevention Advocacy Network

Offers support to suicide survivors (those who have lost a loved one to suicide and those who have attempted suicide) and leverages to advance public policies that help prevent suicides. Check out the website at <http://www.spanusa.org>.

## Section 5: Combat/Operational Stress Injuries and Post Traumatic Stress Disorder

Operational stress from serving in combat can impact you and your family and friends. If you ignore these types of injuries, it makes it harder for you to receive the medical diagnosis, documentation, and treatment needed to help in your healing. COSI and PTSD are sometimes related to an mTBI, which was discussed earlier in this chapter. Later in this section, we will discuss where the conditions may overlap.

In the past, COSI and PTSD were thought to be stress reactions to events. Current medical findings show that COSI and PTSD are really injuries caused by an event. What is the difference? When operational stress conditions were thought to be reactions, the service member was often blamed for his/her condition. Some felt that COSI or PTSD was a weakness, that the person was trying to find a medical excuse to leave combat, and that operational stress symptoms were really based on a conscious effort, a choice, on the part of the individual having a “reaction.”



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We now know that COSI and PTSD are not a choice, but are injuries a person suffers. These injuries can cause a temporary loss of function, and thus the feeling of losing part of yourself. The function component includes loss of control and feeling like you are broken. There can be a sense of shame. Personal integrity loss includes your mind, which controls beliefs, relationships and feeling out of control. Injuries also cause a greater need to protect yourself - a defense mechanism that is normal but usually gets in the way of healing. These injuries can be healed, but not undone. They are symptoms of damage to the mind from a stressful experience.

COSI involves three different components of stress injury: trauma, fatigue, and grief. Many COSIs involve more than one of these components of stress injury, because they commonly overlap. The trauma component can involve the impact of horrific events that generate fear. The fatigue component evolves over time by wear and tear chipping away at your resilience. The grief component is experiencing the loss of people for whom you care. Grief can cause you to question your core beliefs, such as what is right and wrong, what is honorable, who deserves to die in combat, your ability to control your life, and the value of others in your life. The more specific list of signs and symptoms of COSI include the following list offered by the DoD:

- lack of concentration
- confusion
- re-experiencing events or flashbacks
- dreams and nightmares
- problems concentrating
- heightened alertness
- loss of trust
- anxiety and nervousness
- depression
- numbness
- agitation and intense anger
- guilt and shame
- feeling overwhelmed
- withdrawing and avoiding others
- angry outbursts
- crying
- changes in diet
- drug or alcohol usage

- problems falling asleep or staying asleep
- worsening health problems
- pounding heart and sweating
- digestion problems
- trembling hands
- headaches
- vision changes

Recovery from a COSI requires focusing on four areas: physical, emotional, cognitive, and spiritual.

The *physical* aspect includes a healthy diet, exercise, and staying drug free.

*Emotional* well-being includes sharing the painful feelings that you have had with someone you can trust, showing and sharing your emotions as often as possible, and recognizing and replacing unhealthy emotion.

The *cognitive* (“thinking”) aspect is looking at how you think of things for yourself, your “self-talk” that goes on constantly. If your self-talk is sounding negative, turn it around, encourage yourself. You may find that this will encourage others around you as well.

The *spiritual* component means different things to different people and can include religion for some people. War can impact your faith and your beliefs, however you define them.

While each of these four elements stands alone, all four must be addressed. If you fail to address all of these components, there is a domino effect that will greatly impact your COSI recovery.

PTSD is defined as a condition that typically follows some kind of traumatic event that you have experienced, or a terrifying event that you observed, where you felt yourself to be in danger of harm. PTSD can be caused by having been exposed to or involved in a traumatic or life-threatening event. The aftereffects of an event last for more than one month and can interfere with your ability to function. The emotional impact of being involved in combat is an example of such a traumatic event. Other possible causes can be experiencing physical abuse, rape, sexual abuse, or any experience in a natural disaster. PTSD can result from observing or experiencing such an event.

PTSD is characterized by emotional numbing and a level of hyper-alertness. Sounds and smells that are similar to the ones where a traumatic event took place can trigger a PTSD response. The recalling of events that are intrusive, feeling detached or numb, and feeling hyper-vigilant in surroundings that are safe are common symptoms of PTSD when they continue for more than a month and interfere with your ability to function at the level you did before the event. Different people respond to PTSD in different ways. Some people can recover within six months, while others may take much longer. Some people find themselves learning to cope with the differences, but continue to have challenges. Sometimes PTSD requires therapy with medication. If you think you may be experiencing PTSD, you need to have it diagnosed so that you can get help in the healing process.

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Symptoms of PTSD can include:

- Startling easily
- Feeling as though a certain event is happening again
- Having nightmares of terrifying events and night sweats
- Feeling distant from those you previously felt close to
- A feeling of numbness
- Feeling more aggressive or even violent
- Chronic intrusive recalling of events
- Feelings of guilt, “Why did I live and someone else died?”
- Feelings of despair
- Suffering addiction
- Contemplating suicide
- Difficulty trusting
- Feeling anxious
- Experiencing sleep problems
- Re-living the traumatic event(s) with flashbacks; these may include triggers like sounds, smells, feelings and loud noises
- Avoiding the anniversary of the event
- Avoiding social events or places that spark memories

While COSI and PTSD seem very closely related, they are different and require different types of treatment with which a trained medical professional can help. Not all operational stress is PTSD. One of the most challenging components of caring for your post-deployment medical issues is identifying, correctly diagnosing, and treating injuries. If you are experiencing these and/or any of the features discussed in COSI, PTSD or mTBI, start thinking about what you can share with doctors to help them in the diagnosis of your condition, leading to the proper treatment and a speedy recovery. The sooner you are evaluated, the better. If you have access to records that the doctors may not have available, then bring those records to your appointments. As stated in the mTBI section, you should work closely with your PEBLO and doctors to make sure your COSI, PTSD, or mTBI diagnoses are documented before you enter into the Disability Evaluation System.

Approximately 30 percent of people who have been in the war zones have experienced PTSD according to the National Institute of Mental Health. The Surgeon General’s report in 1999 found that around 50 percent of those who have suffered PTSD are better within one year. Current

research finds that PTSD is strongly related to mTBI, so by getting diagnosed while experiencing mTBI symptoms, PTSD can very possibly be avoided. PTSD affects approximately 7.7 million Americans and is more common in women than men.

COSI, PTSD, and mTBI have national attention to improve the process of diagnosing, treating, and helping recovering service members and their families. At the writing of this Handbook, significant funding is in place for immediate utilization to diagnose and treat these injuries - \$15 million each for TBI and Combat Stress research. In addition to this funding, an additional \$700 million is in place for improved screening and treatment of TBI and Combat Stress.

Currently, there is a significant effort to overcome the stigma that these “invisible injuries” are “not real injuries.” COSI, mTBI and PTSD are indeed real injuries that must sometimes be identified by you, and brought to the attention of the medical community. This will begin the process of diagnosis and treatment, so you, your family and friends can work together and move forward toward living a more normal life. More is being learned about each of these injuries every day, so continued education in this arena will help people both within the military and outside of it have a better understanding and ability to support the healing process.





### Top 5 Myths of PTSD or COSI

**Myth:** If you find yourself uncomfortable in places that you previously enjoyed, avoiding those places will take care of the problem.

**Fact:** If there are social environments that make you uncomfortable now but you previously enjoyed, seek medical advice. You may be suffering from COSI or PTSD.

**Myth:** If occasionally you feel intense rage out of nowhere and just want to hurt someone, but don't act on it, then you have it under control.

**Fact:** If you feel these bubbling types of emotions, be those anger or fear, seek medical attention immediately. You may be suffering COSI or PTSD.

**Myth:** If you keep thinking about specific events over and over in your mind and how you could have better resolved those, it's just a normal part of healing.

**Fact:** If you cannot keep from re-thinking events and how you could have better resolved them, seek medical advice. This is possibly COSI or PTSD.

**Myth:** If you have a sense of doom and dread in the middle of the day out of nowhere, just shake it off. These feelings will go away.

**Fact:** If you have intrusive thoughts, especially those of deep grief or loss, seek immediate attention. These are signals of possible COSI or PTSD.

**Myth:** If you have a new perspective on bending the rules, for example speeding down the highway beyond speed limits, that's okay - you have survived much worse!

**Fact:** If your moral compass has relaxed in terms of following rules, this is a sign that needs attention. Seek medical advice, as it may be COSI or PTSD.

## Section 6:

# Resources Regarding Medical Support

### Access to Medical Care

#### Military Health System

For general information on the Military Health System go to <http://mhs.osd.mil/>. This site includes links to all of the military departments' health care systems, DEERS, Wounded Warrior Programs and much more. For information on the mission of the military medical departments, their leadership, and links to their policies and regulations: Army: <http://www.armymedicine.army.mil/index.cfm>, Navy: <http://navymedicine.med.navy.mil/>, Air Force: <http://www.sg.af.mil/>.

#### Military Medical Support Office (MMSO)

In order to schedule appointments for medical care for your service-connected injury or illness your unit administrator contacts MMSO. You may also call 1-888-MHS-MMSO (1-888-647-6676) and follow menu prompts, for information regarding pre-authorization, appointments, claims, and reimbursements for civilian medical bills. Hours of operation are Monday through Friday, 7 a.m. to 6 p.m., Central time. Or visit the MMSO website at <http://www.tricare.mil/MMSO/>.

#### TRICARE

TRICARE information can be accessed in several ways. TRICARE provides a website that allows retrieval of tailored information, approximately 70 different print products, contact information for national toll-free call centers and MTF benefit counselors. The main page of the TRICARE website, <http://www.tricare.mil/>, includes general information about TRICARE and tailored information available by providing your beneficiary profile including your status, (active duty, Guard, Reserve, retiree, family member) country/zip code where you live, and your health plan (Prime, Standard, etc). You may also use the TRICARE Online component of the site at <https://www.tricareonline.com/welcome.do>, which allows you to see information on all of the military treatment facilities, make some MTF appointments, and refill some prescriptions. You need to register for access.

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### TRICARE Contact Information:

Please check the TRICARE website for more information at [www.tricare.mil](http://www.tricare.mil).

### Regional Toll Free numbers

#### North Region Contractor

(HealthNet Federal Services, LLC) 1-877-874-2273

#### South Region Contractor

(Humana Military Healthcare Services, Inc) 1-800-444-5445

#### West Region Contractor

(TriWest Healthcare Alliances) 1-888-874-9378

### Other TRICARE Programs

TRICARE Dental Program	1-800-866-8499
TRICARE For Life (Medicare-TRICARE eligible)	1-866-773-0404
TRICARE Mail Order Pharmacy	1-866-363-8667
TRICARE Online (TOL)	1-800-600-9332
TRICARE Retail Pharmacy	1-866-363-8779
TRICARE Retiree Dental Program	1-888-838-8737
US Family Health Plan	1-800-748-7347
Military Medical Support Office	1-888-647-6676

### TRICARE Overseas Telephone numbers

All Overseas Areas Toll-free Number (available from the United States only)	1-888-777-8343
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#### TRICARE Area Offices (TAOs)

TAO-Pacific	011-81-6117-43-2036
TAO-Latin America & Canada	706-787-2424
TAO-Europe	011-49-6302-67-7432
Puerto Rico Call Center	1-800-700-7104

TRICARE Dental Program Overseas 1-888-418-0466

### **International SOS Alarm Centers**

TRICARE Europe 44-20-8762-8133

TRICARE Latin America/Canada 215-701-2800

TRICARE Pacific (Singapore) 65-6338-9277

TRICARE Pacific (Sydney) 61-2.9273-2760

### **TRICARE Dental**

For more information about the TRICARE Dental Program (TDP) visit [www.TRICAREdentalprogram.com](http://www.TRICAREdentalprogram.com) or call toll-free 1-800-866-8499 for general information. To enroll, call 1-888-622-2256.

If you are a retiree (including National Guard and Reserve retired members), you can enroll in the TRICARE Retiree Dental Program (TRDP). Visit [www.trdp.org](http://www.trdp.org) or call 1-888-838-8737 for general information.

### **Continued Health Care Benefit Program (CHCBP)**

For more information visit <http://www.humana-military.com/chcbp/main.htm> or call their toll-free line at 1-800-444-5445.

### **DoD Mental Health Self Assessment Program**

Anonymous self-assessments are available for depression, bipolar disorder, alcohol use, post-traumatic stress disorder (PTSD), and generalized anxiety disorder. Individualized results and military health resources, including TRICARE, Vet Centers and Military OneSource are provided at the end of every assessment. More information can be found at <http://www.pdhealth.mil/mhsa.asp>.

### **National Center for Post-Traumatic Stress Disorder (PTSD)**

This is a special center within the Department of Veterans Affairs created to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. To learn more, visit <http://www.ncptsd.va.gov/index.html>.

### **Courage to Care**

The site, located at <http://www.usuhs.mil/psy/courage.html>, was created by Uniformed Services University for the Health Sciences, which belongs to the Center for Traumatic Studies and

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includes a wealth of additional information. “Courage to Care” is an electronic health campaign for military and civilian professionals serving the military community, and for military men, women and families

### **The American Red Cross**

The American Red Cross offers confidential services to all military personnel and their families. Counseling, guidance, information, referrals, and other social services are available through the Red Cross worldwide network of chapters and offices on military installations. Red Cross chapters are listed in local telephone books and at <http://www.redcross.org/where/where.html>.

## **Department of Health and Human Services (DHHS)**

### **DHHS**

Their website provides up-to-date information on a variety of health topics and includes resources on veterans’ health at <http://www.hhs.gov> or on the phone at 1-877-696-6775.

### **Center for Disease Control and Prevention (CDC)**

For information about their on-going studies of veterans’ health, visit their website at <http://www.cdc.gov/nceh/veterans/default.htm> or call the CDC at 1-800-311-3435.

### **HRSA Health Center Locator**

Use this tool at <http://findahealthcenter.hrsa.gov> to locate your nearest Health Center which can provide check-ups, vaccinations, and more.

### **MedlinePlus for Veterans**

Visit MedlinePlus for veterans at <http://www.nlm.nih.gov/medlineplus/veteransandmilitaryhealth.html> to learn about veteran-specific health issues and news.

### **National Institute of Diabetes, Digestive and Kidney Diseases (NIDDK)**

The NIDDK conducts and supports basic and clinical research on diabetes, liver and kidney diseases, nutrition, and much more. Visit their website at <http://www2.niddk.nih.gov/> or call them at 301-496-3583.

### **National Institute on Dental and Craniofacial Research (NIDCR)**

The NIDCR conducts research related to oral, dental, and craniofacial health. To learn more about their work, visit their website at <http://www.nidcr.nih.gov>, e-mail them at [nidcrinfo@mail.nih.gov](mailto:nidcrinfo@mail.nih.gov), or call their office at 301-496-4261.

### **National Institute on Deafness and other Communicative Disorders (NIDCD)**

To learn about the NIDCD and its research and support for people with communication disorders, visit <http://www.nidcd.nih.gov>, e-mail them at [nidcdinfo@nidcd.nih.gov](mailto:nidcdinfo@nidcd.nih.gov) or call the NIDCD at 1-800-241-1044 or TTY at 1-800-241-1055.

### **National Institute of Mental Health**

The NIMH is the largest scientific organization in the world dedicated to research focused on the understanding, treatment, and prevention of mental disorders and the promotion of mental health. For more information, you can go to their website at <http://www.nimh.nih.gov>, e-mail them at [nimhinfo@nih.gov](mailto:nimhinfo@nih.gov) or call their office at 1-866-615-6464.

### **Substance Abuse and Mental Health Services Administration (SAMHSA)**

Visit the SAMHSA website at <http://www.samhsa.gov/vets/index.aspx> to get access to mental health and substance abuse services, as well as resources for families coping with trauma. SAMHSA can also be reached at [SHIN@samhsa.hhs.gov](mailto:SHIN@samhsa.hhs.gov) or by phone at 1-877-726-4727.

### **Mental Health Services Locator**

The SAMHSA Mental Health Services Locator, available at <http://mentalhealth.samhsa.gov/databases>, provides state-specific information about local mental health services and resources.

### **Substance Abuse Treatment Facility Locator**

This SAMHSA locator allows you to find your closest Substance Abuse Treatment Facility. To use the locator, go to <http://dasis3.samhsa.gov>.

### **HealthierUS Vets Program**

The Healthier Vets Program educates veterans and their families about eating healthy and being active and the risks of obesity and diabetes. Visit the program's website at <http://www.healthierusveterans.va.gov>, or call for more information at 1-800-827-1000.

## **Traumatic Brain Injury (TBI)**

### **Defense and Veterans Brain Injury Center (DVBIC)**

The DVBIC provides TBI patients with state-of-the-art medical care, innovative clinical research initiatives, and educational programs. To learn more about the DVBIC, you can visit their site at <http://www.dvbic.org/>, e-mail them at [info@dvbic.org](mailto:info@dvbic.org), or call the DVBIC at 1-800-870-9244.

**REHABILITATION: CHAPTER 4**



### **Find a VA Polytrauma Care Facility**

Polytrauma centers assist patients with injuries to more than one region or organ system, and which results in physical, cognitive, psychological, or psychosocial impairments and functional disability. To locate a Polytrauma center near you and to learn more about the Polytrauma centers, visit [http://www.polytrauma.va.gov/facility\\_locations.asp?isFlash=1](http://www.polytrauma.va.gov/facility_locations.asp?isFlash=1) or call 1-877-222-8387.

### **National Institute of Neurological Disorders and Stroke (NINDS) – TBI**

The NINDS provides publications, organizations, clinical trials and other information all related to TBI. To learn more about NINDS and TBI, you can go to <http://www.ninds.nih.gov/disorders/tbi/tbi.htm> or call NINDS at 1-800-352-9424.

### **Defense Center of Excellence For Psychological Health and Traumatic Brain Injury**

The Defense Center of Excellence (DCoE) Outreach Center provides an authoritative source of information and resources on psychological health (PH) and Traumatic Brain Injury (TBI). You can contact a Master's degree level Health Resource Consultant 24 hours a day, 7 days a week at 866-966-1020 or via email at [Resources@DCoEO Outreach.org](mailto:Resources@DCoEO Outreach.org). For more information, their website is <http://www.dcoe.health.mil/default.aspx>.

## **Suicide Prevention**

### **Air Force – Air Force Suicide Prevention Program**

Visit the program's website at <http://afspp.afms.mil/> to learn about initiatives to help prevent and to deal with suicides within the Air Force community.

### **Army – U.S. Army Center for Health Promotion and Preventive Medicine Suicide Prevention Program**

The Army's Suicide Prevention Program provides resources and research related to suicide prevention. Visit their website at <http://chppm-www.apgea.army.mil/dhpw/Readiness/suicide.aspx> or call them at 1-800-222-9698.

### **Coast Guard – Coast Guard Suicide Awareness Program**

The Coast Guard's Suicide Awareness Program, located on the web at [www.uscg.mil/worklife/suicide-prevention.asp](http://www.uscg.mil/worklife/suicide-prevention.asp), provides tips and resources for dealing with suicides. The program can also be reached at 1-202-372-4081.



## REHABILITATION: CHAPTER 4

### Marine Corps – Marine Corps Community Services Suicide Prevention Program

Visit the program website at <http://www.usmc-mccs.org/suicideprevent> or call 1-800-342-9647 for risk factors, warning signs, and prevention tips for suicide in the Marine Corps.

### Navy – Navy Suicide Prevention Program

The Navy Suicide Prevention Program has resources, tips, and a web-based training tool to help prevent and handle suicides. For more information, visit <http://www.npc.navy.mil/CommandSupport/SuicidePrevention> or e-mail [suicideprevention@navy.mil](mailto:suicideprevention@navy.mil).

### National Suicide Prevention Lifeline

The Preventing Suicide Network has a crisis phone line at 1-800-273-8255, and you can also visit <http://www.preventingsuicide.com/dodtest> for problem-specific information about suicide prevention in the military.

### National Strategy for Suicide Prevention

This website <http://mentalhealth.samhsa.gov/suicideprevention> lets you find state-specific suicide prevention programs as well as recent news and information on suicide prevention. For more information, you can call 1-800-789-2647.

### National Institute of Mental Health – Suicide Prevention

This portion of the NIMH website <http://www.nimh.nih.gov/health/topics/suicide-prevention/index.shtml> contains prevention information and on-going clinical trials related to suicides. You can contact NIMH at 1-866-615-6464.

### Center for Disease Control and Prevention

The CDC's Suicide Prevention site, on the web at <http://www.cdc.gov/ncipc/dvp/Suicide/default.htm> contains resources and information about suicide and can also be reached by calling 1-800-311-3435.

### American Foundation for Suicide Prevention (AFSP)

The AFSP focuses on research and new educational campaigns to help people deal with the difficulties of suicide. To learn more about how AFSP can help, visit <http://www.afsp.org>, e-mail them at [inquiry@afsp.org](mailto:inquiry@afsp.org), or call 1-888-333-2377.

### MedlinePlus - Suicide

This page of the MedlinePlus site, at <http://www.nlm.nih.gov/medlineplus/suicide.html> contains new information, prevention and coping strategies, and resources links.

### National Association for People of Color Against Suicide (NOPCAS)

NOPCAS provides a counseling certification program, Survivor's Circle support groups and other resources. Visit NOPCAS on the web at <http://www.nopcas.org/resources> or for more information you can e-mail [info@nopcas.org](mailto:info@nopcas.org) or call 202-549-6039.

### Depression Screening

If you go to <http://www.depression-screening.org> you can access a free, confidential depression screening test. NOTE: This tool does not provide a clinical diagnosis, but may be able to help identify underlying symptoms that could need further attention.

### Suicide Awareness Voices of Education (SAVE)

Visit SAVE's website at <http://www.save.org> or call SAVE at 952-946-7998 to learn more about suicide, how to deal with it, as well as current news and information related to suicides.



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### **Mental Health Self-Assessment Program**

This program allows you to take anonymous, mental health and alcohol use self-assessments online, via the phone, and through special events held at military installations. For more information or to take one of the assessments, visit <http://www.mentalhealthscreening.org/military/index.aspx>, e-mail [smhinfo@mentalhealthscreening.org](mailto:smhinfo@mentalhealthscreening.org), or call 781-239-0071.

### **Suicide Prevention Advocacy Network (SPAN)**

SPAN is an organization dedicated to preventing suicide through public education and awareness, community action, and federal, state and local grassroots advocacy. To learn how to get involved, visit <http://www.spanusa.org>, e-mail: [info@spanusa.org](mailto:info@spanusa.org), or call 202-449-3600.

### **Post Traumatic Stress Disorder (PTSD)**

#### **Sidran Institute**

The Sidran Institute provides resources for treatment, support, and self-help for individuals dealing with PTSD. To learn more about the resources Sidran offers you can visit their website <http://www.sidran.org/>, e-mail them at [info@sidran.org](mailto:info@sidran.org) or call 1-888-825-8249.

#### **National Center for Post Traumatic Stress Disorder (NCPTSD)**

The NCPTSD provides veterans and their families with fact sheets and videos to answer your questions on trauma, PTSD, and related issues. For more information, go to <http://www.ncptsd.va.gov>, e-mail [ncptsd@va.gov](mailto:ncptsd@va.gov) or call 1-802-296-6300.

#### **DoD's After Deployment Behavioral Health Website for Veterans**

The DoD's Military Health System has launched a behavioral health website that allows service members to anonymously seek mental health treatments for illnesses such as combat stress and PTSD. Check out their site at [www.afterdeployment.org](http://www.afterdeployment.org).



# REINTEGRATION





# Chapter 5:

## Transition and Retraining for Employment

REINTEGRATION



# Chapter 5:

## Transition and Retraining for Employment

Now that you are prepared to join the workforce, it's important to be aware of all of the programs and services that exist to make your transition as quick and easy as possible. Whether you are entering the workforce for the first time or you are returning to a previous position, there are a myriad of resources available that can be tailored to your specific situation.

This chapter will provide you with information regarding the Department of Defense's Transition Assistance Program, as well as numerous other programs provided by the Department of Education, Veterans Affairs and the Department of Labor. These programs can provide support throughout the entire process of preparing to be an employee, finding the position that is right for you, and ensuring that you receive proper assistance in performing your duties. In addition, website links and contacts are listed in Section 7 for each state's or territory's VA office so you can see what specific programs apply to you.

**REINTEGRATION: CHAPTER 5**



## Section 1:

# Transition Assistance Program

The Transition Assistance Program was designed to ease the transition from military service to the civilian workforce and community. Whether you're retiring, going back to school, or looking for a new career, success requires planning and resources. Transition Assistance Program services are provided on major military installations by Transition Assistance Offices. On Air Force installations, the transition office is located in the Airman and Family Readiness Center, and on Navy and Marine Corps installations, the Transition Assistance Office is typically located with the Family Support/Service Center. On Army installations, services are provided through the Army Career and Alumni Program (ACAP). To find the nearest Transition Assistance Office go to <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/> and select Transition Assistance Program from the "Program or Service" drop down menu.

The key to transition success is knowledge of available services and a firm understanding of how to use them. By law, all transitioning military personnel are required to receive pre-separation counseling no less than 90 days prior to leaving active duty. However, an effective transition requires a lot of planning and action on your part. Consequently, it is recommended that you set up a pre-separation counseling appointment at least 180 days prior to separation. During pre-separation counseling, you will learn about your benefits and rights, as well as the services that are available. You will be introduced to the DD Form 2648, "Pre-separation Counseling Checklist" and assisted in its completion. Reserve Component service members released from active duty will use DD Form 2648-1 as their pre-separation counseling checklist. Due to the demobilization timeline, arranging a pre-separation counseling appointment 90 days prior to leaving active duty may be impractical for Reserve Component service members. Make sure you make your appointment as soon as possible within the demobilization process. These checklists help you to identify your needs and develop a personal plan for securing the assistance to meet those needs. You'll be given a copy when you complete your counseling - don't lose it. Throughout your transition, you will have free access to trained transition assistance counselors who can help you to modify your individual transition plan, secure necessary services, and resolve problems.

Another key to your successful transition is planning. Transitioning is serious business and requires a carefully thought out Individual Transition Plan (ITP). The ITP is your game plan for a successful transition to civilian life. It is a framework you can use to fulfill realistic career goals based upon your unique skills, knowledge, experience, and abilities. The ITP is not an official form. It is something you create by yourself, for yourself. The ITP identifies actions and activities associ



## REINTEGRATION: CHAPTER 5

ated with your transition. Fortunately, your Transition Assistance Office can give you a head start on the development of your ITP. Your copy of your Pre-separation Counseling Checklist (DD Forms 2648 or 2648-1) will serve as an outline for your ITP. On this checklist, you will indicate the benefits and services for which you desire to receive additional counseling. You will then be referred to subject experts who will gladly answer your questions. Your Transition Assistance Office can furnish additional information and emphasize certain points for you to consider.

Changing careers can be a stressful undertaking, perhaps even more so for those leaving military service with an injury. Transition stress can hit you and your family. It can impact your future success and your family's quality of life. Understanding stress and coping with it are essential skills you'll need to get through this difficult time. Include all of your family members in the transition decision-making process because there will be changes in employment status, lifestyle, location and schools. If transition is causing you and your family stress, you may seek help through Family Services or Army Community Services Offices, the chaplain's office, mental health facilities, local support groups, and even the self-help section of your nearest library or bookstore. For many men and women leaving government service, finding a new job is the first priority. Congress recognized the importance of employment assistance and required the military departments to create permanent employment assistance centers at major military installations. Your Transition Assistance Office is the best place to start your career search.



### Workshops

Employment assistance services begin with attendance at a workshop. Transition Assistance Program (TAP) Workshops are conducted by Department of Labor instructors. These workshops are designed to give you the basic knowledge and skills necessary to plan and execute a successful job search. This includes:

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

Your transition office can provide additional employment assistance and resources. Services will vary by location, but often include:

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

Not everyone is so fortunate as to be located on a major installation with a Transition Assistance Office. Even those who are located on major installations may find that duties prevent their using the services of these offices as much as they would like. Whether you're hospitalized, assigned to a remote location, or just tied up with duties, the DoD official Transition Assistance Program website, TurboTAP ([www.turbotap.org](http://www.turbotap.org)), is designed to provide much of the information you need and access to other websites that can provide even more information and assistance.

### Disabled Transition Assistance Program (DTAP)

DTAP is an integral component of transition assistance that involves working with service members who may be released because of a disability or who believe they have a disability qualifying them for VA's Vocational Rehabilitation and Employment Program (VR&E). The goal of DTAP is to encourage and assist potentially eligible service members in making an informed decision about VA's VR&E program. It is also intended to quickly deliver vocational rehabilitation services to eligible service members by assisting them in filing an application for vocational rehabilitation benefits.

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DTAP presentations are generally group sessions that include a comprehensive discussion of VR&E and educational/vocational counseling available to separating service members and veterans. Usually, the VA Regional Office VR&E Officer will coordinate DTAP sessions for service members who are hospitalized, convalescing, or receiving outpatient treatment for a disability and who are unable to attend a DTAP group session. DTAP sessions may include a review of a service member's medical records. The amount of time available to conduct DTAP presentations may vary among military installations.

For more information regarding the VA's VR&E program, see Chapter 5, Section 3 – VA Vocational Rehabilitation Training.

### Important Forms

#### **Certificate of Release or Discharge from Active Duty - DD Form 214**

The DD 214 is one of the most important documents you will ever receive during your military service. It is your key to participation in all VA programs as well as several state and federal programs. Keep your original in a safe, fireproof place, and have certified photocopies available for reference. In many states, the DD 214 can be registered / recorded just like a land deed or other significant document. However, not all jurisdictions will protect your DD Form 214 from access by third parties. If your county recorder or town hall can provide safeguards from unauthorized access, the DD 214 can be registered there. The reason this is important is because the form includes your Social Security Number, among other personal information.

You may call the National Personnel Records Center at 314-801-0800 to request an application for replacement of your DD 214 or in a medical emergency or other situation in which your DD 214 or other records are needed immediately.

#### **Verification of Military Experience and Training (VMET) - DD Form 2586**

Your military service has given you valuable training and experience that can improve your chance of getting a good job or achieving your educational goals. As a service member, you have had numerous training and job experiences, perhaps too many to easily recall and include on a job or college application. Fortunately, the military has made life a little easier in this regard. The DD Form 2586 (Verification of Military Experience and Training) is created from a service member's automated records on file. It lists military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help you apply for jobs, but it is not a resume.

You can obtain a copy of your VMET by downloading it from <http://www.dmdc.osd.mil/vmet>. If you discover an error or omission in your VMET document you should thoroughly read the "Frequently Asked Questions" section, which will explain most anomalies. Errors in the VMET may be correctable; however, you must contact your parent service. Note that there is no simple process to make changes to your DD Form 2586. The changes must pass through official channels and can take months. For more information or to request corrections, you can speak to your service's administrative contact:

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

**Navy:** Sailors can get assistance via e-mail at [p662c12a@persnet.navy.mil](mailto:p662c12a@persnet.navy.mil) or by calling DSN: 882-4384; 901-874-4384

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

**Marine Corps:** All Marines should contact their local administration office or Installation Personnel Administration Center. Assistance can also be provided through the Wounded Warrior Regiment Call Center at 1-877-487-6299.

### Health Management

Before you leave active duty, you will need to arrange for health insurance for you and your family. Many people leaving military service go on to get civilian jobs that provide health insurance. In most instances TRICARE will act as second payer to your employer-sponsored health care plan. Sometimes, however, there is a gap between the time your military coverage ends and your new employer's coverage begins. For more information regarding healthcare options to consider, see Chapter 4, Section 1 – Access to Medical Care and Support. For specific health insurance questions, call the Health Benefits Advisor at your military medical treatment facility. Military retirees should learn about their TRICARE benefit, which is also discussed in the section about medical care and support.

### Personal Financial Management

Whether you are returning to school, transitioning to a new job, or retiring, your financial situation will undergo a great deal of change. Getting into debt is not the best way to start a new life. Even then, your salary and benefits may not measure up to your current earnings and benefits. You will soon discover that shopping on the economy and paying medical costs can create serious sticker shock.

Careful planning is the only way to avoid problems. It may take you a while to find a new job. Start by identifying your income and expenses. Check with friends and family to find out what you may have to pay for lodging, groceries, and daily expenses. Create a budget and be conservative. Research your earning potential and make sure you can afford to pay your bills and live. If you get a new job in a different location, you may want to consider leaving your family where they are until you are sure you like the job and location. Your Family Service/Support Center, or Community Services Center, or Military OneSource are equipped to help you take control of your finances. As part of pre-separation / retirement procedures the finance office will audit your pay account and research your entitlements as well as your liabilities prior to final separation.

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### Separation Pay

You may be eligible for separation pay. The type of separation and conditions under which you are being separated will determine if you qualify for separation pay. The Finance Office at your installation can compute the actual amount. Separation pay entitlement must be specified on your separation order to be payable.

### Unemployment Compensation for Ex-Service Members

Service members separating from active duty may qualify for unemployment compensation if they are unable to find a new job. Under United States Code, Title 5, Section 8521, a former service member is eligible to receive unemployment compensation, however, only if the discharge or release is, at a minimum, Under Honorable Conditions. Receiving separation pay may also influence your receipt of unemployment compensation. (Retirees will almost certainly receive a lesser amount [or no amount] since the weekly amount of retirement pay is usually “offset” against the amount of unemployment compensation.)

Your state employment office handles unemployment compensation. Benefits vary from state to state. Because of this, only the office where you apply will be able to tell you the amount and duration of your entitlement. The nearest state employment office is listed in your local telephone directory. To receive unemployment compensation, you must apply. The best time to do that is when you visit the Local Veterans Employment Representative (LVER) at the state employment services office for assistance in finding a new job. To apply for unemployment compensation, you must bring your DD 214, your social security card, and your civilian and military job history or resume.

### Small Business Administration (SBA) Loans

Business loans are available to veterans through programs of the SBA. In addition, SBA offers loans specifically to Vietnam-era and disabled veterans. More information is available by visiting the SBA homepage at: <http://www.sba.gov/>.

### Teacher and Teacher’s Aide Placement/Certification Program

Many service members want to use their education and experience to help young people learn, but don’t have the required certification or the desire to take the traditional route to gaining certification. Each state has specialized programs for alternative teacher and teacher’s aide certification (in some states known as “Troops to Teachers”). For more information on this program, refer to Chapter 5, Section 2 – Education Benefits or visit the Troops to Teachers website at: [www.dantes.doded.mil/dantes\\_web/troopstoteachers/index.asp](http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp).

### Employment Opportunities

Many transitioning service members wish to continue their government service as civilian employees of the federal government. Opportunities for federal employment exist across the United States and at many foreign locations. Your military service may entitle you to preferential treatment in your competition for a federal position. For more information regarding federal and private sector employment opportunities and preferential treatment for veterans, see Chapter 5, Section 4 – REALifelines / DOL Programs.

### Excess Leave & Permissive TDY (PTDY)

Your eligibility for excess leave and permissive TDY is dependent on the conditions under which you leave active duty. If you are leaving voluntarily, you are not eligible for excess leave/permissive TDY. Retirees are also ineligible for excess leave but are eligible for permissive TDY (20 days for retirees stationed within the continental United States and 30 days for retirees stationed outside the continental United States) for the purpose of job / house hunting and other relocation-related activities. If you are leaving active duty under involuntary conditions, you may be eligible for excess leave or permissive TDY and should check with your personnel office for details. Excess leave and permissive TDY require approval by your commander.

### Travel & Transportation Allowances

You will be provided funded travel and transportation in connection with your departure from active duty. Your specific entitlements will depend on your type of separation. As soon as possible, you should contact your transportation office for more information regarding your entitlements and to make arrangements for your move. Keep in mind that moving arrangements should be made early.



### 180-Day Family Housing Extension

Normally, you must leave family housing as soon as you transition from active duty. In some cases, you may be eligible for an extension that will allow you to remain in family housing beyond your transition date. Eligibility is limited to involuntary separations (including Selected Early Retirement Board (SERB) Retirement, Special Separation Benefit (SSB), Voluntary Separation Incentive (VSI) or separation due to medical condition). Housing extensions are made on a space-available basis. Entitlement is subject to Status of Forces Agreement restrictions overseas. Call your installation housing office and ask for details.

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### Commissary & Exchange Privileges

Your commissary and exchange privileges end when you leave active duty. Service members who leave active duty and enter the Reserves or Guard can retain limited access to the commissary and exchange. Retirees retain commissary and exchange privileges, as do those who are discharged with a 100 percent service-connected disability. Finally, some who are involuntarily separated (SSB, VSI or separation due to medical condition) may retain commissary and exchange privileges for two years following separation.

### DoDDS School Extension

In general, your children's eligibility to attend Department of Defense Dependent School System (DoDDS) schools ends when you leave active duty. If you are leaving active duty involuntarily (SSB, VSI or separation due to medical condition), your children may be eligible to continue enrollment in a DoDDS high school on a space-available basis as long as they complete the 11th grade prior to your separation. For those serving overseas, extensions are subject to Status of Forces Agreement restrictions with host country.



## Section 2: Education Benefits

### VA Education Benefits (Montgomery GI Bill, Veterans Educational Assistance Program (VEAP))

Several educational benefit programs sponsored by VA provide financial assistance to veterans returning to school. Two of these programs are the post-Vietnam-era Veterans' Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB). An Honorable Discharge is a prerequisite for eligibility. Both programs are designed to help you develop skills that will enhance your future opportunities for employment. The benefits under either of these programs must be used within 10 years from the date of your release from active duty.

You may be entitled to receive up to 36 months of education benefits under the MGIB if you completed the full period of your enlistment. When you signed on for military service, you had the option of accepting or refusing enrollment in MGIB. If you were enrolled in the program, your contributions were collected through payroll deductions. If you were not enrolled then, but are now interested in the program, you may still have another chance. If you are leaving service involuntarily or through the SSB or VSI programs, you can enroll in MGIB by making a \$1,200 personal contribution prior to separation. Check with your supporting Education Center counselor for more specific details.

Additional details are listed within this section. You can also check with your Education Center or VA regional office in your area, or visit VA's website at <http://www.gibill.va.gov/> for more information.

### Post 9/11 GI Bill

The Post- 9/11 GI Bill is a new benefit that is *effective beginning August 1, 2009*, and will provide educational assistance to individuals who have served on active duty on or after September 11, 2001.





## REINTEGRATION: CHAPTER 5

### Who is Eligible?

You must have a minimum of 90 days active duty after September 10, 2001, and:

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

### What does the Post- 9/11 GI Bill cover?

Approved training under the Post 9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, and foreign training. All training programs must be offered by a VA-approved institution of higher learning. Check with your VA educational counselor for more information. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post- 9/11 GI Bill. If you are eligible for Montgomery GI Bill (MGIB), Montgomery GI Bill – Selected Reserve (MGIB-SR), or the Reserve Educational Assistance Program (REAP) you may be eligible to pursue on-the-job training, apprenticeship, correspondence, flight or preparatory courses under Post-9/11 GI Bill.

### Can I transfer my entitlement to my dependents?

You must be approved by DoD for eligibility to transfer entitlement to your spouse and dependent children.

### If I am eligible for the MGIB, MGIB-SR, or the REAP, am I eligible for Post-9/11 GI Bill?

You may elect to receive benefits under the Post-9/11 GI Bill if, on August 1, 2009, you are eligible for MGIB, MGIB-SR, REAP, or are serving in the armed forces.

### How many months of assistance can I receive?

Generally, the number of months of entitlement you can receive is 36 months.

### How much will I receive?

You will receive a percentage, as determined by length of creditable active duty service, of the following:

- Amount of tuition and fees not to exceed the most expensive in-state public institution of higher education;
- Monthly housing allowance equal to the basic allowance for housing (BAH) amount payable to E-5 with dependents, in same zip code as school\*; and
- Yearly books and supplies stipend of up to \$1000\*; and
- A one time payment of \$500 may be payable to you if you relocate from highly rural areas.

\*NOTE – Housing Allowance and books and supplies stipend is not payable to individuals on active duty. Housing Allowance is not payable for those training at less than half time.



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### Montgomery GI Bill - Active Duty (MGIB)

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

- College
- Technical or vocational courses
- Correspondence courses
- Apprenticeship/job training
- Flight training
- High-tech training
- Licensing and certification tests
- Entrepreneurship training
- Certain entrance examinations

### Who is Eligible?

You may be an eligible veteran if you have an honorable discharge and you have a high school diploma or GED, or, in some cases, 12 hours of college credit, and you meet the requirements of one of the categories below:

#### Category I - Service after June 30, 1985

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

#### Category II - Vietnam Era GI Bill

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

### Category III - Involuntary Separation/Special Separation

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

### Category IV - Veterans Educational Assistance Program

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

### How Much Does VA Pay?

The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if DoD put extra money in your MGIB fund. You usually have 10 years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances. To request an extension of your eligibility period for using your MGIB benefits, send a letter to your local Regional Processing Office requesting your extension based on one of the following:

- You have served a later period of active duty of 90 consecutive days or more; OR
- You have experienced an illness or disability that prevented you from attending school; OR
- You were detained by a foreign government or power after your last discharge or release from active duty.

Find your closest Regional Processing Office at [http://www.gibill.va.gov/contact/Office\\_locations.htm](http://www.gibill.va.gov/contact/Office_locations.htm).

### How Can I Apply?

You can apply online at [http://www.gibill.va.gov/GI\\_Bill\\_Info/How\\_to\\_Apply.htm](http://www.gibill.va.gov/GI_Bill_Info/How_to_Apply.htm) or by calling 1-888-GI BILL-1 (1-888-442-4551) to have a form mailed to you.



### Montgomery GI Bill – Selected Reserve (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs.

### Who is Eligible?

To qualify, you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;
- Remain in good standing while serving in an active Selected Reserve unit.

### How Can I Apply?

Your unit will give you DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program. Your unit will also code your eligibility into the DoD personnel system so that VA may verify your eligibility. Complete VA Form 22-1990, Application for Education Benefits and send it to the VA regional office in the state where you will train.

If you have started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and then send all the forms to VA.

### Veterans Educational Assistance Program (VEAP)

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. You may use these benefits for degree, certificate, correspondence, apprenticeship / on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is one to 36 months depending on the number of monthly contributions. You have 10 years after you leave active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

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### Who is Eligible?

To qualify, you must meet the following requirements:

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

If you are currently on active duty and wish to receive VEAP benefits, you must have at least three months of contributions available. Contributions may be withdrawn if you do not meet the basic eligibility requirements or if you formally request a refund of the contributions withheld.

### How Can I Apply?

Complete VA Form 22-1990, Application for Education Benefits (available at [http://www.vba.va.gov/pubs/forms/VBA-22\\_1990.pdf](http://www.vba.va.gov/pubs/forms/VBA-22_1990.pdf)). Send it to the VA regional office within the state where you will train. If you are not on active duty, send copy 4 (Member Copy) of your DD Form 214. If you are on active duty, you must have your enrollment approved by your base Education Services officer, and you must have your service verified by your commanding officer. If you wish to withdraw your contributions from VEAP, obtain and complete VA Form 24-5281, Application for Refund of Educational Contributions, and send it to your nearest VA regional office.

For more information on all aspects of the GI Bill, visit <http://www.gibill.va.gov>.

### U.S. Department of Education Financial Aid Programs

Federal Student Aid, an office of the U.S. Department of Education, offers over \$80 billion dollars in financial aid that help millions of students manage the cost of education each year. There are three categories of federal student aid: grants, work-study and loans. Find out more by visiting <http://www.federalstudentaid.ed.gov>.

### How do I get this aid?

By completing the Free Application for Federal Student Aid (FAFSA). You can apply online or on paper. Get further instructions on the application process at <http://www.fafsa.ed.gov>. You should also apply for a Federal Student Aid PIN, which allows you to sign your application electronically, speeding up the application process. Apply for a PIN at <http://www.pin.ed.gov>.

### Whose information do I include on my FAFSA?

Eight questions on the application ask about your dependency status. If you are a veteran, or are currently serving on active duty in the armed forces for purposes other than training, you are considered an independent student and would only include your information (and spouse, if married). For more detailed information go to <http://www.fafsa.ed.gov>.

### What determines my eligibility for Federal Student Aid?

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

To receive aid from the programs, you must:

- Demonstrate financial need (except for certain loans—your school can explain which loans are not need based);
- Have a high school diploma or a GED certificate, pass a test approved by the Department of Education, meet other standards your state establishes that the department approves, or complete a high school education in a home school setting that is treated as such under state law;
- Be working toward a degree or certificate in an eligible program;
- Be a U.S. citizen or eligible noncitizen;
- Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- Register with the Selective Service, if required. You can use the paper or electronic FAFSA to register, you can register at <http://www.sss.gov/>, or you can call 1-847-688-6888 (TTY users can call 1-847-688-2567);
- Maintain satisfactory academic progress once in school;
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant;
- Certify that you will use federal student aid only for educational purposes.

### Can I use my Montgomery GI Bill and still get Federal Student Aid at the same time?

Yes. When you complete your FAFSA, you will be asked what you will be receiving in veterans' educational benefits, under which the Montgomery GI Bill falls. Your school will take into consideration the amount you list on the application, along with any other financial assistance you are eligible to receive, in preparing your financial aid package.



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### Veterans Upward Bound (VUB) program

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

#### The VUB program services include:

- Basic skills development, which is designed to help veterans successfully complete a high school equivalency program and gain admission to college education programs
- Short-term remedial or refresher classes for high school graduates who have put off pursuing a college education
- Assistance with applications to the college or university of choice
- Assistance with applying for financial aid
- Personalized counseling
- Academic advice and assistance
- Career counseling
- Assistance in getting veterans services from other available resources
- Exposure to cultural events, academic programs, and other educational activities

#### The VUB program can help you improve your skills in:

- Mathematics
- Foreign language
- Composition
- Laboratory science
- Reading
- Literature
- Computer basics
- Any other subjects you may need for success in education beyond high school
- Tutorial and study skills assistance

#### To be eligible for VUB you must:

- Be a veteran with 181 or more days active duty service and discharged on / after January 31, 1955, under conditions other than dishonorable; and

- Meet the criteria for low income according to guidelines published annually by the Department of Education, and/or a first-generation potential college graduate; and
- Demonstrate academic need for VUB; and
- Meet other local eligibility criteria as noted in the local VUB project's Approved Grant Proposal, such as county of residence, etc.

For more information, as well as a link to individual program locations, visit <http://navub.org/programinfo.htm>.

### FAFSA4caster

Federal Student Aid has a new tool called FAFSA4caster, designed to help students and their families plan for college. The FAFSA4caster provides students with an early estimate of their eligibility for federal student financial assistance. Military dependents who are enrolled in college and are eligible to receive Pell Grants should check out the two newest programs: Academic Competitiveness Grants and National Science and Mathematics Access to Retain Talent Grants (National SMART Grants). Visit the website at <http://www.federalstudentaid.ed.gov/fafsa4caster.html> for more information.

### Troops to Teachers (TTT)

The TTT program is funded and overseen by the Department of Education and operated by the DoD. The TTT program helps recruit quality teachers for schools that serve students from low-income families throughout America. TTT assists military personnel in making successful transitions to second careers in teaching. A network of state TTT offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads. Pending annual appropriation of funds, financial assistance is available to eligible individuals as stipends up to \$5,000 to help pay for teacher certification costs or as bonuses of \$10,000 to teach in schools serving a high percentage of students from low-income families.

You can access the TTT website at <http://www.proudtoserveagain.com>, which provides information and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification and job listing sites in public education. An Internet Referral System has been



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established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A “Mentor Connection” site provides access to TTT participants who have made the transition to teaching and are also available to respond to questions from prospective teachers.

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

**Financial Assistance** – As a veteran separated due to service-connected disability, you are eligible for immediate financial assistance.

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

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



## Section 3:

# Vocational Rehabilitation and Employment

If your wound, illness, or injury makes you unable to continue working in a job you are trained for, you may be eligible for Vocational Rehabilitation from either the VA's Veterans Benefits Administration's Vocational Rehabilitation and Employment (VR&E) program or a state Vocational Rehabilitation (VR) and Supported Employment (SE) center funded by the Department of Education. The VA VR&E is intended for veterans who have a combined service-connected disability rating of 20 percent or more and for certain Service members awaiting discharge due to a medical condition. A veteran with 10 percent combined service-connected rating may apply for benefits but must meet additional entitlement criteria. The mission of VR&E is to help veterans with service-connected disabilities and certain Service members awaiting discharge due to a medical condition to prepare for, find, and keep suitable employment. For individuals entitled to benefits but with disabilities so severe that they cannot immediately consider work as a viable option, VR&E offers services to improve their ability to live as independently as possible. The Department of Education funds state VR and SE program centers that are available to anyone with a disability impacting employment. The centers are limited in how many people they can serve, so an assessment process is used to determine those with the most significant disabilities and ensure they have priority for services.

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### Services/Benefits that may be provided by VR&E include:

- comprehensive vocational evaluation to determine abilities, skills, interests, and needs
- vocational counseling and rehabilitation planning
- employment services such as job-seeking skills, resume development, and other work readiness assistance
- assistance finding and keeping a job, including the use of special employer incentives
- if needed, training such as on-the-job-training (OJT), apprenticeships, and non-paid work experiences
- if needed, post-secondary training at a college, vocational, technical or business school
- supportive vocational rehabilitation services including case management, counseling, and referral
- independent living services

If your disabilities are so severe that you are unable to work, independent living services may be provided. A program of independent living provides the services and assistance necessary to ensure each eligible veteran is capable, to the maximum extent possible, of living independently and participating in family and community life activities, with the added potential of eventually returning to work. Services/Benefits may include, but are not limited to, the following:

- assistive technology
- services to address any personal and / or family adjustment issues
- independent living skills training
- connection with community-based support services

To receive an evaluation for VR&E services, a veteran must:

- have received, or will receive a discharge that is other than dishonorable
- have a service-connected disability rating of at least 10 percent
- submit a completed application (VA Form 28-1900) for VR&E services

a service member must:

- have a VA service-connected disability memorandum rating of 20 percent or more, or meet criteria that is established under Public Law 110-181 for certain service members who are medically unfit for duty
- expect to receive a discharge that is other than dishonorable
- submit a completed application (VA Form 28-1900) for VR&E services

### Eligibility:

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- date of separation from active military service, or
- date the veteran was first notified by VA of a service-connected disability rating

The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a veteran has a Serious Employment Handicap, as described at [www.vba.va.gov/bln/vre/def.htm](http://www.vba.va.gov/bln/vre/def.htm).

**Subsistence Allowance** - In some cases, you might require additional education or training to become employable. A VR&E subsistence allowance is paid each month during training and is based on whether you attend training full-time or part-time, the number of family members you have, and the type of training.

In summary, a veteran or service member must complete an application and meet with a VRC to determine eligibility. If the VRC determines that an employment handicap exists as a result of a service-connected disability, the veteran is entitled to services. The VRC and the veteran will then continue counseling to develop a plan to address the rehabilitation and employment needs of the individual.

The rehabilitation plan will specify an employment or independent living goal, identify intermediate goals, and outline services and resources needed to achieve these goals. The VRC and the veteran will work together to implement the plan and achieve successful rehabilitation.

If a veteran is found not to be entitled to services, the VRC will help the veteran locate other resources to address any vocational rehabilitation and employment needs identified during the evaluation. Referral to other resources may include state vocational rehabilitation programs, Department of Labor employment programs for disabled veterans, state, federal or local agencies providing services for employment or small business development, internet-based resources for rehabilitation and employment, and information about applying for financial aid.

**Educational and Vocational Counseling** - VR&E provides a wide range of vocational and educational counseling services if you are still on active duty, a veteran, or a family member who is eligible for one of VA's educational benefit programs. These services are designed to help you choose a vocational direction and to assist you in meeting your goal. VR&E assistance may include interest and aptitude testing; occupational exploration; identifying occupational goals; locating the right type of training program and exploring educational or training facilities in order to meet your occupational goal. Free counseling services are also provided. However, VA does not pay for transportation to the place of counseling.

For more information about the VR&E program and services provided, visit their website at <http://www.vba.va.gov/bln/vre/index.htm> or their virtual employment resource center, available at <http://VetSuccess.gov>. VetSuccess.gov includes general information on the services that VR&E provides to veterans with service-connected disabilities and to certain service members await-

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ing discharge due to a medical condition. The web site also has information about the vocational counseling services available if you're active duty or a veteran who has recently separated from military service.

### **State Vocational Rehabilitation and Supported Employment Programs Funded by Department of Education**

The VR and SE programs are designed to empower you to train for and find work that matches your strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice. The programs are designed to assist those with significant disabilities, so you will have to go through an assessment process and be listed on an "order of selection" list with others seeking VR and SE services. Those with the most significant disabilities have priority in the VR and SE program.

If you are eligible to receive VR services, you must develop an "Individual Plan for Employment." You will have the opportunity to make an informed choice in selecting, among other things, an employment outcome, needed VR services, and providers of those VR services. VR services are those you may need in order to achieve your employment outcome. These include, but are not limited to, the following:

- An assessment for determining eligibility and VR needs
- Vocational counseling, guidance and referral services
- Physical and mental restoration services
- Vocational and other training, including on-the-job training
- Maintenance for additional costs incurred while the individual is receiving certain VR services
- Transportation related to other VR services
- Interpreter services for individuals who are deaf
- Reader services for individuals who are blind
- Services to assist students with disabilities to transition from school to work
- Personal assistance services (including training in managing, supervising and directing personal assistance services) while an individual is receiving VR services
- Rehabilitation technology services and devices
- Supported employment services
- Job placement services

Based on your financial resources, the state VR agency may require you to help pay for services. The state VR agency will also identify and use comparable services and benefits from other programs for which you are eligible as part of the overall plan of services. These services are available,

subject to the eligibility and order of selection requirements discussed below, to anyone with a disability, including any veteran with a service-connected or non-service-connected disability.

**Program Eligibility Requirements:** To be eligible for services, you must have an impairment that results in a substantial impediment to employment; must be able to benefit in terms of an employment outcome from services; and must require VR services to prepare for, secure, retain, or regain a high quality employment outcome.

However, all eligible individuals may not receive services. Public law requires VR to serve individuals with the most significant disabilities first when there are not enough resources to serve everyone who is eligible for VR services. This means that individuals with the most significant disabilities are given priority over those individuals with less significant disabilities. This process is called an “order of selection.” Individuals who are determined eligible for VR services but who cannot be served at the time of eligibility determination as a result of the order of selection are put on a waiting list for services.

**State VR programs and the VA VR&E Program:** The State VR agency works with veterans with non-service-connected disabilities and who are not eligible for vocational rehabilitation services through the VA. For veterans with service-connected disabilities, the VA VR&E program provides most of the services to veterans that the State VR programs provide to any individual with a disability, and has some additional benefits for the veteran.

The primary responsibility for working with service-connected veterans with disabilities rests with the VR&E program, but in some states there are collaborations between the State VR agency and the VR&E program that coordinate services to veterans.

You can find your State VR and SE agency on the Job Accommodation Network site at <http://www.jan.wvu.edu/cgi-win/TypeQuery.exe?902> if you would like to contact the state agency where you will be living.





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## Section 4:

# REALifelines / DOL Programs

The REALifelines program was launched by the Department of Labor to help injured veterans return to fulfilling, productive civilian lives. REALifelines unites federal, state, and local level efforts to create a network of resources that focus on veteran well-being and job-placement assistance. The program addresses the professional and educational goals of veterans while they deal with the realities of rehabilitation and recovery. REALifelines connects injured military employment and rehabilitation advisors and facilitates development of a tailor-made plan to overcome obstacles related to employment, education and work-force reintegration. For more information, visit <http://www.dol.gov/vets/REALifelines/index.htm>.

### Reemployment Rights

As a returning service member, you may have the right to return to the job you held before you were deployed. Under Uniformed Services Employment and Reemployment Rights Act (USERRA), if you meet basic eligibility criteria, and leave a civilian job to perform military service (voluntarily or involuntarily), you may be entitled to return to your civilian job after discharge or release from your military obligation.

Further, USERRA requires that returning service members be reemployed in the job that they would have attained had they not been absent for military service with the same seniority, status, pay, and any other rights and benefits determined by seniority, assuming certain eligibility requirements are met.

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

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You must also make an application for reemployment or report back to work after military service within a period of time, which is based on time spent on military duty:

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

If you are recovering from injuries received during service or training, you may have up to two years to return to your job.

USERRA provides enhanced protection for disabled veterans, requiring employers to make reasonable efforts to accommodate the disability. USERRA also requires that reasonable efforts (such as training or retraining) be made to enable returning service members to refresh or upgrade their skills to help them qualify for reemployment. More information on USERRA can be found in the eLaws USERRA Advisor ([www.dol.gov/elaws/userra.htm](http://www.dol.gov/elaws/userra.htm)). In addition, if you believe you have been denied reemployment or not properly reinstated because of your military service, you can

file a complaint online through the site.

For more in-depth information regarding USERRA and the ADA, visit <http://eeoc.gov/facts/veterans-disabilities.html>. Furthermore, some states have state-specific reemployment rights laws that provide further protections for service members. For more information regarding state-specific reemployment programs and other benefits, refer to Chapter 5, Section 5 – State Benefits - for links and contacts for the VA office in your state.



### Job Accommodations

In order to effectively carry out your duties in the workforce, you may need, and be entitled to, workplace adjustments or accommodations for your disability. The following resources can assist you and your managers in making these accommodations.

**Job Accommodation Network (JAN)** - JAN is a free service from the Department of Labor's Office of Disability Employment Policy that provides personalized worksite accommodations, information regarding the ADA and other disability related information, and information about self-employment. It can be accessed online at <http://www.jan.wvu.edu/> or by calling 1-800-526-7234 (V/TTY).

**America's Job Bank (AJB) and DoD Job Search** - America's Job Bank is a service of the Department of Labor and the individual state employment services. Employers submit their hiring requirements directly into AJB and job seekers can then search the resulting online database and apply for jobs. Job seekers can also register and make their resumes available for employers. The DoD Job Search website is a part of the America's Job Bank service that is designed solely for service members. This website can show you how to translate your military occupational code into a civilian occupation. With more than 1.5 million jobs on-line, it's a great place to start your job search. Visit the DoD Job Search website at <http://dod.jobsearch.org>.

**State Employment Services and Your Local Veterans Employment Representative** - Wherever you plan to live, your state employment services office is a valuable part of your employment assistance team. There you will find specialists called Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP) who are trained to help veterans make the important adjustment to the civilian job market. They can help you find local job opportunities and prepare you to win your new job. When you visit your state employment services office, make sure they know you are a veteran and that you want to see your LVER.

**Department of Labor, Disability Resources** - This information on the ADA, along with links to agencies that enforce the provisions outlined in the Act can be accessed online at [www.dol.gov/dol/topic/disability/ada.htm](http://www.dol.gov/dol/topic/disability/ada.htm).

**ADA & IT Technical Assistance Centers** - These centers provide ADA information, training, and technical assistance, including guidance on accommodation issues. Contact any of the 10 regional centers located across the nation by calling 1-800-949-4232 (V/TTY) or visiting [www.adata.org/](http://www.adata.org/) for more information.

**Computer/Electronic Accommodations Program (CAP)** - CAP is the federal government's centrally funded accommodation program. CAP provides assistive technology and services free of charge to federal agencies and injured service members through partnership agreements. In addition to customizing the most appropriate solution for each individual, CAP obtains and delivers the accommodation and covers the costs of installation, integration, and user training. For more information, visit [www.tricare.mil/cap/](http://www.tricare.mil/cap/) or call 703-681-8813.

**Office of Personnel Management, Federal Employment of People with Disabilities** - This is the federal government's centralized website with information on federal disability hiring programs, resources for federal employees with disabilities, and discussion of laws and regulations on hiring and discrimination of disabled persons. Visit the site at [www.opm.gov/disability/](http://www.opm.gov/disability/).

Some federal agencies also have their own programs to provide expertise and support in providing reasonable accommodations. For agency-specific programs, visit [www.dol.gov/odep/pubs/misc/advance.htm](http://www.dol.gov/odep/pubs/misc/advance.htm) and select an agency to see its specialized programs for people with disabilities.

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**Verification of Military Experience and Training (VMET)** - To aid in collecting relevant information for a job search, the military provides service members with the VMET document that automatically creates a list of military job experience and training history, recommended college credit information, and civilian equivalent job titles. For more information on the VMET, see Chapter 5, Section 1 – Transition Assistance Program.

**Veterans' Preference Information** – Disabled veterans who served on active duty during specified time periods, or specific campaigns, are entitled to preference over others in hiring for virtually all federal government jobs. For more information about how veterans' preference works, visit the Office of Personnel Management site at [www.opm.gov/veterans/html/vetsinfo.asp](http://www.opm.gov/veterans/html/vetsinfo.asp). To learn more about the laws regarding veterans' preferences and to see what your eligibility allows, visit the Veterans' Preference Advisor at [www.dol.gov/elaws/vetspref.htm](http://www.dol.gov/elaws/vetspref.htm).

Other Employment Resources

**Career One Stop** – [www.careeronestop.org](http://www.careeronestop.org)

**Hire Vets First** – [www.hirevetsfirst.gov](http://www.hirevetsfirst.gov)

**Jobs for Vets** - [www.jobsforvetsalpha.org](http://www.jobsforvetsalpha.org)

**Job Central** - [www.jobcentral.com](http://www.jobcentral.com)

**Recruit Military** - [www.RecruitMilitary.com](http://www.RecruitMilitary.com)

**Monster.com** - [www.monster.com](http://www.monster.com)

**USA Jobs** - [www.usajobs.gov](http://www.usajobs.gov)

**Simply Hired** - [www.simplyhired.com](http://www.simplyhired.com)

**Indeed.com** - [www.indeed.com](http://www.indeed.com)

**Hot Jobs** - [www.hotjobs.com](http://www.hotjobs.com)

**Military Stars** - [www.militarystars.com](http://www.militarystars.com)

**Job A Lot** - [www.jobalot.com](http://www.jobalot.com)

**RetirementJobs.com** - [www.retirementjobs.com](http://www.retirementjobs.com)

## Section 5: National Resource Directory (NRD)

The National Resource Directory (NRD) is a website that became accessible in the Fall of 2008 to wounded, ill and injured Service members, veterans, their families and families of the fallen, and those who support them. Developed by the Departments of Defense, Labor and Veterans Affairs, it provides information on, and access to, the full range of medical and non-medical services and resources you need to achieve personal and professional goals. You can find the directory at: <http://www.nationalresourcedirectory.org/>

The NRD links to more than 10,000 services and resources available through federal, state and local governmental agencies; veteran benefit and Service organizations; non-profit, professional, philanthropic, community and faith-based organizations; and academic institutions.



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The information on the NRD is organized into six major categories, including Benefits and Compensation. In this folder, you can find information on a variety of topics, including:

- Information on filing claims
- DEERS Enrollment
- The Disability Evaluation System
- VA Disability Compensation
- Traumatic Servicemembers Group Life Insurance
- Social Security and Unemployment Benefits
- DoD Retiree Benefits
- Life Insurance
- Veterans benefits, including home loans and dependent and survivor benefits



## Section 6: State Benefits

In addition to federal programs, there are numerous state-specific programs that provide both financial and medical assistance to veterans, their spouses, and their dependents. Refer to the chart below for links to each state's/territory's VA website and contact information for the head VA office in each state/territory.

State/Territory	Link to Website for State Specific Benefits	Office Address	Office Phone
Alaska	<a href="http://www.ak-prepared.com/vetaffairs/">http://www.ak-prepared.com/vetaffairs/</a>	PO Box 5800 Camp Denali Fort Richardson, AK 99505	907-428-6016
Alabama	<a href="http://www.va.state.al.us/laws.htm">http://www.va.state.al.us/laws.htm</a>	RSA Plaza Building, Suite 530 770 Washington Avenue Montgomery, AL 36130	334-242-5077
American Samoa	<a href="http://www.nasdva.com/americansamoa.html">http://www.nasdva.com/americansamoa.html</a>	PO Box 8586 Pago Pago, AS 96799	684-633-4206
Arkansas	<a href="http://www.veterans.arkansas.gov/benefits.html">http://www.veterans.arkansas.gov/benefits.html</a>	Building 65, Room 119 2200 Fort Roots Drive North Little Rock, AR 72114	501-370-3820
Arizona	<a href="http://www.azdvs.gov/">http://www.azdvs.gov/</a>	4141 North Third Street Phoenix AZ, 85012	602-248-1550
California	<a href="http://www.cdva.ca.gov/Default.aspx">http://www.cdva.ca.gov/Default.aspx</a>	1227 O Street Sacramento, CA 95814	800-952-5626
Colorado	<a href="http://www.dmva.state.co.us/page/va">http://www.dmva.state.co.us/page/va</a>	7465 East 1st Ave Unit C Denver, CO 80230	303-343-1268



## REINTEGRATION: CHAPTER 5

Connecticut	<a href="http://www.ct.gov/ctva/site/default.asp">http://www.ct.gov/ctva/site/default.asp</a>	287 West Street Rocky Hill, CT 06067	860-529-2571
Delaware	<a href="http://veteransaffairs.delaware.gov/">http://veteransaffairs.delaware.gov/</a>	Robbins Building 802 Silver Lake Blvd, Suite 100 Dover, DE 19904	302-739-2792
District of Columbia	<a href="http://ova.dc.gov/ova/cwp/view,a,1404,q,635757,ovaNav,32449].asp">http://ova.dc.gov/ova/cwp/view,a,1404,q,635757,ovaNav,32449].asp</a>	441 4th Street, NW Suite 570 South Washington, DC 20001	202-724-5454
Florida	<a href="http://www.floridavets.org/benefits/benefits.asp">http://www.floridavets.org/benefits/benefits.asp</a>	4040 Esplanade Way Suite 152 Tallahassee, FL 32399-0950	727-518-3202
Georgia	<a href="http://sdvs.georgia.gov/">http://sdvs.georgia.gov/</a>	Floyd Veterans Memorial Building Suite E-970 Atlanta, GA 30334	404-656-2300
Guam	<a href="http://www.nasdva.com/guam.html">http://www.nasdva.com/guam.html</a>	P.O. Box 3279 Agana, GU 96932	671-475-4222
Hawaii	<a href="http://www.dod.state.hi.us/dod/ovs">http://www.dod.state.hi.us/dod/ovs</a>	Tripler Army Medical Center Ward Road VAMROC, E-Wing, Room 1 A103 Honolulu, HI 96819	808-433-0420
Idaho	<a href="http://www.veterans.idaho.gov/">http://www.veterans.idaho.gov/</a>	320 Collins Road Boise, ID 83702	208-334-3513
Illinois	<a href="http://www.state.il.us/agency/dva/benefits/">http://www.state.il.us/agency/dva/benefits/</a>	833 South Spring Street P.O. Box 19432 Springfield, IL 62794	217-782-6641
Indiana	<a href="http://www.in.gov/dva/2802.htm">http://www.in.gov/dva/2802.htm</a>	302 W. Washington Street Room E120 Indianapolis, IN 46204	317-232-3910

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Iowa	<a href="https://www.iowava.org/benefits/index.html">https://www.iowava.org/benefits/index.html</a>	7105 NW 70th Ave. Camp Dodge, Bldg. A6A Johnston, IA 50131	515-242-5331
Kansas	<a href="http://www.kcva.org/vb/">http://www.kcva.org/vb/</a>	Jayhawk Tower 700 SW Jackson, Suite 701 Topeka, KS 66603	785-296-3976
Kentucky	<a href="http://veterans.ky.gov/benefits/">http://veterans.ky.gov/benefits/</a>	1111B Louisville Rd. Frankfort, KY 40601	502-564-9203
Louisiana	<a href="http://www.vetaffairs.com/state.html">http://www.vetaffairs.com/state.html</a>	1885 Wooddale Blvd. P.O. Box 94095 Baton Rouge, LA 70804	225-922-0500
Maine	<a href="http://www.maine.gov/dvem/bvs/benefits.htm">http://www.maine.gov/dvem/bvs/benefits.htm</a>	117 State House Station Augusta, ME 04333	207-626-4464
Maryland	<a href="http://www.mdva.state.md.us/brochure/VA.html">http://www.mdva.state.md.us/brochure/VA.html</a>	16 Francis Street 4th Floor Annapolis, MD 21401	410-260-3838
Massachusetts	<a href="http://www.mass.gov/?pageID=veteranstopic&amp;L=2&amp;L0=Home&amp;L1=Benefits&amp;sid=Eveterans">http://www.mass.gov/?pageID=veteranstopic&amp;L=2&amp;L0=Home&amp;L1=Benefits&amp;sid=Eveterans</a>	600 Washington St. Suite 1100 Boston, MA 02111	617-210-5480
Michigan	<a href="http://www.michigan.gov/dmva/0,1607,7-126-2362---,00.html">http://www.michigan.gov/dmva/0,1607,7-126-2362---,00.html</a>	3423 N. Martin Luther King Jr. Blvd Lansing, MI 48906	517-335-6523
Minnesota	<a href="http://www.mdva.state.mn.us/stateprgms.htm">http://www.mdva.state.mn.us/stateprgms.htm</a>	20 West 12th Street, Room 206C St. Paul, MN 55155	651-296-2562
Mississippi	<a href="http://www.vab.state.ms.us/booklet.htm">http://www.vab.state.ms.us/booklet.htm</a>	P.O. Box 5947 Pearl, MS 39288	601-576-4850
Missouri	<a href="http://mvc.dps.mo.gov/">http://mvc.dps.mo.gov/</a>	205 Jefferson Street 12th Floor Jefferson Building P.O. Drawer 147 Jefferson City, MO 65102	573-751-3779

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Montana	<a href="http://dma.mt.gov/mvad/functions/state.asp">http://dma.mt.gov/mvad/functions/state.asp</a>	1900 Williams Street P.O. Box 5715 Helena, MT 59604	406-324-3741
Nebraska	<a href="http://www.vets.state.ne.us/index.html?page=content/benefits.html">http://www.vets.state.ne.us/index.html?page=content/benefits.html</a>	P.O. Box 95083 301 Centennial Mall South, 6th Floor Lincoln, NE 68509	402-471-2458
Nevada	<a href="http://www.veterans.nv.gov/">http://www.veterans.nv.gov/</a>	5460 Reno Corporate Dr. Reno, NV 89511	775-688-1653
New Hampshire	<a href="http://www.nh.gov/nhvet-erans/bene.html">http://www.nh.gov/nhvet-erans/bene.html</a>	275 Chestnut Street Room 517 Manchester, NH 03103	603-624-9230
New Jersey	<a href="http://www.state.nj.us/military/veterans/">http://www.state.nj.us/military/veterans/</a>	P.O. Box 340 Trenton, NJ 08625	888-865-8387
New Mexico	<a href="http://www.dvs.state.nm.us/benefits.html">http://www.dvs.state.nm.us/benefits.html</a>	P.O. Box 2324 Santa Fe, NM 87504	505-827-6300
New York	<a href="http://www.veterans.state.ny.us/">http://www.veterans.state.ny.us/</a>	5 Empire State Plaza Suite 2836 Albany, NY 12223	518-474-6114
North Carolina	<a href="http://www.doa.state.nc.us/vets/benefits.htm">http://www.doa.state.nc.us/vets/benefits.htm</a>	1315 Mail Service Center Raleigh, NC 27699	919-733-3851
North Dakota	<a href="http://www.nasdva.com/northdakota.html">http://www.nasdva.com/northdakota.html</a>	P.O. Box 9003 Fargo, ND 58106	701-239-7165
Northern Mariana Islands	<a href="mailto:veterans@vzpacifica.net">veterans@vzpacifica.net</a>	P.O. Box 3416 CK Saipan, MP 96950	670-664-2650
Ohio	<a href="http://dvs.ohio.gov/">http://dvs.ohio.gov/</a>	77 South High Street 30th Floor Columbus, OH 43215	614-644-0898

Oklahoma	<a href="http://www.ok.gov/ODVA/">http://www.ok.gov/ODVA/</a>	2311 N. Central Oklahoma City, OK 73105	405-521-3684
Oregon	<a href="http://www.oregon.gov/ODVA/BENEFITS/">http://www.oregon.gov/ODVA/BENEFITS/</a>	Federal Building 1220 SW 3rd Avenue Portland, OR 97204	503-373-2000
Pennsylvania	<a href="http://www.milvet.state.pa.us/DMVA/169.htm">http://www.milvet.state.pa.us/DMVA/169.htm</a>	Building S-0-47, FTIG Annville, PA 17003	800-547-2838
Puerto Rico	<a href="http://www.nasdva.com/puertorico.html">http://www.nasdva.com/puertorico.html</a>	Apartado 11737 Fernandez Juncosa Station San Juan, PR 00910	787-758-5760
Rhode Island	<a href="http://www.nasdva.com/rhodeisland.html">http://www.nasdva.com/rhodeisland.html</a>	480 Metacom Avenue Bristol, RI 02809	401-462-0324
South Carolina	<a href="http://www.govoepp.state.sc.us/va/benefits.html">http://www.govoepp.state.sc.us/va/benefits.html</a>	1205 Pendleton Street Suite 369 Columbia, SC 29201	803-734-0200
South Dakota	<a href="http://www.state.sd.us/applications/MV91MVAInternetRewrite/default.asp?navid=12">http://www.state.sd.us/applications/MV91MVAInternetRewrite/default.asp?navid=12</a>	Soldiers & Sailors Memorial Building 425 East Capitol Avenue Pierre, SD 57501	605-773-3269
Tennessee	<a href="http://state.tn.us/veteran/benefitsstate.html">http://state.tn.us/veteran/benefitsstate.html</a>	215 Eighth Avenue North Nashville, TN 37243	615-741-2931
Texas	<a href="http://www.tvc.state.tx.us/StateBenefits.html">http://www.tvc.state.tx.us/StateBenefits.html</a>	Stephen F. Austin Bldg. Suite 620 Austin, TX 78701	800-252-8387
Utah	<a href="http://veterans.utah.gov/statebenefits/index.html">http://veterans.utah.gov/statebenefits/index.html</a>	550 Foothill Blvd. #202 Salt Lake City, UT 84108	800-894-9497
Vermont	<a href="http://www.va.state.vt.us/">http://www.va.state.vt.us/</a>	118 State St. Montpelier, VT 05620	802-828-3379

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Virgin Islands	<a href="http://www.nasdva.com/usvirginislands.html">http://www.nasdva.com/usvirginislands.html</a>	1013 Estate Richmond Christiansted St. Croix, VI 00820	340-773-6663
Virginia	<a href="http://www.dvs.virginia.gov/statebenefits.htm">http://www.dvs.virginia.gov/statebenefits.htm</a>	900 E. Main St. Richmond, VA 23219	804-786-0286
Washington	<a href="http://www.dva.wa.gov/veterans_benefits.html">http://www.dva.wa.gov/veterans_benefits.html</a>	1102 Quince St. SE 3rd floor P.O. Box 41150 Olympia, WA 98504	800-562-0132
West Virginia	<a href="http://www.wvs.state.wv.us/va/state_fed.htm">http://www.wvs.state.wv.us/va/state_fed.htm</a>	1321 Plaza East Suite 101 Charleston, WV 25301	304-558-3661
Wisconsin	<a href="http://dva.state.wi.us/benefits.asp">http://dva.state.wi.us/benefits.asp</a>	30 W. Mifflin Street P.O. Box 7843 Madison, WI 53707	608-266-1311
Wyoming	<a href="http://wdh.state.wy.us/mhsa/treatment/veteran-sindex.html">http://wdh.state.wy.us/mhsa/treatment/veteran-sindex.html</a>	2360 E. Pershing Blvd Cheyenne, WY 82001	800-833-5987

## Section 7:

# Resources Regarding Transition and Retraining for Employment

### Transition Assistance Program (TAP)

#### TurboTAP.org

The TAP website at <http://www.transitionassistanceprogram.com/> provides a wealth of information regarding the TAP program and many other aspects involved in the transition of military personnel and family members leaving active duty. For more information you can visit the website and select the link for the TAP Counselor.

#### DoD Transportal – DoD Transition Assistance Program Section

Located at <http://www.dodtransportal.dod.mil/>, the DoD Transportal provides an overview of the TAP program and the steps involved in transition.

#### TAP Office Locator

To locate your closest TAP office, go to <http://www.militaryinstallations.dod.mil/ismart/MHF-MI/> and select “Transition Assistance Program” under “Program or Service” and enter your information.

#### Verification of Military Experience and Training (VMET)

To obtain your VMET, log on to <http://www.dmdc.osd.mil/vmet> using your DFAS myPay PIN.

#### Small Business Administration (SBA)

The SBA Office of Veterans Business Development provides veterans with resources for starting their own businesses. To learn more about their programs visit their website at <http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html>, e-mail [answerdesk@sba.gov](mailto:answerdesk@sba.gov), or call 1-800-827-5722.

## REINTEGRATION: CHAPTER 5

### Education Benefits

#### VA GI Bill Site

VA's GI Bill website, located at <http://www.gibill.va.gov/> discusses all of the aspects of the GI Bill including its benefits, eligibility and application procedures. You can also call 1-888-442-4551 for more information about VA and the GI Bill.

#### Department of Education Student Aid Programs

The Department of Education's source for free information, guidance and tools for federal student assistance can be found on the web at <http://www.federalstudentaid.ed.gov> or you can call 1-800-433-3243.

#### Free Application for Federal Student Aid (FAFSA)

Visit the FAFSA website <http://www.fafsa.ed.gov> to fill out your FAFSA and become eligible for Federal Student Aid. For more information on the FAFSA, you can call 1-800-433-3243.

#### FAFSA PIN Register

In order to electronically sign your FAFSA, you must register for your FAFSA Pin at <http://www.pin.ed.gov>.

#### Veterans Upward Bound Program (VUB)

The VUB program is designed to help you refresh your academic skills so that you can successfully complete the postsecondary school of your choosing. To learn about VUB and to locate a VUB office near you, go to <http://navub.org/programinfo.htm>.

#### Federal Student Aid Forecaster

The FAFSA4caster, on the web at <http://www.federalstudentaid.ed.gov/fafsa4caster.html> can provide you and your family with an early estimate of the financial aid you will be able to receive.

#### Troops to Teachers (TTT)

TTT provides referral assistance and placement services to military personnel interested in beginning a second career in public education as a teacher. To learn more and determine your eligibility for TTT, go to <http://www.proudtoserveagain.com>, e-mail [ttt@navy.mil](mailto:ttt@navy.mil), or call 1-800-231-6242.

### Reemployment Assistance

#### Department of Veterans Affairs Vocational Rehabilitation and Employment (VR&E) Program

The VR&E website at <http://www.vba.va.gov/bln/vre/index.htm>, along with the VetSuccess website, at <http://vetsuccess.gov/>, can provide you with all of the information and services that the VR&E program can offer. You can also call 1-800-827-1000 for more information about the program.

#### U.S. Department of Labor eLaws REALifelines Advisor

The eLaws REALifelines Advisor provides a step-by-step walkthrough of the resources and information available through the REALifelines program. To use the Advisor, visit <http://www.dol.gov/elaws/vets/realifelines/menu.htm>, or call 1-866-487-2365 for more information about REALifelines.

#### Job Accommodation Network (JAN)

JAN is a free consulting service designed to increase the employability of people with disabilities. Visit their website [www.jan.wvu.edu](http://www.jan.wvu.edu) or call 1-800-526-7234 to learn more about JAN's services for veterans.

#### America's Job Bank & DoD Job Search

This service allows you to search for your state's job bank information. To use the search tool, go to <http://dod.jobsearch.org>, or for more information, e-mail [info@careeronestop.org](mailto:info@careeronestop.org) or call 1-877-348-0502

#### Department of Labor Disability Resources

The Department of Labor provides a website <http://www.dol.gov/dol/topic/disability/ada.htm> that provides resources for people with disabilities and offers explanations of important regulations such as the Americans with Disabilities Act (ADA). You can also call for more information at 1-866-487-2365.

#### ADA & IT Technical Assistance Centers

There are 10 regional ADA Centers across the country that provide information and services to people with disabilities. To locate an ADA Center in your region, visit [www.adata.org](http://www.adata.org) or call 1-800-949-4232.



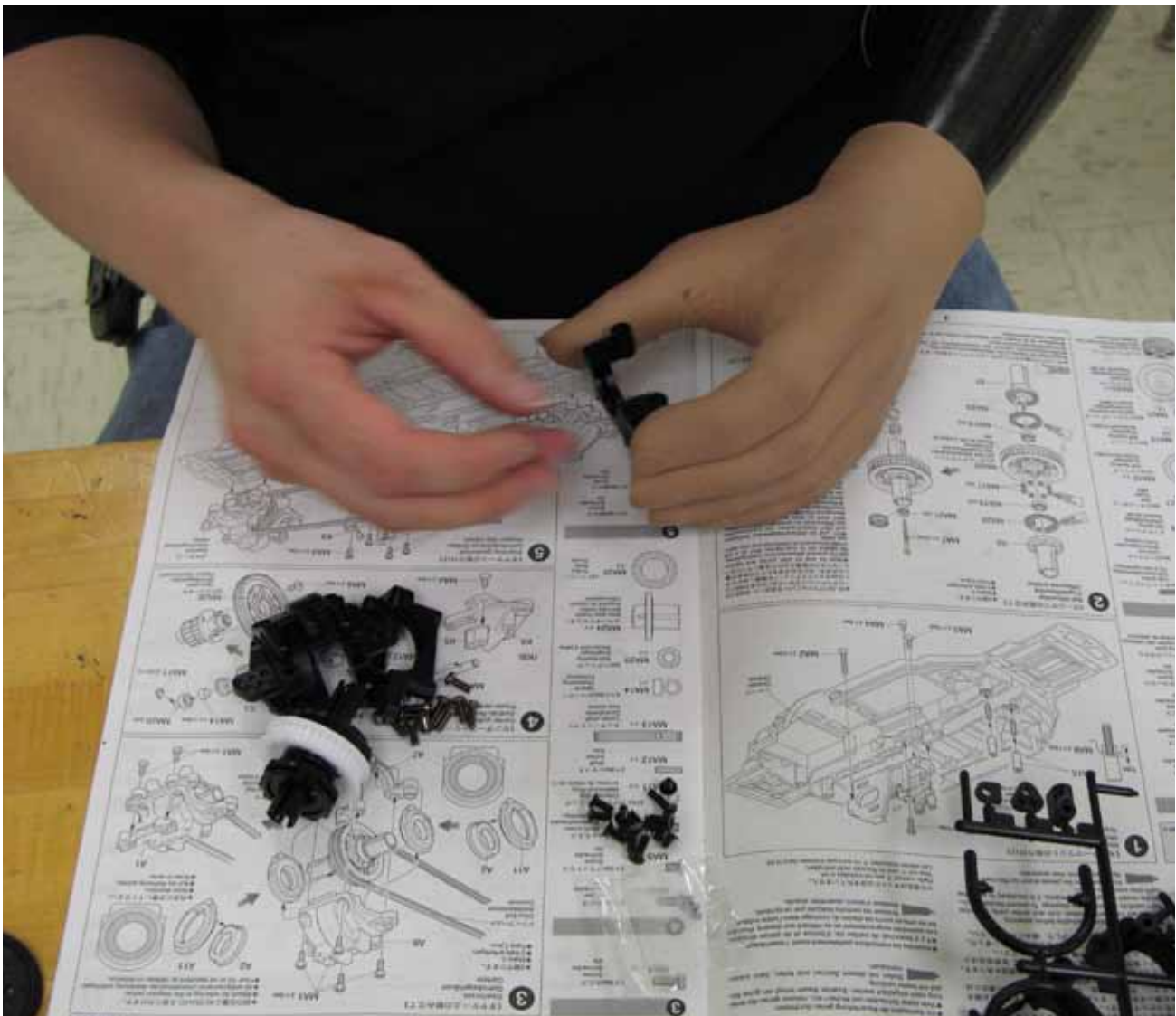
## REINTEGRATION: CHAPTER 5

### Computer/Electronic Accommodations Program (CAP)

The CAP program provides assistive technology and services to injured service members. To learn about services available to you, go to [www.tricare.mil/cap](http://www.tricare.mil/cap), e-mail [cap@tma.osd.mil](mailto:cap@tma.osd.mil) or call 703-681-8813.

### Office of Personnel Management (OPM), Federal Employment of People with Disabilities

This portion of the OPM website [www.opm.gov/disability](http://www.opm.gov/disability), contains information about federal disability hiring programs and about gaining access to accommodation in the federal workplace. You can also call 202-606-1800 to learn more about the OPM.



### Veterans' Preference Information

This portion of the OPM website [www.opm.gov/veterans/html/vetsinfo.asp](http://www.opm.gov/veterans/html/vetsinfo.asp) details the Federal Veterans' Preference program and opportunities in the federal government for veterans. To learn more, call 202-606-1800.

### Other Employment Resources

These other websites provide assistance, resources, and information for all points along your career pathway.

**Career One Stop** – [www.careeronestop.org](http://www.careeronestop.org)

**Hire Vets First** – [www.hirevetsfirst.gov](http://www.hirevetsfirst.gov)

**Jobs for Vets** - [www.jobsforvetsalpha.org](http://www.jobsforvetsalpha.org)

**Job Central** - [www.jobcentral.com](http://www.jobcentral.com)

**Recruit Military** - [www.RecruitMilitary.com](http://www.RecruitMilitary.com)

**Monster.com** - [www.monster.com](http://www.monster.com)

**USA Jobs** - [www.usajobs.gov](http://www.usajobs.gov)

**Simply Hired** - [www.simplyhired.com](http://www.simplyhired.com)

**Indeed.com** - [www.indeed.com](http://www.indeed.com)

**Hot Jobs** - [www.hotjobs.com](http://www.hotjobs.com)

**Military Stars** - [www.militarystars.com](http://www.militarystars.com)

**Job A Lot** - [www.jobalot.com](http://www.jobalot.com)

**Marine Corps Job Assistance** - <http://www.marines.mil/units/hqmc/mnra/wwr/Pages/WoundedWarriorHotJobs.aspx>

### State Benefits Programs

#### VA Facility Locator

Use this service on the VA website at <http://www1.va.gov/directory/guide/home.asp?isFlash=1> in order to locate the VA facility closest to you.



# Glossary

The following terms may have more than one definition, depending on the context in which they are used. The definitions provided here are for informational purposes in the use of this handbook and are not necessarily the legal definitions used for determination of benefits or application of policy.

## **Activities of Daily Living (ADL)**

The term inability to carry out activities of daily living means the inability to independently perform at least two of the six following functions:

- (1) Bathing.
- (2) Continence.
- (3) Dressing.
- (4) Eating.
- (5) Toileting.
- (6) Transferring in or out of a bed or chair with or without equipment.

## **Air Force Assistance Fund (AFAF)**

An aid organization that serves the Air Force.

## **Air Force Board of Correction of Military Records (AFBCMR)**

The final appeal authority for a member of the U.S. Air Force who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the SAFPC.

## **Air Force Wounded Warrior (AFW2) Program**

The AFW2 Program provides personalized care and services to any airman ill or injured in support of OEF and OIF. Advocates for services on an airman's behalf, they ensure airmen have professional support and follow-up for no less than five years after separation or retirement.

## **America Supports You (ASY)**

America Supports You is a website that connects people, organizations and companies to hundreds of groups that offer a variety of support to the military community.

## **Americans with Disabilities Act (ADA)**

Signed into law in 1990, the Americans with Disabilities Act is a civil rights law that, in many cases, prohibits discrimination based on disability.

## **America's Job Bank**

America's Job Bank is a service of the Department of Labor and the individual state employment services.

## **Army Board for the Correction of Military Records (ABCMR)**

The final appeal authority for a member of the U.S. Army who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the USAPDA.

## **Army Career and Alumni Program (ACAP)**

ACAP is a world-class transition and job assistance services program for Soldiers and civilian employees and their family members.

**Army Emergency Relief (AER)**

An aid organization that serves the Army.

**Army Knowledge Online (AKO)**

AKO is the U.S. Army's main intranet. It serves registered users to include active duty and retired service personnel and their family members, and provides single sign-on access to over 300 applications and services.

**Army Wounded Warrior Program (AW2)**

The program's mission is to provide personalized support for severely injured Soldiers, no matter where they are located or how long their recovery takes.

**Basic Allowance for Subsistence (BAS)**

A payment to members for food. Members who are hospitalized continue receiving BAS during the hospitalization.

**Board for Correction of Naval Records (BCNR)**

The final appeal authority for a member of the U.S. Navy or U.S. Marine Corps who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the DIRSECNAVCORB.

**Casual Pay**

Army term for an advance on a member's end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

**Center for Disease Control and Prevention (CDC)**

The CDC is a government agency with the mission of promoting health and quality of life by preventing and controlling disease, injury, and disability. It is performing Vietnam veteran, Gulf War veteran, and Force Health Protections studies to evaluate the conditions of veterans as well as the care they receive.

**Civilian Legal Counsel**

Members may hire, with their own funds, a civilian lawyer to represent them during Formal PEB hearings.

**Combat Related Injury and Rehabilitation Pay (CIP)**

A monthly payment for members who were evacuated from a combat zone due to an injury. This payment was replaced by PAC, but some members who were wounded before PAC was established may be eligible for back payment of the allowance.

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

A monthly compensation that is intended to replace some or all of their retired pay that is withheld due to receipt of VA compensation.

**Combat Zone Tax Exclusion (CZTE)**

A policy that exempts a member from paying federal taxes while serving in an area designated a combat zone.

**Combat/Operational Stress Injuries (COSI)**

Changes in mental functioning or behavior due to the challenges of combat and its aftermath; or changes in mental functioning or behavior due to the challenges of military operations other than combat.

**Combined Rating**

The total percentage of disability for a member with more than one disability. This is not determined by adding percentages of disability for each condition. The formula for determining a combined rating can be found in Section 4.25 (Table 1) of Title 38 of the Code of Federal Regulations.

**Community Based Health Care Organization (CBHCO)**

If you are a member of the Army National Guard and Army Reserve and require only outpatient care, you may request transfer to a CBHCO. This program allows you live at home, receive outpatient care, and perform military duties at a local military organization such as an armory or recruiting station. You cannot work at a civilian job while you are attached to a CBHCO.

**Computer/Electronic Accommodations Program (CAP)**

CAP is the federal government's centrally funded accommodation program.

**Concurrent Retirement and Disability Payments (CRDP)**

A program that restores retired pay on a graduated 10-year schedule for retirees with a 50 to 90 percent VA-rated disability.

**Continued Health Care Benefit Program (CHCBP)**

The CHCBP is a premium-based health care program similar to TRICARE Standard. It offers temporary transitional health coverage (18-36 months) and must be purchased within 60 days after your TRICARE eligibility ends.

**DD Form 214 - Certificate of Release or Discharge from Active Duty**

The Report of Separation contains information normally needed to verify military service for benefits, retirement, employment, and membership in veterans' organizations.

**DD Form 2586 - Verification of Military Experience and Training**

The DD Form 2586 is created from a service member's automated records on file. It lists military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help the member apply for jobs, but it is not a resume.

**DD Form 2648 Pre-separation Counseling Checklist**

A form used by the DoD that helps transition assistance program employees assist members in transitioning out of the military and into civilian life.

**Department of Veterans Affairs (VA)**

The federal agency responsible for providing a broad range of programs and services to service members and veterans as required by Title 38 of the U.S. Code.

**Director, Secretary of the Navy Council of Review Boards (DIRSECNAV CORB)**

The governing body for the U.S. Navy overseeing the DES process for the service. A Sailor or Marine may appeal a PEB finding with the DIRSECNAV CORB, which has the authority to uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review.

### **Disability Evaluation System (DES) Pilot**

A joint DoD-VA Disability Evaluation System Pilot begun in the National Capital Region in November 2007, to improve the timeliness, effectiveness and transparency of the DES review process. Under the pilot, VA performs one medical exam and rates a member's disabilities. This examination and rating is used by the PEB to determine fitness for duty and disposition, and by VA to determine VA disability compensation.

### **Disability Evaluation System**

A system or process of the U.S. Government for evaluating the nature and extent of disabilities affecting members of the Armed Forces. The DES includes medical/psychological evaluations, physical evaluations, counseling of members, and mechanisms for the final disposition of disability determinations.

### **Disability Retirement Pay**

The monthly allowance paid to members who are placed on the TDRL or PDRL. The formula for determining the amount of disability retirement pay is found in Section 1 of Chapter 2.

### **Disabled Transition Assistance Program (DTAP)**

DTAP works with members who may be released because of a disability or who believe they have a disability qualifying them for VA's Vocational Rehabilitation and Employment program (VR&E). The goal of DTAP is to encourage and assist potentially eligible service members in making an informed decision about VA's VR&E program. It is also intended to quickly deliver vocational rehabilitation services to eligible service members by assisting them in filing an application for vocational rehabilitation benefits.

### **Disabled Veterans Outreach Program Specialists (DVOP)**

A Department of Labor employee trained to help veterans make the important adjustment to the civilian job market.

### **DoD Job Search**

A website that is a part of the America's Job Bank service designed solely for service members.

### **DoD Suicide Prevention and Risk Reduction Committee's (SPARRC)**

Preventing Suicide Network The DoD SPARRC Preventing Suicide Network is a resource center aimed at providing authoritative and problem-specific information about suicide prevention.

### **Efficiency**

Efficiency is the measure of a member's total health minus his/her disability. A member with a 60 percent disability has only 40 percent of his/her total health that is not impacted by the disability.

### **Family and Medical Leave Act (FMLA)**

The federal law that provides unpaid leave and job protection to those who have family members with medical conditions that require their presence. The Fiscal Year 2008 National Defense Authorization Act authorized the expansion of the FMLA to support families of recovering service members.

### **Family Liaison Officer (FLO)**

An Air Force employee appointed to every Airman with a combat-related injury to assist in providing support to the recovering Airman's family.

**Family Separation Allowance (FSA)**

Pay a member receives if he/she has dependents and is away from his/her permanent duty station for more than 30 days for temporary duty or on a temporary change of station, to include a deployment.

**Fit/Unfit**

Finding of the PEB. Fitness or unfitness is solely determined by the ability of the member to perform the duties of his/her office, grade, rank or rating because of disease or injury.

**Formal Physical Evaluation Board**

If a member disagrees with the Informal PEB findings or disposition, he/she may request a Formal PEB, appear before the board in person, obtain military or civilian legal counsel to represent him/her, call witnesses, present evidence, and present testimony on his/her own behalf.

**GL-2005.261 - Traumatic Injury Protection Payment**

The form used to request insurance payment for service-connected traumatic injury or loss from service in OIF/OEF.

**Hardship Duty Pay Location (HDP-L)**

Pay a member receives while serving in a location that the Secretary of Defense identifies as a hardship duty location

**Health and Human Services (HHS)**

HHS is the principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves.

**Health Resources and Service Administration (HRSA)**

HRSA is the primary federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable.

**Hemiplegia**

Paralysis affecting only one side of the body.

**Hospitalized**

For the purposes of some pay entitlements, members are considered hospitalized if they were admitted as an inpatient or were receiving extensive rehabilitation as an outpatient while living in quarters affiliated with the military health care system.

**Hostile Fire Pay/Imminent Danger Pay (HFP/IDP)**

Pay a member receives while serving in an area the president identifies as placing him/her in imminent danger or that he/she may come under hostile fire

**Individual Transition Plan (ITP)**

The ITP is a framework a member can use to fulfill realistic career goals based upon his/her unique skills, knowledge, experience, and abilities. The ITP identifies actions and activities associated with a member's transition



### **Informal Physical Evaluation Board**

The initial meeting of a PEB to determine a disposition of the member's medical case. The member will not be present at the Informal PEB. The Informal PEB will determine fit/unfit and the member's disposition based on the member's case file. The PEBLO counsels the member on the findings of the Informal PEB and provides options for appeal of those findings.

### **Invitational Travel Authorizations (ITAs), Invitational Travel Orders (ITOs), or Emergency Family Member Travel (EFMT)**

Military travel orders that allow a recovering service member's family to travel and stay with him/her during treatment and recovery after suffering a wound, illness, or injury.

### **Job Accommodation Network (JAN)**

A free service from the Department of Labor's Office of Disability Employment Policy that provides personalized worksite accommodations, information regarding the ADA and other disability related information, and information about self-employment.

### **Local Veterans Employment Representative (LVER)**

A Department of Labor employee trained to help veterans make the important adjustment to the civilian job market.

### **Medical Evaluation Board (MEB)**

A board, generally comprising medical officers, that determines if a member meets medical retention standards for his/her service. The board may recommend a return to duty or send the member's case to a Physical Evaluation Board.

### **MedlinePlus**

Medline Plus is a service of the U.S. National Library of Medicine and the National Institutes of Health that provides resources regarding all aspects of veterans' health including recent news, treatments, rehabilitation and recovery programs, condition-specific information, financial issues, as well as ongoing clinical trials and research.

### **mild Traumatic Brain Injury (mTBI)**

Mild Traumatic Brain Injury (concussion) is caused by blunt trauma to the head or acceleration/ deceleration forces joggling the brain within the skull, which may or may not produce a period of unconsciousness. Mild TBI is defined as an injury to the brain as a result of any period of observed or self-reported: Confusion, disorientation, or impaired consciousness; Dysfunction of memory around the time of injury (amnesia); Loss of consciousness lasting less than 30 minutes. No other obvious neurological deficits, no intracranial complications (e.g. hematoma / blood clot) and normal computed tomography (CT) findings should be present.

### **Military Severely Injured Center (MSIC)**

A DoD call-in support program that provides information regarding medical care and rehabilitation; education, training, and job placement; personal mobility and functioning; accommodations; counseling; and financial resources.

### **Minority Opinion**

When a member of the PEB disagrees with the findings of the board, he/she will write a minority opinion outlining the areas of disagreement that become part of the board findings.

**Montgomery G.I. Bill (MGIB)**

The MGIB provides up to 36 months of education benefits to eligible veterans for college, technical or vocational courses, correspondence courses, apprenticeship/job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations.

**Montgomery GI Bill – Selected Reserve (MGIB-SR)**

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs.

**National Association for People of Color Against Suicide (NOPCAS)**

NOPCAS is a non-profit organization with the goal of stopping suicide in minority communities.

**National Association of Child Care Resource and Referral Agencies (NACCRRA)**

NACCRRA is an organization through which you can get assistance to find and pay for safe, licensed childcare services for a period of six months during the service member's recuperation.

**National Capital Region (NCR)**

Washington, D.C., and the surrounding areas.

**National Defense Authorization Act for Fiscal Year 2008 (NDAA)**

Public Law 110-181 that authorizes expenditures and provides guidance for the federal government concerning national defense. In the Fiscal Year 2008 version, a large section was devoted to wounded warrior issues.

**National Institute of Diabetes, Digestive and Kidney Diseases (NIDDK)**

NIDDK supports 22 research projects related to veterans of military service.

**National Institute of Mental Health (NIMH)**

NIMH conducts projects on trauma and Post-Traumatic Stress Disorder that involve veteran populations.

**National Institute on Deafness and Other Communicative Disorders (NIDCD)**

The NIDCD studies the molecular mechanisms that cause the loss of hearing from exposure to loud noise.

**National Institute on Dental and Craniofacial Research (NIDCR)**

The NIDCR conducts ongoing research in tissue engineering and regeneration for wounds to the head and face.

**National Strategy for Suicide Prevention (NSSP)**

The NSSP is a collaborative effort between SAMSHA, CDC, NIH, HRSA and HHS and provides facts about suicide, recent publications, and resources designed to spread knowledge of the seriousness of suicides.

**Navy Marine Corps Relief Society (NMCRS)**

An aid organization that serves the Navy and Marine Corps.

**Navy Safe Harbor**

The Navy Safe Harbor program provides personalized assistance to severely injured Sailors and their families.

**Ombudsman**

An ombudsman is assigned to or near a major military facility or VA medical facility to further assist in the transition by helping you connect with local agencies and community groups.

**Operation Enduring Freedom (OEF)**

OEF includes casualties that occurred:

-(In and Around Afghanistan), in Afghanistan, Pakistan, and Uzbekistan.

-(Other Locations), in Guantanamo Bay (Cuba), Djibouti, Eritrea, Ethiopia, Jordan, Kenya, Kyrgyzstan, Philippines, Seychelles, Sudan, Tajikistan, Turkey, and Yemen.

**Operation Iraqi Freedom (OIF)**

OIF includes casualties that occurred on or after March 19, 2003, in the Arabian Sea, Bahrain, Gulf of Aden, Gulf of Oman, Iraq, Kuwait, Oman, Persian Gulf, Qatar, Red Sea, Saudi Arabia, and United Arab Emirates. Prior to March 19, 2003, casualties in these countries were considered OEF.

**Paraplegia**

Complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.

**Partial Pay**

Air Force term for an advance on a member's end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

**Patient Administration Team (PAT)**

A non-medical care organization that assists members of the military in issues related to their hospitalization and recovery.

**Pay and Allowance Continuation (PAC)**

A new policy allowing members evacuated from a combat zone to continue receiving all combat pay and allowances they received prior to the injury for the first year they are hospitalized.

**Per Diem**

A daily allowance paid to a person on military travel orders to cover food, lodging, and incidentals. In cases where lodging or food is provided by the government, this payment will only be for the \$3.50 incidental rate.

**Permanent Disabled Retirement List (PDRL)**

The PEB disposition finding for a member who has one or more service unfitting condition(s) with a combined rating of 30 percent or higher, was incurred in the line of duty, and is considered stable. This disposition also covers members who have served 20 or more years, has one or more

service unfitting condition(s) with a combined rating of 20 percent or less, was incurred in the line of duty, and is considered stable.

### **Personnel Service Detachment (PSD)**

A military personnel office that will assist members and their families with pay and personnel problems.

### **Physical Evaluation Board (PEB)**

A board, generally comprising a senior line officer, senior personnel officer, and senior medical officer that determines if a member is fit or unfit for continued service. This board may recommend a return to duty, separation with or without benefits, or medical retirement (temporary or permanent).

### **Physical Evaluation Board Disposition**

The findings of a PEB on a member's medical case. Member can be found fit and returned to duty, found unfit and separated with or without benefits, or medically retired on either the permanent or temporary disability retirement list.

### **Physical Evaluation Board Liaison Officer (PEBLO)**

The person assigned to assist the service member through the DES process. Duties include counseling the member on the process as well as building the case file used by the PEB to determine fitness for duty.

### **Post- 9/11 GI Bill**

Post- 9/11 GI Bill is a new benefit providing educational assistance to individuals who have served on active duty on or after September 11, 2001. It provides additional monetary benefits for members, including a housing and book allowance, and is limited by the cost of the highest public school tuition costs in the state the member resides, rather than a set cap like the Montgomery G.I. Bill. It also allows for transfer of benefits to family members in certain instances.

### **Post Traumatic Stress Disorder (PTSD)**

A traumatic stress injury that fails to heal such that the symptoms and behaviors it causes remain significantly troubling or disabling beyond 30 days after their onset.

### **Project Action**

Project Action maintains a national paratransit database.

### **Quadriplegia**

Paralysis of all four limbs.

### **REALifelines**

A Department of Labor program to help injured veterans return to fulfilling, productive civilian lives using federal, state, and local level efforts to create a network of resources that focus on veteran well-being and job-placement assistance.

### **Recovery Coordinator**

A person assigned to make sure your needs are being met by the right person in the right place and on time.

### **Recovery Plan**

The Recovery Coordinator prepares a Recovery Plan that lays out the path for you to meet personal and professional goals.

### **Respite Care**

Respite care includes adult day care and home care services, as well as overnight stays in a facility, and can be provided a few hours a week or for a weekend.

### **Return to Duty**

The PEB disposition finding for a member who does not have a service unfitting condition.

### **Savings Deposit Program (SDP)**

Members deployed to combat zones may put up to \$10,000 of their pay in this program and earn 10 percent interest on the money deposited.

### **Secretary of the Air Force Personnel Council (SAFPC)**

Organization that can uphold a PEB finding, revise the findings of a PEB, or return the case to the PEB for further review. Airmen may present a written rebuttal to the SAFPC if they disagree with the PEB findings.

### **Separate with severance pay**

The PEB disposition finding for a member who has a service unfitting condition, but whose combined rating is 20% or less.

### **Separate without benefits**

The PEB disposition finding for a member who has a service unfitting condition, but whose condition is not found to be in the line of duty, or is found to have existed before entry into service and not aggravated by service.

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

SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps.

### **Severance Pay**

A one-time, lump-sum payment for members separated from the military for medical reasons, but who receive a combined rating of 20 percent or less for unfitting conditions. The formula for determining the amount of service pay a member will receive is found in Section 1 of Chapter 2.

### **SGL 8714 - Veterans Group Life Insurance**

The form used to convert SGLI to VGLI.

### **SGLV 8715 - SGLI Disability Extension**

The form used to request an extension of the SGLI coverage for two years from date of discharge from the military for those who are totally disabled.

### **Small Business Administration (SBA) Loans**

Business loans are available to veterans through programs of the SBA. In addition, SBA offers loans specifically to Vietnam-era and disabled veterans.

**Social Security Administration (SSA)**

The SSA is the government agency that is charged with ensuring the economic security of Americans. While you work, you pay taxes into the Social Security system, and when you retire or become disabled you, your spouse and your dependent children receive monthly benefits that are based on your reported earnings. Also, your survivors can collect benefits if you die.

**Social Security Disability Insurance Program (SSDI)**

SSDI pays benefits to you and certain members of your family if you are “insured,” meaning that you worked long enough and paid Social Security taxes.

**Special pay**

Navy/Marine Corps term for an advance on a member’s end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

**Stable**

A condition that, in the doctor’s opinion, is unlikely to improve to the point a member can return to duty

**Substance Abuse and Mental Health Services Administration**

SAMHSA is an agency within the DHHS that focuses on building resilience and facilitating recovery for people with or at risk for mental or substance use disorders.

**Suicide Awareness Voices of Education (SAVE)**

SAVE is a non-profit organization with the goal of preventing suicide through public awareness and education, reducing stigma and serving as a resource to those touched by suicide.

**Supplemental Security Income (SSI)**

SSI is a Federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aged, blind, and disabled people, who have little or no income, and provides cash to meet basic needs for food, clothing, and shelter.

**Temporary Disability Retirement List (TDRL)**

The PEB disposition finding for a member who has one or more service unfitting condition(s) with a combined rating of 30 percent or higher, was incurred in the line of duty, and is not considered stable.

**Transition Assistance Program (TAP)**

TAP is a program designed to ease the transition from military service to the civilian workforce and community.

**Traumatic Brain Injury (TBI)**

Traumatic brain injury is a neurological injury with possible physical, cognitive, behavioral, and emotional symptoms. Like all injuries, TBI is most appropriately and accurately diagnosed as soon as possible after the injury. TBI is not a mental health condition. The range of TBI includes mild, moderate, severe, and penetrating. Well after the injury event, Soldiers may have residual symptoms from a TBI and new or emerging PTSD symptoms. If the TBI has not been previously identified or documented, an accurate description of the traumatic events in theater usually allows a well-trained clinician to make a distinction between TBI and PTSD or other mental health conditions.

**Traumatic Event**

A Qualifying Traumatic Injury is an injury or loss caused by application of external force or violence (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event.

**Traumatic Injury**

Traumatic injury is derived by external force or violence or a condition that can be linked to a traumatic event.

**Traumatic Servicemembers' Group Life Insurance (TSGLI)**

An insurance program related to the Servicemembers' Group Life Insurance that pays a member who has suffered a severe loss, such as a leg or arm amputation.

**TRICARE**

TRICARE is the health care program serving eligible active duty service members, National Guard and Reserve members, retirees, their families, survivors, and certain former spouses worldwide.

**TRICARE Online**

TRICARE.mil - <http://www.TRICARE.mil> is the entry point that offers beneficiaries access to TRICARE information about eligibility, plans, and medical, dental, vision and prescription coverage.

**TRICARE Dental Program (TDP)**

The TRICARE Dental Program (TDP) is a voluntary dental insurance program. TDP is available to family members of all active duty service members of any of the seven uniformed services and to National Guard/Reserve members and/or their families.

**TRICARE Reserve Select (TRS)**

TRICARE Reserve Select (TRS) is a premium-based plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra. For information or assistance with qualifying for and purchasing TRS, check the TRICARE website.

**TRICARE Retiree Dental Program (TRDP)**

The TRICARE Retiree Dental Program (TRDP) is a voluntary dental insurance program for uniformed services retirees and their eligible family members.

**Troops to Teachers (TTT)**

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

**U.S. Air Force Physical Disability Division**

Processing agency for all Formal and Informal PEB cases in the U.S. Air Force. This organization reviews all PEB findings and dispositions, referring those it feels need further review to the Secretary of the Air Force Personnel Council.

### **U.S. Army Physical Disability Agency (USAPDA)**

The governing body for the U.S. Army overseeing the DES process for the service. All PEB findings are sent to the USAPDA, and 20 percent of the cases are randomly reviewed for quality assurance purposes. Any case with a minority opinion will be automatically reviewed. Soldiers may appeal a PEB finding with the USAPDA, which has the authority to uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review.

### **U.S. Public Health Service (USPHS)**

“Healthier Vets,” the Surgeon General’s joint DHHS / VA initiative, is designed to help veterans and their families remain physically active after they have separated from the military.

### **Unemployment Compensation for Ex-Service Members**

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

### **VA Form 10-8678 - Clothing Allowance**

The form used to apply for a clothing allowance if a service-connected disability requiring a prosthetic device or orthopedic appliance (such as a wheelchair) leads to damage to a veteran’s clothes.

### **VA Form 21-4502 - Vehicle Purchase and Adaptation**

The form used to apply for a one-time grant toward the purchase of a vehicle with adaptive equipment approved by VA for a veteran or service member with certain disabilities.

### **VA Form 21-526 – Compensation and Pension**

The form used to request VA provide service-related disability compensation, or a pension for those who are wartime veterans with non-service-connected disabilities.

### **VA Form 21-8940 - Increased Compensation based on unemployability**

The form used to request compensation based on an inability to work due to total disability from service-connected disability(s).

### **VA Form 22-1990 - VA Education Benefits**

The form used to apply for multiple education benefits, including the Montgomery GI Bill Educational Assistance Program; Montgomery GI Bill Selected Reserve Educational Assistance Program; Reserve Educational Assistance Program; Post-Vietnam Era Veterans Educational Assistance Program; National Call to Serve Program; and the Transfer of Entitlement Program.

### **VA Form 22-5490 - Survivors and Dependents Educational Assistance**

The form used to apply for educational assistance to a spouse or child if the member is permanently and totally disabled as a result of a service-connected disability; dies of a service connected disability; or while rated permanently and totally disabled; or is missing in action or a prisoner of war.

### **VA Form 26-4555 - Housing Adaptation**

The form used to apply for grants for constructing an adapted home or modifying an existing home to meet a disabled veteran/service member’s needs.

### **VA Form 28-1900 – Disabled Veterans Application for Vocational Rehabilitation**

The form used to apply for Vocational Rehabilitation and Employment benefits (Chapter 31)



**VA Form 28-8832 - Application for Counseling**

The form used to apply for vocational and educational counseling

**VA Form 29-0188, Application for Supplemental Service-Disabled Veterans (RH) Life Insurance**

The form used to apply for Supplemental Service Disabled Veterans Insurance.

**VA Form 29-357, Claim for Disability Insurance Benefits**

The form used to apply for waiver of premiums on a Service-Disabled Veterans Insurance policy.

**VA Form 29-4364, Application for Service-Disabled Veterans Life Insurance**

The form used to apply for Service-Disabled Veterans Insurance (S-DVI).

**VA Form 29-8636, Veterans Mortgage Life Insurance Statement**

The form used to apply for Veterans Mortgage Life Insurance (VMLI).

**VA Schedule for Rating Disabilities (VASRD)**

The document used to determine the severity of a member's disability expressed as a percentage of disability.

**Vet Center program**

Vet Centers, run by VA, provide free individual, group and family counseling to all veterans who served in any combat zone.

**Veterans Educational Assistance Program (VEAP)**

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available. Benefit entitlement is one to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

**Veterans' Preference (federal hiring)**

Veterans who are disabled, and served on active duty in the military during certain specified time periods, or in military campaigns, are entitled to preference over others in hiring for virtually all federal government jobs.

**Veterans Upward Bound (VUB) program**

The VUB program is a free Department of Education program designed to help eligible U.S. military veterans refresh their academic skills so that they can successfully complete the post-secondary school of their choosing.

**Veterans' Service Organization (VSO)**

Organizations that are chartered by Congress and/or recognized by VA for claims representation for today's returning service members, veterans and their families.

**Vocational Rehabilitation and Employment (VR&E)**

VR&E delivers timely and effective vocational rehabilitation services to veterans with service-connected disabilities and to certain service members awaiting discharge due to a medical condition.

**Wounded Warrior Pay Management Team (WWPMT)**

Highly trained finance experts who the Defense Finance and Accounting Service have prepared to deal with the complex issues surrounding pay and allowances for recovering service members.

**Wounded Warrior Project (WWP)**

A project offering programs and services to severely injured members during the time of active duty through transition to civilian life.

**Wounded Warrior Regiment / Marine for Life Injured Support**

The program is to “provide information, advocacy and assistance to injured Marines, Sailors injured while serving with Marines, and their families, in order to minimize the difficulties and worries they face as they navigate the stressful and confusing process.”

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