



# Table of Contents

<b>Introduction</b> .....	<b>1</b>
<b>Chapter 1: Recovery</b> .....	<b>3</b>
SECTION 1: RECOVERY TEAM STRUCTURE .....	3
SECTION 2: MILITARY SERVICE WOUNDED WARRIOR PROGRAMS .....	3
SECTION 3: CARE COORDINATORS .....	5
SECTION 4: SERVICE DOGS .....	7
<b>Chapter 2: Your Medical Care</b> .....	<b>9</b>
SECTION 1: TRICARE .....	9
SECTION 2: TRAVEL AUTHORIZATIONS.....	11
SECTION 3: FAMILY AND MEDICAL LEAVE ACT (FMLA).....	12
<b>Chapter 3: Family and Caregiver Support</b> .....	<b>13</b>
SECTION 1: MILITARY ONESOURCE.....	13
SECTION 2: MILITARY AND FAMILY SUPPORT CENTERS .....	13
SECTION 3: COAST GUARD SUPPORT .....	13
SECTION 4: CAREGIVER RESOURCES .....	14
SECTION 5: MILITARY AND FAMILY LIFE COUNSELOR (MFLC) PROGRAM .....	14
SECTION 6: CHILD CARE FEE ASSISTANCE .....	14
SECTION 7: FAMILY ADVOCACY PROGRAM (FAP) .....	15
SECTION 8: LEGAL ASSISTANCE .....	15
SECTION 9: EXTENDED CARE HEALTH OPTION (ECHO) .....	15
SECTION 10: ECHO HOME HEALTH CARE (EHC) .....	16
SECTION 11: MY CAREER ADVANCEMENT ACCOUNT (MYCAA) SCHOLARSHIP .....	16
SECTION 12: SPOUSE EDUCATION AND CAREER OPPORTUNITIES (SECO).....	16
SECTION 13: TRICARE BEHAVIORAL AND MENTAL HEALTH CARE BENEFITS FOR DEPENDENTS.....	17
SECTION 14: TRICARE RESPITE CARE PROGRAM.....	17
<b>Chapter 4: DoD Pay and Allowances</b> .....	<b>18</b>
SECTION 1: YOUR PAY WHILE RECOVERING .....	18
SECTION 2: UNIFORMED SERVICES SAVINGS DEPOSIT PROGRAM (USSDP) .....	21
SECTION 3: FEDERAL THRIFT SAVINGS PLAN (TSP).....	21
SECTION 4: TUITION ASSISTANCE (TA) PROGRAM.....	21
SECTION 5: TRAUMATIC SERVICE MEMBERS' GROUP LIFE INSURANCE (TSGLI) PROGRAM .....	22
SECTION 6: EXCESS LEAVE OR PERMISSIVE TEMPORARY DUTY (PTDY).....	23
SECTION 7: COMMISSARY AND EXCHANGE BENEFITS .....	23

<b>Chapter 5: Disability Evaluation.....</b>	<b>24</b>
SECTION 1: THE INTEGRATED DISABILITY EVALUATION SYSTEM .....	24
SECTION 2: LEGACY DISABILITY EVALUATION SYSTEM (LDES) .....	28
SECTION 3: NOT-ELIGIBLE FOR DES REFERRAL .....	29
<b>Chapter 6: DoD Disability Compensation.....</b>	<b>30</b>
SECTION 1: DISABILITY SEVERANCE PAY .....	30
SECTION 2: TEMPORARY DISABILITY RETIREMENT LIST (TDRL) .....	30
SECTION 3: PERMANENT DISABILITY RETIREMENT .....	32
SECTION 4: CONCURRENT RETIREMENT AND DISABILITY PAY (CRDP) AND COMBAT-RELATED SPECIAL COMPENSATION (CRSC) .....	32
<b>Chapter 7: Social Security Benefits .....</b>	<b>34</b>
SECTION 1: DISABILITY BENEFITS FOR YOU .....	34
SECTION 2: SOCIAL SECURITY BENEFITS FOR YOUR FAMILY .....	35
<b>Chapter 8: The Survivor Benefit Plan (SBP) .....</b>	<b>36</b>
<b>Chapter 9: Reintegration Into Civilian Life .....</b>	<b>39</b>
SECTION 1: TRANSITION ASSISTANCE PROGRAM (TAP) .....	39
SECTION 2: TRICARE TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM (TAMP) .....	41
SECTION 3: DOD OPERATION WARFIGHTER (OWF) .....	42
SECTION 4: EDUCATION AND CAREER COUNSELING, CHAPTER 36 SERVICES .....	42
SECTION 5: EMPLOYMENT PROGRAMS OF OTHER GOVERNMENT AGENCIES .....	44
SECTION 6: SEPARATING FROM THE MILITARY .....	46
SECTION 7: VET CENTER PROGRAM.....	46
SECTION 8: EDUCATION BENEFITS.....	46
SECTION 9: UNEMPLOYMENT COMPENSATION FOR FORMER SERVICE MEMBERS.....	50
SECTION 10: UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA) .....	51
SECTION 11: CREDENTIALING OPPORTUNITIES ONLINE (COOL) .....	51
SECTION 12: IMPORTANT FORMS.....	51
SECTION 13: OTHER IMPORTANT DOCUMENTS.....	53

<b>Chapter 10: Department of Veterans Affairs (VA) Benefits.....</b>	<b>54</b>
SECTION 1: VA DISABILITY COMPENSATION .....	54
SECTION 2: VA HEALTH CARE BENEFITS .....	54
SECTION 3: VA LIFE INSURANCE PROGRAMS .....	59
SECTION 4: SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA).....	60
SECTION 5: FRY SCHOLARSHIP.....	60
SECTION 6: VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E).....	60
SECTION 7: BENEFITS FOR CHILDREN OF VIETNAM VETERANS AND OTHER VETERANS (CHAPTER 18 SERVICE).....	60
SECTION 8: VEHICLE PURCHASE AND ADAPTATION .....	61
SECTION 9: SPECIALLY ADAPTED HOUSING GRANT .....	61
SECTION 10: CLOTHING ALLOWANCE .....	61
SECTION 11: THE VETERAN HEALTH IDENTIFICATION CARD (VHIC) .....	61
SECTION 12: VA HOME LOAN GUARANTY PROGRAM .....	62
SECTION 13: PROGRAM OF COMPREHENSIVE ASSISTANCE FOR FAMILY CAREGIVERS .....	62
SECTION 14: RESPITE CARE PROGRAM .....	62
<b>Appendix A: TRICARE Plans &amp; Programs .....</b>	<b>64</b>
<b>Appendix B: Health Care Privacy Protections .....</b>	<b>71</b>
<b>Appendix C: National Resource Directory (NRD) .....</b>	<b>72</b>
<b>Appendix D: DOD-Approved Military Service Organizations, Veteran Service Organizations, and Military-Supporting Nonprofits.....</b>	<b>73</b>
<b>Appendix E: Survivor Benefit Plan Beneficiary Categories .....</b>	<b>74</b>
<b>Appendix F: Reintegration To Civilian Life Resources .....</b>	<b>76</b>
<b>Appendix G: VA-Recognized Service Organizations .....</b>	<b>78</b>
<b>Appendix H: Useful Links &amp; Resources .....</b>	<b>79</b>
<b>Appendix I: Acronyms .....</b>	<b>82</b>



# Introduction



OFFICE OF  
WARRIOR CARE POLICY

Welcome to the U.S. Department of Defense (DoD) Wounded, Ill, and/or Injured Compensation and Benefits Handbook for Service members of the Armed Forces. The purpose of this handbook is to provide Service members and their support network with a reference guide

to answer some of the most pressing questions that arise for wounded, ill, and/or injured Service members. Use the information provided here to further your knowledge and answer your pressing questions.

The linked Table of Contents will take you to specific locations in the handbook; the hyperlinked words throughout the handbook will direct you to related external websites, where you'll find more detailed information. Additionally, whenever you want to navigate back to the Table of Contents, click the 'Back to Table of Contents' button in the upper right-hand corner of the page.

This handbook is a living document, updated annually by the [DoD's Office of Warrior Care Policy \(WCP\)](#) in collaboration with [U.S. Department of Veterans Affairs \(VA\)](#), [U.S. Department of Labor \(DoL\)](#), [U.S. Department of Health and Human Services \(HHS\)](#), [U.S. Department of Education \(ED\)](#), the [U.S. Social Security Administration \(SSA\)](#), and the U.S. Military Services.

Some highlights of what's new this year:

## CHAPTERS

We restructured the handbook to flow from point of wound, injury, and/or illness to when you return to duty or transition to the civilian community. Chapters 1 – 5

cover the immediate needs of both you and your family members; Chapters 6 – 10 cover disability compensation/benefits and information regarding transitioning from military service.

## CHAPTER 1: RECOVERY

This chapter is organized into four sections – Recovery Team, Service Wounded Warrior Programs, Care Coordinators, and Service Dogs – related to support available to you and your family throughout the continuum of care from point of injury, wound, and/or illness to transition.

## CHAPTER 2: YOUR MEDICAL CARE

This chapter introduces the TRICARE plans and programs, as well as provides you with travel information to/from medical treatment facilities for you and your family. *Appendix A* provides detailed information on the TRICARE plans and programs; *Appendix B* provides information on your health care privacy protections.

## CHAPTER 3: FAMILY AND CAREGIVER SUPPORT

This chapter provides an extensive list of military support services and resources to help Service members, as well as their families and caregivers, through the complexities of recovery.

*Appendix C* includes information about accessing the National Resource Directory (NRD), which provides access to thousands of services and resources at the national, state, and local levels to support recovery, rehabilitation, and reintegration.

*Appendix D* includes a listing of DoD-approved Military Service Organizations (MSOs), Veteran Service Organizations (VSOs), and nonprofits to support you and your family from recovery and beyond.

## CHAPTER 4: DOD PAY AND ALLOWANCES

This chapter covers the various types of military pay and allowances during your recovery and beyond, including savings plans.

## CHAPTER 5: DISABILITY EVALUATION

This chapter summarizes the Integrated Disability Evaluation System (IDES) process, a joint DoD/VA process; the Legacy Disability Evaluation System (LDES) process, a DoD-only evaluation process; and, circumstances where a Service member may not be eligible for disability evaluation referral.

## CHAPTER 6: DOD DISABILITY COMPENSATION

This chapter summarizes the different types of DoD disability compensation that you may be eligible for.

## CHAPTER 7: SOCIAL SECURITY BENEFITS

This chapter covers the Social Security benefits that may be available to you and/or your family.

## CHAPTER 8: THE SURVIVOR BENEFIT PLAN (SBP)

This chapter summarizes the key aspects of the SBP, noting how Service members can opt-in or opt-out, as well as designate beneficiaries.

*Appendix E* provides information on SBP beneficiary categories.

## CHAPTER 9: REINTEGRATION INTO CIVILIAN LIFE

This chapter will discuss the DoD Transition Assistance Program (TAP), as well as multiple Federal Government

programs, that provide you with available resources and services to assist you in a successful transition.

*Appendix F* provides a consolidated listing of the available resources to assist with your successful transition.

## CHAPTER 10: DEPARTMENT OF VETERANS AFFAIRS (VA) BENEFITS

This chapter covers the various VA benefits and resources (e.g., health, education, rehabilitation, loans, etc.) that may be available to you and/or your family.

## APPENDICES

- **Appendix A:** TRICARE Plans & Programs
- **Appendix B:** Health Care Privacy Protections
- **Appendix C:** National Resource Directory
- **Appendix D:** DoD-Approved Military Service Organizations, Veterans Service Organizations, and Military-Supporting Nonprofits
- **Appendix E:** SBP Beneficiary Categories
- **Appendix F:** Reintegration to Civilian Life Resources
- **Appendix G:** VA-Recognized Service Organizations
- **Appendix H:** Useful Links
- **Appendix I:** Acronyms

For feedback and/or questions regarding this handbook, please contact WCP:

**Call:** 1-703-604-5619

**Email:** [warriorcare@osd.mil](mailto:warriorcare@osd.mil)

(Subject line: Compensation & Benefits Handbook)

**Mail:**

The Office of Warrior Care Policy  
2345 Crystal Drive  
Arlington, VA 22202

# Chapter 1: Recovery

This chapter is organized into four sections – Section 1: Recovery Team, Section 2: Service Wounded Warrior Programs, Section 3: Care Coordinators, and Section 4: Service Dogs – related to support available to you and your family throughout the continuum of care from point of injury, wound, and/or illness to return to duty or transition to the civilian community.

## SECTION 1: RECOVERY TEAM STRUCTURE

When a Service member becomes wounded, ill, and/or injured, a recovery team, embedded within each Military Service, will support your medical and non-medical needs from point of injury to your reintegration and transition back to military service or to civilian life. Each Military Service’s recovery team may consist of but is not limited to:

- **Primary Care Manager (PCM)**
- **Nurse Case Manager (NCM)**
- **Non-Medical Care Manager (NMCM)**
- **Recovery Care Coordinator (RCC) or Army Wounded Warrior (AW2) Advocate**
- **Service Command Leadership**
- **Other Non-Medical Support Personnel** (usually part of your Military Service)

## SECTION 2: MILITARY SERVICE WOUNDED WARRIOR PROGRAMS

Each Military Service, as well as the United States Special Operations Command (USSOCOM), operates wounded warrior programs to help wounded, ill, and/or injured Service members during recovery, rehabilitation, and reintegration either back to active duty or to civilian life.

They primarily assist with non-medical support issues such as:

- Child and youth programs
- Commissary and Exchange access
- Education and training benefits
- Family support programs
- Invitational Travel Orders
- Legal and guardianship issues
- Lodging and housing adaptation
- Pay and personnel matters
- Post Traumatic Stress (PTS) and Traumatic Brain Injury (TBI) support services
- Respite care
- Transportation needs
- Other non-medical support services

Following are descriptions of these Service-specific programs:

### U.S. Army Warrior Care and Transition Program (WCTP)



The U.S. Army Medical Command’s Deputy Chief of Staff for Warrior Care and Transition is the proponent for the WCTP providing centralized oversight, guidance, and advocacy empowering wounded, ill, and injured Soldiers, Veterans, and families through a comprehensive transition plan for successful reintegration back into the force or into the community with dignity, respect, and self-determination. The WCTP’s

top priority is the welfare of Soldiers and their families through commitment to the best care and treatment of wounded, ill, and injured Soldiers and commitment to education, training, and careers. The major elements of the WCTP are the **Warrior Transition Unit (WTU)** and the **Army Wounded Warrior (AW2) Program**.

WTUs were developed in 2007 in order to provide better care and management to wounded, ill, and injured Soldiers and their families. Soldiers assigned to WTUs include active duty Soldiers who require at least six months of rehabilitative care and complex medical management and Reserve Component Soldiers who require definitive medical care. While WTUs resemble a traditional Army unit, their singular mission is to provide comprehensive outpatient management that allows Soldiers to successfully heal and transition. Within the WTUs, Soldiers receive personalized support from a **Triad of Care** that includes a NCM, a Squad Leader, and a PCM. The Triad of Care coordinates clinical and non-clinical issues to successfully transition Soldiers and their families either back to the force or back to civilian life.

The Army's WTUs, including their **Community Care Units (CCUs)**, are located on a number of Army installations throughout the United States. The CCUs allow Reserve Component Soldiers with non-complex medical cases to heal in their home communities with the support of their families and caregivers. As the WCTP moves forward, it will continue to evolve to meet the changing needs of its population, as well as the Army. Warrior care remains an Army priority and a sacred obligation.

The AW2 assists and advocates for the Army's most severely wounded, ill, and injured Soldiers, Veterans, and their families wherever they are located, regardless of their military status. Soldiers who qualify for AW2 are assigned to the program as soon as possible after arriving at the WTU. Through the local support of **AW2 Advocates**, AW2 strives to foster the Soldier's independence.

<b>Contact Information</b>	<b>Official website:</b> <a href="http://www.wtc.army.mil/modules/soldier/s1-wctpProgram.html">http://www.wtc.army.mil/modules/soldier/s1-wctpProgram.html</a>
	<b>Phone:</b> 1-877-393-9058 (Nationwide toll-free) or 1-312-221-9113 (overseas DSN)

## U.S. Marine Corps Wounded Warrior Regiment (WWR)



WWR, headquartered in Quantico, Virginia, commands the operation of [two Wounded Warrior Battalions and multiple detachments in locations around the globe](#), including major military treatment facilities and VA Polytrauma Rehabilitation Centers.

It provides and facilitates non-medical care to combat and non-combat wounded, ill, and injured Marines, as well as Sailors attached to or in direct support of Marine units, and their family members, to assist them as they return to duty or transition to civilian life. Regardless of location, WWR serves active, Reserve, and Veteran Marines.

The **Regiment's support** ranges from section leaders and RCCs supporting active duty Marines to the **District Injured Support Coordinators (DISCs) / Field Support Representatives** and call center representatives assisting Reserve and Veteran Marines.

WWR also offers the support of **Clinical Care Advocates (CCA)** – licensed clinical social workers, registered nurses, nurse practitioners, or physician assistants – who are located at the WWR and Battalions and who work closely with wounded, ill, and/or injured Marines and medical staff to help determine the most appropriate resources for medical and psychological issues. CCAs are available to assist throughout all levels of support.

<b>Contact Information</b>	<b>Official website:</b> <a href="http://www.woundedwarriorregiment.org">www.woundedwarriorregiment.org</a>
	<b>Phone:</b> 1-877-4USMCWW (1-877-487-6299) – available 365/24/7

## U.S. Navy Wounded Warrior Safe Harbor



Navy Wounded Warrior Safe Harbor is the Navy's non-medical care management program supporting seriously wounded, ill, and injured Sailors and their families. It also collaborates with the U.S. Coast Guard to support Coast Guardsmen and their families.



Navy Safe Harbor RCCs and NMCMs are located at major Navy treatment facilities throughout the United States, VA Polytrauma Centers, and other medical treatment centers. 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 Service members and their families. 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 during reintegration to the community.

<b>Contact Information</b>	<b>Official website:</b> <a href="http://safeharbor.navylive.dodlive.mil">http://safeharbor.navylive.dodlive.mil</a> <b>Phone:</b> 1-855-628-9997
----------------------------	---

**U.S. Air Force Wounded Warrior Program (AFW2)**



The AFW2 Program provides personalized care, services, and advocacy for seriously wounded, ill or injured Total Force Airmen, their caregivers and families. The program is open to both combat wounded and

non-combat related injuries and illnesses, which includes those who suffer from invisible wounds like PTS, TBI, and mental health challenges. Eligible Airmen who wish to be enrolled should visit the AFW2 website: <http://www.woundedwarrior.af.mil>, or call for information and enrollment instructions.

Once enrolled, each Wounded Warrior will be assigned a local Recovery Team consisting of an RCC, NMCM, **Medical Case Manager (MCM)**, and additional members, as required, to address specific needs. This team will guide the Wounded Warrior through a 7-Phase Continuum of Care from enrollment to reintegration. The Recovery Teams ensure accessibility to resources and care, minimize delays and gaps in service, and are specially trained to anticipate the needs of a wounded, ill, and/or injured Service member. Together the Recovery Team and Wounded Warrior will address a variety of situations throughout the recovery process, ensuring the member, caregiver and their family are well-equipped to manage challenges as a result of their wounds, injuries, or illnesses. This Recovery Team aims to retain

highly skilled men and women; but, if retention is not possible, they will ensure support through retirement or separation, and beyond.

<b>Contact Information</b>	<b>Official website:</b> <a href="http://www.woundedwarrior.af.mil">www.woundedwarrior.af.mil</a> <b>Phone:</b> 1-800-581-9437 (6:30 AM. – 5:00 PM Central Time)
----------------------------	---

**U.S. Special Operations Command (USSOCOM) Care Coalition**

The USSOCOM Care Coalition supports Special Operations Forces (SOF) wounded, ill, or injured Service members and their families, providing a model advocacy program in order to enhance their quality of life and strengthen the overall readiness of Special Operations. Central to this mission is comprehensive non-medical recovery services for SOF wounded, ill, or injured warriors and their families.

The Care Coalition provides a system of support and advocacy to guide and assist SOF warriors and family or designated caregivers through treatment, rehabilitation, return to duty, or military retirement and transition into the civilian community.



SOF wounded, ill, or injured warriors, their families, and surviving families can count on USSOCOM Care Coalition to aggressively advocate on their behalf in coordination with the Military Services to ensure their best interests are represented.

<b>Contact Information</b>	<b>Official website:</b> <a href="http://www.socom.mil/Care%20Coalition/Default.aspx">http://www.socom.mil/Care%20Coalition/Default.aspx</a> <b>Phone:</b> 1-877-672-3039/1-813-826-8888
----------------------------	--

**SECTION 3: CARE COORDINATORS**

If you are seriously wounded, ill, and/or injured, you will have personalized help to guide you through the recovery process. A **Lead Coordinator (LC)**, **RCC**, an **AW2 Advocate**, an **NMCM**, and potentially a **Federal Recovery Coordinator (FRC)** will be assigned to help you in your non-medical case management. These individuals will provide oversight and assistance, identifying gaps in your non-medical services, to address

everything from home adaptation, transportation, and finances to child care and educational goals. They will work with your other care providers to ensure that you are connected with the appropriate federal, state, local, non-profit, and private sector programs to meet your goals.

---

### Lead Coordinators (LCs)

The LC, assigned to Service members who require complex care coordination, will be an existing member of your **Care Management Team (CMT)** who, while fulfilling the responsibilities of his/her primary role, assumes responsibility for coordinating the development and overseeing execution of the *Interagency Comprehensive Plan (ICP)*, but the LC is not responsible for the actual delivery of care beyond their scope of practice. The LC facilitates communication and serves as the primary point of contact to the Service member and family or caregiver, as well as the rest of the CMT, in order to avoid or reduce confusion. Your LC can be clinical or non-clinical, and are co-located with the wounded, ill, and/or injured Service member when feasible.

---

### Recovery Care Coordinators (RCCs)



The **Recovery Coordination Program (RCP)** provides RCCs to help wounded, ill, and/or injured Service members, their caregivers, and their families navigate the recovery, rehabilitation, and reintegration process. They help ensure a smooth transition from a recovery and rehabilitation setting back into the civilian community or, in some instances, back to military duty. An RCC is the first point of contact within each of the Military Services' wounded warrior programs. RCCs are located at military installations throughout the country and overseas. Referral to RCCs can come from the Service

member, a caregiver, a family member, medical personnel, or a wounded warrior program.

The RCC develops an ICP with the Service member, caregivers, family members, and the recovery team to identify goals and resources needed to achieve those goals, such as assistive technology, education, employment, or housing. The RCC works closely with the Recovery Team, comprised of the Medical Care Case Manager, NMCM, Commander, and any other care providers supporting the wounded, ill, and/or injured Service member. The Recovery Team works together to develop, implement, and adjust the Recovery Plan; and, provides access to the services required during recovery, rehabilitation, and reintegration. With the Commander, the RCC has ultimate responsibility for ensuring full development and implementation of the ICP.

DoD's Office of Warrior Care Policy (WCP) is responsible for oversight and policy of the Recovery Coordination Program, and standardized training for all RCCs. Each Military Service implements its own RCP in accordance with DoD policy.

---

### Army Wounded Warrior Advocates (AW2)

**AW2 Advocates** are located at military treatment facilities (MTFs) and at VA medical facilities. One of the major roles of the AW2 Advocate is to empower Soldiers and their families/caregivers to make informed and relevant decisions as they progress along the path to independence. They are considered career and education guides, benefits advisors, transition counselors, resource experts, family assistants, and life coaches. Soldiers must meet specific conditions to qualify for the AW2 program. To learn more about the program, visit the [AW2 website](#) or call 1-877-393-9058.

---

### Non-Medical Care Managers (NMCs)

Like RCCs, NMCs are members of your Service's Wounded Warrior Program team typically assigned to seriously wounded, ill, and/or injured Service members whose medical conditions are expected to last at least 180 days. They also work with you to develop the ICP.

---

### Federal Recovery Coordinators (FRCs)

The VA's **Federal Recovery Coordination Program (FRCP)** provides care coordination for severely wounded, ill, and/or injured Service members, Veterans, and their families via FRCs. They track the care, management,

and transition of a wounded, ill, and/or injured Service member or Veteran throughout recovery, rehabilitation, and reintegration, focusing on getting the right care and support from the right people at the right time. FRCs develop an ICP in collaboration with the Service member or Veteran, his/her family or caregiver, and the Service member's or Veteran's health care team. A key part of the recovery plan is the identification of the benefits and compensation to which you are entitled and helping you to apply for them.

*Think of your Recovery Team, your Service Wounded Warrior Program, and your care Coordinators (RCC, AW2 Advocate, NMCM, and/or FRC) as your own Command Center, making sure you get the right care by the right people at the right time.*

## SECTION 4: SERVICE DOGS



Service members who have medical conditions that require the assistance of a service dog for activities of daily living may utilize service dogs on DoD installations while on active duty.

### Eligibility and Suitability Determination

1. A Service member's **care management team (CMT)** evaluates and determines that a service dog may mitigate the Service member's disability. A Service member with a disability consults with his/her PCM and specialty care provider if the Service member does not have access to a CMT.

2. The Service member's CMT, PCM, or chain of command, as established by Service-specific policy, may authorize and approve the Service member's assignment of a service dog pending the outcome of a suitability assessment by an accredited service dog organization.
3. The CMT or PCM then refers the Service member to an accredited service dog organization in order to evaluate his or her suitability for a service dog.
4. The accredited service dog organization conducts a suitability assessment of the Service member for a service dog. This assessment determines whether the accredited service dog organization will provide a service dog to the Service member.

If a Service member is not approved for a service dog by their chain of command and/or CMT or PCM, the decision will be reviewed by the first general or flag officer, or Senior Executive in the Service member's chain of command. The decision may then be overturned, or upheld. If upheld, a final appeal can be made to the respective Military Department's Assistant Secretary for Manpower and Reserve Affairs.

**Note:** Some military working dogs adopted by Service members and any dogs not obtained from an accredited service dog organization approved by the VA do not meet the qualifications for service dogs.

For more information, visit the [DoD Instruction \(DODI\) 1300.27, Guidance on the Use of Service Dogs by Service Members](#), published January 7, 2016.

### Service Dog Definition:

*A dog obtained from an accredited service dog organization approved by the Department of Veterans Affairs that is individually trained to do work or perform tasks for the benefit of an individual with a physical or mental disability. The dog is trained to respond to a verbal command or condition of the qualified Service member. Other species of animals, whether wild or domestic, trained or untrained, are not service dogs for the purposes of this definition. Dogs that are "in training" or whose sole function is to provide emotional support, comfort, therapy, or companionship are not service dogs.*





## Military Adaptive Sports Program

The Military Adaptive Sport Program (MASP) provides opportunities for all wounded, ill, and injured Service members to participate in adaptive sports and reconditioning activities. Adaptive sports and reconditioning activities are an essential way of understanding what each wounded, ill, and/or injured Service member is able to achieve—focusing on levels of ability rather than disability. For more information, please visit:

<http://warriorcare.dodlive.mil/wounded-warrior-resources/militaryadaptivesports>



# Chapter 2: Your Medical Care

While you are on active duty, your medical care is provided under a health care program called TRICARE at the closest medical facility to your location that best meets your needs. Additionally, your medical care will primarily be delivered by your team of recovery providers, and may consist of, but is not limited to, the following type of providers:

**Primary Care Manager (PCM) or Doctor**

Provides and/or coordinates medical care, maintaining health records, and referring Service members to specialty care.

**Specialty Care Provider (Specialty Medicine)**

Provides specialty medical care such as, but not limited to, orthopedics, neurosurgery, or occupational health.

**Medical Case Manager (MCM)**

Brings together all the medical practitioners who support the Service member’s treatment, and helps coordinate access to specialists and non-routine medical services. This individual is either a registered nurse or licensed clinical social worker.

**Mental Health Provider (Psychologist / Psychiatrist)**

Specializes in diagnosis and treatment of mental health injuries such as PTSD.

**Social Worker**

Professional trained to help individuals, families, and groups improve their individual and collective well-being.

If you medically retire from the military, your medical care may continue to be provided by TRICARE, and you may also be eligible to receive medical care from the VA ([see Chapter 10: Department of Veterans Affairs \(VA\) Benefits](#)).



**SECTION 1: TRICARE**



TRICARE is a health care program for over 9.4 million uniformed Services members (Active Duty, Reserves, National Guard, or Retired) and their families. It provides comprehensive coverage to all beneficiaries, including: health plans, special programs, prescriptions, and dental plans.

## Are you enrolled in a plan but not sure which one?

If so, you can find out which plan you're enrolled in by logging into your account in Defense Enrollment Eligibility Reporting System (DEERS).

If not, you need to [register online](#) in DEERS to get TRICARE, visit your local DEERS office, or call your regional contractor.

Table 1 and Table 2 provide a quick overview of the TRICARE plans, programs, and eligibility into those plans and programs for Service members. For the most current information on all TRICARE plans and programs, including respective eligibility visit: <http://www.tricare.mil/Plans>

**Table 1: TRICARE Plans Eligibility for Service Members Only**

TRICARE Plans	Active	Guard	Reserve	Retired	Other
TRICARE Prime	X			X	
TRICARE Prime Remote	X				
TRICARE Prime Overseas	X				
TRICARE Prime Remote Overseas	X				
TRICARE Standard and Extra		X	X	X	X
TRICARE Standard Overseas		X	X	X	X
TRICARE For Life					X
TRICARE Reserve Select		X	X		
TRICARE Retired Reserve				X	X
TRICARE Young Adult					X
US Family Health Plan					

**Note:** TRICARE Prime, TRICARE Prime Remote, TRICARE Prime Overseas, and TRICARE Prime

Remote Overseas may be available to eligible activated Reserve and National Guard members who are called or ordered to active duty service for more than 30 days in a row, and their families.

**Table 2: TRICARE Programs Eligibility for Service Members Only**

TRICARE Plans	Active	Guard	Reserve	Retired	Other
TRICARE Active Duty Dental Program	X	X	X		
TRICARE Dental program		X	X		X
TRICARE Retiree Dental Program (TRDP)				X	X
TRICARE and Medicare				X	X
TRICARE Transitional Assistance Management Program (TAMP)					X

See [Appendix A \(TRICARE Plans and Programs\)](#) for more information – and, we encourage you to visit the TRICARE website at [www.tricare.mil](http://www.tricare.mil) for comprehensive information about the plans, programs, and eligibility. Additionally, if you are a National Guard or Reserve member, review the [Choices for National Guard and Reserve Fact Sheet](#) and the [TRICARE Choices for National Guard and Reserve Handbook](#) for more information.

Please keep in mind that eligibility to receive care under any TRICARE plan is dependent upon you and your dependents being registered in the DEERS. Active duty and retired Service members are automatically registered in DEERS, but they must ensure that their eligible family members are registered. It is critical that family members be accurately registered in DEERS because approval of TRICARE claims for their health care expenses depends upon it.

Any personnel office that issues military ID cards can verify and update your information in DEERS. You can also call the DEERS Support Office at 1-800-538-9552 (TTY/TTD: 1-866-363-2883 for persons with hearing impairments).

### **An Important Note about TRICARE Program Information**

*At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

## **SECTION 2: TRAVEL AUTHORIZATIONS**

As an active duty Service member, if you become wounded, ill, and/or injured, and require inpatient or outpatient care at an MTF or other medical facility, you are entitled to specific pay benefits. Additionally, your family members, or designated individuals, may be eligible to receive travel orders, authorizing per diem to offset those individuals' costs for lodging, meals, and incidental expenses, while they support your recovery.

### **Travel Pay for Medical Treatments**

You are entitled to certain pay benefits when medically evacuated from a combat zone. To receive payment you will have to file a travel voucher (*DD Form 1351-2*) through your Services' administrative support section. Types of pay that you may be eligible for include travel pay (i.e., lodging, meals & incidentals); calculation of payment amounts is based on the per diem rates by location.

If you are a Reserve Component Service member (Guard or Reserve), who becomes wounded, ill, and/or injured in the line of duty (LOD), you are entitled to travel and transportation allowances, or monetary allowances in place thereof, for necessary travel incident to medical and dental treatment resulting from a LOD determination.

The Army travel pay is handled by the Defense Finance Accounting Service (DFAS) Casualty Travel office. The

Navy, Air Force, and Marine Corps handle travel pay at their local finance offices.

For additional information regarding travel entitlements refer to *Defense Travel Management Office (DTMO)* at <http://www.defensetravel.dod.mil/site/perdiem.cfm>.

### **Travel for Your Family**

If you're an inpatient at a location that's away from your family, up to three immediate family members may be eligible to travel at the Government's expense. The Service member may change any or all of the designated individuals eligible to travel during the duration of the inpatient treatment.



When you become an outpatient, you may be able to designate one individual (either an immediate family or designated person) to be your non-medical attendant (NMA). This individual, recommended by a competent medical authority, is allowed to remain with you during your recovery. Contact your local MTF or regional Service administrative section with any questions about the NMA authorization.

Depending on your Service, travel authorizations come in the form of: Invitational Travel Authorizations (ITA), Invitational Travel Orders (ITO), or Emergency Family Member Travel (EFMT) orders. 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 extended. These travel orders will cover the cost of travel, hotel bills, meals, and some incidentals up to a maximum daily amount determined by your location. Some expenses are not reimbursable.

Each Service handles the process of issuing orders and reimbursing expenses in a slightly different manner. Contact your Service administrative personnel for details and assistance with submitting a travel voucher for payment.

- **U.S. Army:** The Wounded Warrior Pay Management Team (WWPMT) at the local finance office or your AW2 Advocate will help your family complete the travel vouchers needed to pay expenses. For additional information, you can call the DFAS Travel Pay customer service center toll-free at 1-888-332-7366.
- **U.S. Navy:** The local Personnel Support Detachment (PSD) at the medical facility or installation will help your family complete the travel vouchers and answer any questions about the maximum amount authorized for the location. Additionally, your Safe Harbor program advocate can help get your family to your bedside. For additional information, you can call the DFAS Travel Pay customer service center toll-free at 1-888-332-7366.
- **U.S. Marine Corps:** The Marine Detachment Team (MarDet) 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 MarDet or 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 toll-free at 1-800-847-1597 or 1-703-784-9512.
- **U.S. Air Force:** An Air Force Family Liaison Officer (FLO), who is appointed to each Air Force member who suffers a combat-related wound, illness, or injury, will provide your family with the EFMT paperwork needed to get them to your location and will answer any questions they may have. If you or your family have any unresolved issues or need more information on EFMT, call toll-free at 1-800-433-0048 or 1-210-565-3505.
- **U.S. Special Operations:** Defer to your parent Service for more information.

---

### Travel for Follow-Up Medical Care

As an active duty Service member, your command will provide you with travel orders that authorize funding for transportation expenses. Your travel orders will authorize per diem to offset your costs for lodging and meals & 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.

### SECTION 3: FAMILY AND MEDICAL LEAVE ACT (FMLA)

Under the FMLA, your family may have job protection when they take time off of work to care for you. A spouse, son, daughter, parent, or next of kin are allowed to take up to 26 work weeks of leave to care for a member of the Armed Forces, including members of the National Guard or Reserves. This applies to Service members with a serious injury and/or illness that requires medical treatment, recuperation, and/or therapy in outpatient status, and also applies to Service members retired due to disability. Visit [www.dol.gov/whd/fmla](http://www.dol.gov/whd/fmla) for information on eligibility.

#### **Health Care Privacy Protections**

*Your privacy will be protected at all times throughout your medical care. For information on your health care privacy protections, go to [Appendix B](#).*



# Chapter 3: Family and Caregiver Support

This chapter provides an extensive list of organizations, military support, compensation, benefits, and information to help guide and support Service members, as well as their families and caregivers, through the complexities of recovery.

## SECTION 1: MILITARY ONESOURCE

Military OneSource is a DoD-funded program providing comprehensive information on every aspect of military life at no cost to the Service member and their family. Those eligible to use Military OneSource are active duty, Guard, and Reserve Service members (regardless of activation status), and their families.\* DoD civilian personnel designated as civilian expeditionary workforce members and their families are also eligible.



Topics included on the Military OneSource website: Confidential Help; Family & Relationships; Financial & Legal; Health & Wellness; Education & Employment; On & Off Base Living; and, Deployment & Transition.

Military OneSource offers call center and online support for specialty consultations on a number of issues such as spouse education and career opportunities, issues specific to families with a member with special needs, health coaching, financial support and resources. Non-medical counseling services are available online, by video, telephone, or face-to-face. For more information, call 1-800-342-9647 and/or visit [www.militaryonesource.mil](http://www.militaryonesource.mil)

**\* Note:** *Military OneSource is not available to Coast Guard members and their families – however, those members and their families have access to Coast Guard Support (see Section 3 of this chapter).*

## SECTION 2: MILITARY AND FAMILY SUPPORT CENTERS

These centers assist with maintaining healthy relationships and a healthy lifestyle, strengthening interpersonal competencies and problem-solving skills, managing finances, as well as information and referral to other forms of support. Services are available face-to-face and by phone. For more information visit: <http://www.militaryinstallations.dod.mil>.

Additionally, Family Assistance Centers (FACs) are located in every state to serve geographically dispersed military families. FACs provide information, outreach, and referrals to services in your community and serve active, Reserve, and National Guard Service members, as well as their families. To find the nearest FAC, use the Service Provider Network: <https://www.jointservicesupport.org/spn>.

## SECTION 3: COAST GUARD SUPPORT



Coast Guard Support (CG SUPRT), a suite of no-cost services available 24/7, is a

comprehensive employee assistance program for Coast Guard military members, civilians, members of the Selected Reserve, and their family members:

- Non-medical counseling
- Health and wellness coaching
- Home and work balancing
- Financial wellness coaching
- Career counseling for dependents
- Legal and financial assistance

- Document translation
- Child/Adult care services
- Summer camps & schools
- Self-assessments

For more information call 1-855-CG SUPRT (1-855-247-8778), or visit [www.cgsuprt.com](http://www.cgsuprt.com).

## SECTION 4: CAREGIVER RESOURCES



DoD's Office of Warrior Care Policy (WCP) developed the **Caregiver Resource Directory (CRD)** to serve as a compilation of national-level resources that are available to support caregivers in numerous areas. Print and online versions are available. The online version is updated monthly and is housed on the WCP Blog.

For an e-version of the directory, visit: <http://warriorcare.dodlive.mil/caregiver-resources>.

To request a paper copy of the directory, please email [osd.caregiver@mail.mil](mailto:osd.caregiver@mail.mil) or mail your request to The Office of Warrior Care Policy, Attention: Recovery Coordination Program, 2345 Crystal City Drive, Suite 120, Arlington, VA 22202.

Additionally, WCP hosts Military Caregiver PEER Forums (in person and virtually) throughout the year. To find a Military Caregiver PEER Forum near you, visit: <http://warriorcare.dodlive.mil/peer-forums-states>. If an in-person PEER Forum is not offered in your area, you can attend a virtual PEER Forum every fourth Thursday of the month: <http://warriorcare.dodlive.mil/caregiver-virtual-forums>.

### **Additional Caregiver Reference:**

See [Chapter 10, Section 13](#) for information on the VA's Family Caregiver Program.

## SECTION 5: MILITARY AND FAMILY LIFE COUNSELOR (MFLC) PROGRAM

MFLC is a confidential counseling service within Military OneSource, providing free short-term, non-medical counseling. Like Military OneSource, this resource is available to active duty, Guard, and Reserve Service members (regardless of activation status), and their

families – and, DoD civilian personnel designated as civilian expeditionary workforce members and their families are also eligible.

Counselors understand what military life brings to the table. A counseling session could help you identify your feelings and give you a chance to talk through those thoughts in one-on-one, couple, or group environments.

Services offered through this program are confidential, do not impact a Service member's security clearance, and are not reported to their command.

Discover what the program offers by visiting: <http://www.militaryonesource.mil/confidential-help/mflc>.

## SECTION 6: CHILD CARE FEE ASSISTANCE

There are several fee assistance programs for Service members who have children ages birth through 12 years. To qualify, the member's spouse must be working or enrolled in school, though temporary assistance is available for spouses who are seeking employment. The Services have their own additional eligibility requirements. The fee-assistance programs are:

- **Military Childcare in Your Neighborhood:** Available to active duty Service members and civilians/technicians who are unable to access on-installation child care.
- **Operation Military Child Care (OMCC):** Available to families of deployed active duty Service members, or mobilized National Guard/ Reserve Service members, during the duration of the deployment.
- **Respite Child Care Program:** This is free hourly child care to support the unique child care needs for families of eligible Service members.



For all Services, except the U.S. Army and the U.S. Coast Guard, see <http://www.naccrra.org/military-families> for more information.



For the U.S. Army and the U.S. Coast Guard, the General Services Administration (GSA) has assumed responsibility for child care and information can be found at:

<http://www.gsa.gov/portal/category/21987>.

## SECTION 7: FAMILY ADVOCACY PROGRAM (FAP)

The FAP provides comprehensive prevention services and treatment for Service members and their families who have experienced incidents of child abuse and neglect or domestic abuse. FAP's goal is to strengthen families and focus on helping families build healthy relationships. Information on the FAP can be obtained at an installation's FAP offices or through Military OneSource.

The FAP works to prevent domestic abuse and child abuse and neglect by providing education and awareness through the following programs:

- **The New Parent Support Program (NPSP):** This no-cost program offers in-home services (child development and parenting education classes, maternal health and nutrition information, and prenatal resiliency strategies) by a professional who specializes in prenatal and early childhood development.  
The NPSP is for active duty Service members and their family members who are either expecting a child, or have young children (i.e., birth to age three years old (five years old for the Marine Corps)).  
It is easy to join and available on most military installations. Parents who would like to participate in the NPSP can enroll through the installation or the Military and Family Support Center.
- **Classes, workshops, and seminars:** Couples communication, anger management, stress management, effective parenting, and conflict resolution are just a few of the educational programs available to help military families learn how to build positive relationships.
- **Counseling:** One-on-one support helps parents develop positive parenting techniques, manage anger, and learn communication skills.
- **Public awareness campaigns:** The FAP works to help communities learn to recognize domestic and child abuse, where and how to report it, and how victims can get help.



## SECTION 8: LEGAL ASSISTANCE

It is important to establish basic legal arrangements that will support you throughout your recovery into your transition, including:

- **Preparing a will:** This provides specific guidance on your wishes in the event of your death.
- **Establishing a durable power of attorney:** This provides a designated individual specified authorities to act on your behalf in the event you are incapacitated.

For legal assistance, contact either your Service Wounded Warrior program office (or administrative section) or the MTF legal section. You may also utilize Military OneSource, the National Resource Directory (NRD) (see [Appendix C](#)), and the WCP CRD for non-military legal assistance resources.

## SECTION 9: EXTENDED CARE HEALTH OPTION (ECHO)

ECHO supplements TRICARE plans and programs for the primary caregiver of an ECHO-registered beneficiary who are diagnosed with moderate or severe mental retardation, a serious physical disability, or an extraordinary physical or psychological condition. Support includes:

- Training
- Rehabilitation
- Special education

- Assistive technology devices
- Institutional care in private nonprofit, public, and State institutions/facilities
- Transportation to/from such institutions/facilities
- Home health care and respite care

Primary caregivers of the ECHO-registered beneficiary are authorized up to 16 hours of in-home respite care per month, for up to 40 hours per week (eight hours per day, five days per week). Only one respite benefit can be used in the same calendar month; they cannot be used together.

To use ECHO, qualified beneficiaries must be enrolled in the Exceptional Family Member Program and register through ECHO case managers. For more information, visit: <http://www.tricare.mil/Plans/SpecialPrograms/ECHO.aspx>

## SECTION 10: ECHO HOME HEALTH CARE (EHC)

EHC provides medically-necessary skilled services to those ECHO beneficiaries who are homebound and generally require more than 28 hours per week of home health services or respite care. The Service member's PCM or attending physician will determine if the Service member is eligible for EHC services and will develop a plan of care which will be reviewed every 90 days or when there is a change in the Service member's condition.

A TRICARE-authorized home health agency may provide skilled nursing care from a registered nurse, or by a licensed or vocational nurse under direct supervision of a registered nurse; services provided by a home health aide under direct supervision of a registered nurse; physical therapy, occupational therapy, and speech-language pathology services; medical social services under the direction of a physician; teaching and training activities; and, medical supplies. For more information, visit: <http://www.tricare.mil/Plans/SpecialPrograms/ECHO/EHC.aspx>.

## SECTION 11: MY CAREER ADVANCEMENT ACCOUNT (MYCAA) SCHOLARSHIP

This career development and employment assistance program provides scholarship funding to military



spouses to pursue licenses, certificates, certifications, or Associate's Degrees necessary for gainful

employment in high-demand, high-growth, and portable career fields and occupations. Associate Degrees that are excluded include Associate's Degrees in General Studies, Liberal Arts, and Interdisciplinary Studies that do not have a concentration.

This program is available to spouses of active duty Service members in pay grades E1-E5, W1-W2, and O1-O2, including the spouses of activated Guard and Reserve members within those pay grades. Spouses of Guard and Reserve members must be able to start and complete their courses while their sponsor is on Title 10 orders (i.e., Active Duty orders).

Eligible spouses receive a scholarship of up to \$4,000 and must be able to finish their program of study within three years from the start date of the first course. For more information, visit: <https://aiportal.acc.af.mil/mycaa>.

## SECTION 12: SPOUSE EDUCATION AND CAREER OPPORTUNITIES (SECO)



SECO is a comprehensive program of assistance for military spouses, providing robust resources to assist them in achieving their career goals. SECO services are provided by certified,

Master's-level counselors who offer one-on-one career guidance at no charge.



The Military Spouse Employment Partnership (MSEP) is a component of the SECO program and helps military spouses by connecting them to employers who have committed to recruiting, hiring, promoting, and retaining military spouses in careers that fit the mobile military life. It also directly connects employers who are seeking to hire talented military spouses.

For more information, visit <https://msepjobs.militaryonesource.mil>.

To contact a SECO Counselor, call 1-800-342-9647 or visit Military OneSource at [www.militaryonesource.mil/seco](http://www.militaryonesource.mil/seco).



## SECTION 13: TRICARE BEHAVIORAL AND MENTAL HEALTH CARE BENEFITS FOR DEPENDENTS

TRICARE-eligible beneficiaries can receive mental and behavioral health care that is medically or psychologically necessary.

### Outpatient Care from a Psychiatrist / Psychologist:

You can schedule an appointment with a network psychiatrist or psychologist without a referral from your PCM. You are covered for the first eight outpatient mental health visits per fiscal year (October 1–September 30). After the first eight visits, your provider will need to get authorization from your regional TRICARE contractor if he or she deems it medically necessary. Please remember that you must visit a network provider. If you see a non-network provider without a referral, point-of-service fees will apply.

**Outpatient Care from a Counselor:** If seeking care from a mental health counselor, licensed professional counselor, or pastoral counselor, you must have a referral and the care must be supervised by a physician (even if these types of counselors are in the TRICARE network).

**Inpatient Care:** If you need inpatient care (hospitalization) for a mental or behavioral health condition, you must have a referral and prior authorization from your regional TRICARE contractor.

**Telemental Health Services:** Caregivers may especially benefit from TRICARE’s Telemental Health Services for behavioral health services including psychotherapy and medication management. If this program is available in your region, referral or authorization is not needed to set an online care appointment as long as the Telemental Health Care appointment is one of the first eight behavioral health sessions in a fiscal year.

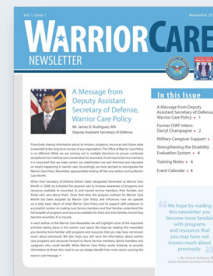
The same costs apply as for any other outpatient mental health appointment. Coverage and out-of-pocket costs may vary based on the program option you’re using. For more information about eligibility and access to these services, contact your regional TRICARE contractor and/or visit the TRICARE Mental Health Care Services website at: <http://tricare.mil/CoveredServices/Mental.aspx>.

## SECTION 14: TRICARE RESPITE CARE PROGRAM

This program offers short term care exclusively to active duty Service members, as well as Guard and Reserve members, who are injured in the line of duty, who have a serious injury and/or an injury that has resulted in or may result in a physical disability or an extraordinary physical or psychological condition. The program provides a “break” for primary caregivers who have been caring for the patient at home and assisting with activities of daily living.

Respite care benefits are limited to 40 hours each calendar week, no more than five days per calendar week, and no more than eight hours per calendar day. Service members do not incur any out-of-pocket expenses for these services and there is no benefit cap.

Respite care must be provided by a TRICARE-authorized Home Health Agency. The Service member’s case manager or other approving authorities may approve respite care when the care plan includes frequent primary caregiver interventions (e.g., more than two during the eight-hour period per day that the primary caregiver would normally be sleeping).



*The Warrior Care Newsletter focuses on providing advice and resources for addressing the physical, mental and emotional challenges our wounded, ill and/or injured Service members, their families, and military caregivers might face as they rebuild their lives together. Download here: <http://warriorcare.dodlive.mil/about/wcp-newsletter>*

# Chapter 4: DoD Pay and Allowances

There are various types of military pay. Basic pay is received by all Service members and is the main component of your salary. The other pays, often referred to as special and incentive pays, are for specific qualifications or events.

Allowances are the second most important element of military pay. Allowances are moneys provided for specific needs, such as food or housing. Monetary allowances are provided when the government does not provide for that specific need.

Contact your chain of command or your Service's administrative support section with any pay or allowance questions, as well as to determine your specific pay and allowance eligibility.

## SECTION 1: YOUR PAY WHILE RECOVERING

### Defense Finance and Accounting Service (DFAS)



DFAS provides finance and accounting services for the civilian and military members of the DoD. The DFAS myPay site allows users to manage pay information, leave and earning statements, and W-2s.

For further information, visit: <https://mypay.dfas.mil/mypay.aspx>.

In addition to your personal account, you now have the ability to create a Limited Access Account that may be given to others so that they can view your pay and tax statements without allowing them to create any pay changes. You may delete your designated person's Limited Access at any time.

To create the Limited Access Account, access the myPay Personal Settings page, where you will create a Limited Access Login ID and Password. Your designated person(s) will gain access by logging into myPay using the Login ID and Password that you create on your personal settings page.

### Pay and Allowance Continuation (PAC)

The PAC program allows for the continuation of any incentive pay, bonus, or similar benefits to include the travel incidentals of the temporary duty (TDY) per diem allowance for members serving in a combat operation, combat zone, or hostile fire area while exposed to a hostile fire event.

If you are hospitalized for treatment from a wound, illness, and/or injury you received in a combat operation, combat zone, hostile fire area, or from being exposed to a hostile fire event (regardless of location), you may continue to receive some of the pay and allowances (including any bonuses, Hardship Duty Pay-Location (HDP-L), Hostile Fire Pay (HFP), special and incentive pays, or similar benefits) that you were receiving when you were wounded, injured, and/or became ill.

Your PAC payment will continue until the following occurs:

- You reach one year after the date on which you are first hospitalized for the treatment of the qualifying event; it may be extended under extraordinary circumstances in six month increments by the Principal Deputy Under Secretary for Personnel and Readiness.
- You return for assignment to other than a medical or patient unit for duty.

- You are discharged, separated, or retired (including temporary disability retirement) from the Uniformed Services.

Combat Zone Tax Exclusion and Family Separation Pay is not included in PAC entitlements, and have separate eligibility requirements.

You should discuss your situation with your Wounded Warrior Recovery Care Program case manager representative (Army Pay Management Team or WWPMPT), or your chain of command to find out if you are eligible for PAC.

For more information on Military Pay visit:  
<http://militarypay.defense.gov/pay>.

---

### Basic Allowance for Subsistence (BAS)

BAS is meant to offset costs for your meals, but it is not intended to offset the costs of meals for your family members. Beginning on January 1, 2002, all enlisted members get full BAS, but pay for their meals (including those provided by the government). Each year BAS is adjusted based upon the increase of the price of food as measured by the U.S. Department of Agriculture (USDA) food cost index.

If you are hospitalized, you will continue to receive your BAS at the standard rate while you are an inpatient. When you become an outpatient, you will continue to receive BAS as long as you are not issued a meal card to eat in a military dining facility.

For more information, visit:  
<http://militarypay.defense.gov/Pay/Allowances/BAS.aspx>.

---

### Basic Allowance for Housing (BAH)

BAH provides housing compensation based on your location, pay grade, and whether you have dependents. For the Active Component, it is based on the zip code of your permanent duty station (PDS). For the Reserve Component, it is based on the zip code of your home of record (HOR). It is payable at a rate based on your assigned PDS when government quarters are not provided for you or your dependents, or when you are temporarily residing away from your PDS or deployed. You will continue receiving BAH throughout your medical treatment based on your dependency status and your PDS. It will not change or terminate while you are being

treated in an MTF unless you receive Permanent Change of Station (PCS) orders.

For more information, visit:  
<http://militarypay.defense.gov/PAY/Allowances/bah.aspx>.

---

### 180-Day Family Housing Extension

If you are occupying family housing and separate from active duty, you would normally be required to vacate family housing as soon as you separate. If you are separating due to a medical condition, you may be eligible for an extension that will allow you to remain in family housing for up to 180 days beyond your transition date. Housing extensions are made on a space-available basis. Call your installation office and ask for details.

---

### Family Separation Allowance (FSA)

If you have dependents and serve in an unaccompanied tour of duty, you may be entitled to an FSA of \$250 per month. FSA accrues from the day of departure from the home station and ends the day prior to arrival at the home station.

This allowance is in addition to any per diem or other entitlements you receive if you are away from your PDS for more than 30 days for TDY or on a temporary change of station (TCS). If you were receiving FSA while deployed and were then sent to a MTF in a location other than your PDS for Active Component or your HOR for Reserve Component, 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 or the day before you return to your permanent duty location.

For more information, visit:  
<http://militarypay.defense.gov/PAY/Allowances/fsa.aspx>.

---

### Hardship Duty Pay Location (HDP-L)

HDP-L is paid to you if you serve in designated hardship locations. These locations have living conditions that are well below the standard most members in the U.S. would generally experience. HDP-L recognizes arduous

living conditions, excessive physical hardship, and/or unhealthful conditions that exist in a location or assignment. This entitlement stops on the day you leave the hardship location, unless you are covered by PAC (see above for an explanation of PAC). You must serve for 30 days in a designated area to receive HDP-L, however PAC eligibility applies to HDP-L if you are evacuated during the first 30 days.

For more information, visit:

<http://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/HDP/>

---

### Hostile Fire Pay/Imminent Danger Pay (HFP/IDP)

HFP/IDP are special pays that compensate for physical danger. You can collect one or the other, but not both at the same time.

HFP is paid if you take hostile fire or are exposed to an explosion of a hostile mine.

IDP is paid if you are in a foreign area, designated by the Secretary of Defense, with a threat of physical harm or imminent danger because of civil insurrection, civil war, terrorism, or wartime conditions. This entitlement stops on the day you leave the designated location, unless you are covered by PAC (see above for an explanation of PAC).

For more information, visit:

[http://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/HFP\\_IDP/](http://militarypay.defense.gov/Pay/Special-and-Incentive-Pays/HFP_IDP/)

---

### Incapacitation Pay

A Reserve Component member who is unable to perform military duties, as determined by the Secretary of the Military Department concerned, due to an injury, illness, and/or disease incurred or aggravated in the line of duty is entitled to full pay and allowances, including all incentive and special pays if otherwise eligible.

Additionally, a Reserve Component member who is able to perform military duties and who is no longer on active duty orders is entitled to a portion of incapacitation pay, upon request, if he or she demonstrates a loss of earned income from non-military employment or self-employment as a result of an injury, illness, and/or disease incurred or aggravated in the line of duty. (**Note:** *Incapacitation Pay will not be offset by VA benefits received.*)

For more information, visit:

<http://www.dtic.mil/whs/directives/corres/pdf/124101p.pdf>.

---

### Special Compensation for Assistance with Activities of Daily Living (SCAADL)

SCAADL is an authorized compensation paid to eligible members of the Active or Reserve Component to offset the economic burden borne by a primary caregiver providing non-medical care, support, and assistance for the member. All primary caregivers, with the exception of the Service member's spouse, must be at least 18 years of age.

This special monthly compensation is paid to you if you have a permanent catastrophic injury and/or an illness incurred in the line of duty and need assistance from another person to perform the personal functions required in everyday living, and/or you require constant supervision to prevent harm to self or to others. In the absence of such caregiver assistance, you would require hospitalization, nursing home care, or other institutional care.

SCAADL payments are based upon the U.S. Department of Labor's Bureau of Labor Statistics wage rate for home health aides and are adjusted by the geographic area of residence/recovery and use a three-tier system based on the complexity of care, as determined by a DoD or VA physician.

Additional SCAADL information and guidance can be found at the following website: <http://warriorcare.dod-live.mil/benefits/caregiver-compensation>.

To calculate SCAADL compensation amounts, visit:

<http://militarypay.defense.gov/Calculators/SCAADLCalculator.aspx>.

---

### 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 arise 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 your pay during subsequent pay periods until the advanced amount is paid back. The finance office closest to where you are



located can help you with this request as well as your Service administrative section.

## SECTION 2: UNIFORMED SERVICES SAVINGS DEPOSIT PROGRAM (USSDP)

The USSDP, also commonly known as the Savings Deposit Plan, was established to provide members of the uniformed services who serve in a designated combat zone the opportunity to build their financial savings. Amounts up to \$10,000.00 may be deposited, earning 10% interest annually (applied quarterly at 2.5%). To participate in the program, you must be receiving HDP/IDP and be deployed for at least 30 consecutive days, or one day in each of three consecutive months.

If you are medically evacuated, you may withdraw that money from your USSDP account should you need the funds for immediate expenses. If you do not wish to withdraw right away, DFAS will automatically transfer the balance of your USSDP into your regular military pay 120 days after you leave the combat zone. Keep in mind that your USSDP 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.

Information on USSDP and withdrawal instructions can be found at: <http://militarypay.defense.gov/Benefits/SavingsDepositProgram.aspx>.

A withdrawal request form is located on the myPay website at <https://mypay.dfas.mil/mypay.aspx>.

For more information, contact the USSDP Help Line toll-free at 1-888-332-7411.

## SECTION 3: FEDERAL THRIFT SAVINGS PLAN (TSP)



The TSP is a Federal Government-sponsored retirement savings and investment plan which offers the same type of savings and tax benefits that many private corporations offer their employees under 401K plans. The retirement income that you receive from your TSP account will depend on how much you have contributed to your account during your working years and the earnings on those contributions.

If you have been participating in the TSP, you may leave your account intact even if you separate from active duty. You would still be able to manage your account investments, but you would not be able to make any future contributions. You may, however, transfer any pre-tax eligible rollover distribution (as determined by the Internal Revenue Service) into your TSP account after your discharge from the service.

You can choose to withdraw all or a portion of your account value, but you would have to pay taxes on the withdrawal, and you may be subject to an additional 10% tax penalty if you are under age 59-1/2. If you do not wish to leave your funds invested with the TSP, a better option for some than withdrawing your funds is to roll over your TSP account balance into an Individual Retirement Account (IRA) with any financial institution of your choosing. Also, if you become employed with an employer who offers a 401K, you may be able to transfer your account balance into your new 401K. Your customer service representative at your financial institution or your new employer will provide you the paperwork needed to do this. To learn more about your options with the TSP, including Roth contributions and non-taxable withdrawals, visit the TSP website at <https://www.tsp.gov/>.

For more information on the TSP, visit the official TSP website at <http://www.tsp.gov> and <http://militarypay.defense.gov/Benefits/ThriftSavingsPlan.aspx>.

## SECTION 4: TUITION ASSISTANCE (TA) PROGRAM

If you are thinking that the time is right to pursue off-duty education, you can get started at your installation's education office or your Service's virtual education center. Under the TA program, you may be eligible to receive up to \$4,500 per fiscal year (\$250 per semester hour or equivalent credit hour). The TA Program funds 100% of institutional charges for tuition, up to the amounts listed above, at the certificate, Associate's, Bachelor's, or Master's level. However, books and fees are not covered. TA payments are not authorized for courses leading to a lateral or lower-level degree that you might already have (i.e., a second Associate's or Bachelor's degree), and all TA is subject to Service-specific eligibility requirements. Active duty members may elect to use GI Bill "Top-Up" programs in addition to TA to cover costs that might exceed what TA will pay.

Rules for the use of TA differ for members of the Reserve Component.

For more information about Top-Up, visit:  
[http://www.benefits.va.gov/gibill/tuition\\_assistance.asp](http://www.benefits.va.gov/gibill/tuition_assistance.asp).

For more information, you should contact your Service's education counselor or visit your Service's website:

- **Army:**  
<https://www.goarmy.com/>
- **Navy:**  
<https://www.navycollege.navy.mil>
- **Marine Corps:**  
[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MF](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MF)
- **Air Force:**  
<https://www.my.af.mil/faf/FAF/fafHome.jsp>

## SECTION 5: TRAUMATIC SERVICE MEMBERS' GROUP LIFE INSURANCE (TSGLI) PROGRAM

If you have **Service Members' Group Life Insurance (SGLI)** you are automatically enrolled in the VA-administered TSGLI program which provides you with traumatic injury protection. Information on SGLI and TSGLI can be found at: <http://militarypay.defense.gov/Benefits/ServiceMembersGroupLifeInsurance.aspx>.

TSGLI provides for payment up to \$100,000 to you if you incur a qualifying loss as the result of a traumatic injury (on or off duty). TSGLI payments are designed to help you and your family with financial burdens associated with recovering from a severe injury (such as travel, temporary housing, and/or the loss of income). Payments range from \$25,000 to \$100,000 in increments of \$25,000. You are not required to be separated or retired from active duty to receive it. TSGLI payments are a one-time, tax-free, lump sum payment per traumatic injury; it is not ongoing income replacement. The amount you would receive depends on your injury.

Qualifying injuries and payment amounts are listed in the TSGLI Schedule of Losses, which you can find on the VA website at: [http://www.benefits.va.gov/INSURANCE/tsgli\\_schedule\\_Schedule.asp](http://www.benefits.va.gov/INSURANCE/tsgli_schedule_Schedule.asp).

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



If you feel that you qualify for TSGLI, you can obtain a TSGLI claim form by visiting: <http://benefits.va.gov/insurance/tsgli.asp> or contacting the TSGLI point of contact for your Service:

- **Army:** 1-800-237-1336 (Option 2)
- **Navy:** 1-800-368-3202
- **Marine Corps:** 1-877-216-0825
- **Air Force:** 1-210-565-3505
- **National Guard:** 1-800-237-1336 (Option 2)
- **Air National Guard:** 1-240-612-9072
- **Air Force Reserve:** 1-800-525-0102, Ext 227
- **Coast Guard:** 1-703-872-6638

See Section 3 of Chapter 10 (VA Benefits) for additional information on SGLI and TSGLI, as well as **Veterans' Group Life Insurance (VGLI)**.

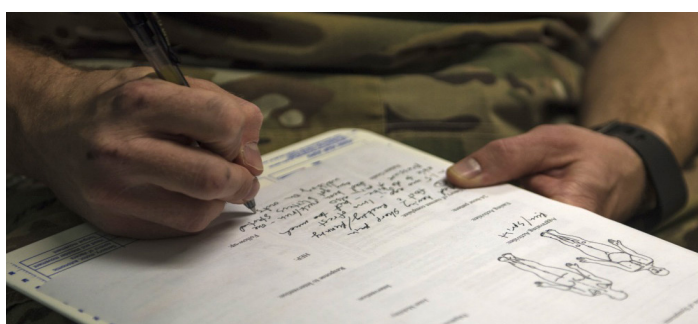
## **SECTION 6: EXCESS LEAVE OR PERMISSIVE TEMPORARY DUTY (PTDY)**

Your eligibility for excess leave or PTDY is dependent on the conditions under which you leave active duty. If you are leaving voluntarily, you are not eligible for excess leave or PTDY. Retirees are also ineligible for excess leave but are eligible for PTDY (20 days for retirees stationed within the continental U.S. and 30 days for retirees stationed outside the continental U.S.) for the purpose of job/house hunting and other relocation-related activities. If you are leaving active duty under involuntary conditions, you may also be eligible for excess leave or PTDY and should check with your personnel office for details. Excess leave and PTDY require approval by your commander.

## **SECTION 7: COMMISSARY AND EXCHANGE BENEFITS**

Congress extended Commissary and Exchange access privileges for Service members who are involuntarily separated from active duty during the period beginning on October 1, 2007, and ending on December 31, 2018, so that you can continue to use commissary and exchange stores for a two-year period beginning on the date of the involuntary separation, in the same manner as a member on active duty. DoD Instruction 1330.17, published June 18, 2014, references Title 10, U.S.C., Section 1146 to permit this access. For more information regarding the Defense Commissary System visit: <https://www.commissaries.com>.

# Chapter 5: Disability Evaluation



This chapter summarizes the Integrated Disability Evaluation System (IDES) process, a joint DoD/VA process; the Legacy Disability Evaluation System (LDES) process, a DoD-only evaluation process; and, discusses circumstances where a Service member may not be eligible for a disability evaluation referral.

## SECTION 1: THE INTEGRATED DISABILITY EVALUATION SYSTEM

DoD and VA work together to make disability evaluation seamless, fast and fair with the Integrated Disability Evaluation System (IDES). DoD uses the IDES to determine your fitness for duty. If you are found unfit for duty, the IDES gives you both your DoD disability rating and a proposed VA disability rating before you leave the service. The proposed VA rating informs you of the approximate amount of compensation and benefits you will receive from the VA.

**NOTE:** Veterans Benefits Administration (VBA) provides the proposed disability rating separate from the Veterans Health Administration (VHA) that provides actual health care.

The military assigns a disability rating(s) to the conditions the military determined to be unfitting and

compensable. The combined rating for these unfitting conditions, in general, determines whether the Service member is separated or retired for disability.

Each Military Department has established its own procedures under public law and DoD guidelines for administering the IDES.

In the IDES, you simultaneously complete the integrated processes of both DoD and VA, using one set of medical examinations to determine fitness for duty as well as level of disability. While there are some differences between the Services, all have the same general steps:

- **Medical Evaluation Board (MEB):** Documents medical status and duty limitations of Service members referred for disability evaluation. Determines whether you have a medical condition(s) that prevents you from reasonably performing the duties of your office, grade, rank, or rating, (meets Service-specific retention standards).
- **Physical Evaluation Board (PEB):** Determines whether or not you're fit for continued military service. If determined unfit, it also determines your eligibility for and/or your level of disability benefits.
- **Service member Counseling:** Informs you about the disability process, possible outcomes, and the significance and consequences of the determinations being made, as well as associated rights, benefits, and entitlements.
- **Final Disposition:** Finalize the findings and recommendation of the PEB by a person designated by the Service Secretary.

Although all the Services have the same abovementioned general steps, each Service uses a slightly different method to determine how you will enter the IDES.



Examples:

1. The **Army** uses a physical profile system that measures a Soldier's physical limitations in six areas using a scale between 1 (fully healthy) to 4 (severely limited). If you receive a permanent level 3 (P3) but meet medical retention standards, the doctor is required to recommend evaluation by the Military Occupational Specialty (MOS) Administrative Retention Review (MAR2). If you receive a permanent level 3 (P3) or 4 (P4) in any area and no longer meet Army Retention Standards, the doctor is required to refer you into the IDES.
2. The **Air Force** evaluates you for retention in your Air Force specialty; and, if your condition is limiting, your medical treatment provider will designate an assignment limitation code and periodically reevaluate you. If the condition is not expected to improve within 12 months (or if improvement ability is unknown by a reviewing physician) and the condition is stable, you will be referred into the IDES.
3. The **Navy and Marine Corps** process begins when a Service member's optimum medical care has been reached or when a Service member's physician determines that, even with further treatment, he or she is unable to return to duty. In consultation with the Service member's commander and on approval by the Medical Evaluation Board (MEB) convening authority, a military medical care provider refers a Service member to the IDES.

Additionally, because of unique missions and job classifications, Service retention standards can vary. It's recommended that you talk with your chain of command and your doctors to find out how the IDES process begins for your Service.

### Step 1: The Referral and Claim Development Process



Every Service member's case is different; therefore, a doctor will wait to refer you into the IDES until he or she sees how you respond to treatment and rehabilitation therapy. When the course of further recovery is relatively predictable or within one year

of diagnosis, whichever is sooner, medical authorities will refer you into the IDES. In the referral, the doctor will identify the condition(s) that they believe to be potentially unfitting for your continued service.

When you are referred into the IDES, the MTF administrative staff will assign a **Physical Evaluation Board Liaison Officer (PEBLO)** to manage your case as you progress through the process. The PEBLO will counsel you on the process, explaining the sequence of events that will occur, and tell you what your responsibilities are while in the IDES. The PEBLO will work with you to gather all of your medical records, including records of any treatment you may have received from a civilian doctor. After necessary documents are obtained, the PEBLO will refer your case to a local **VA Military Services Coordinator (MSC)**.

The MSC will review your medical records with you and help you identify any potentially disabling conditions that occurred during or were aggravated by your military service. Working together, you will complete the VA/DoD Joint Disability Evaluation Board Claim form, noting all conditions that may be eligible for a VA disability rating, not just those that the referring physician identified as potentially unfitting for continued service. Once complete, the MSC will request the appropriate medical examinations to evaluate all of your conditions, which the VA Veterans Benefits Administration (VBA) will provide either by a VA provider or a contract provider.

The MSC will provide your PEBLO with a copy of the examination request. When you are scheduled for your appointments, your PEBLO will brief both you and your chain of command on the timeline. At this point, your medical examinations are your appointed place of duty for the given day and time.

### Step 2: The Medical Examination and Medical Evaluation Board (MEB) Process



Your examinations may be performed by a VA or VA-contracted doctor. The results will be used to help determine whether you meet Service-specific medical retention standards. Every effort will be made to conduct the examinations at a location close to your duty station (or your home if you are a Reserve Component (RC) member). When your examinations are

complete, the doctor makes the results available to the VA MSC, who in turn provides them to your PEBLO.

Once your examination results are received, your PEBLO will coordinate with administrative staff at your MTF to convene a MEB. The PEBLO will build a case file of information containing:

1. Your medical records
2. A narrative summary (NARSUM) of your medical condition(s)
3. Results from tests and medical examinations performed related to your condition(s)
4. Letters from your chain of command describing how the injury or illness impacts your ability to perform your duties
5. Other information that the MEB may require

The MEB will review this information and determine whether you meet your Service's medical retention standards. While each Service has individual rules, generally, the MEB is made up of medical care professionals. In cases involving mental health conditions, the MEB also includes a mental health care provider.

When the MEB reviews your case, they are responsible for answering the question, "Do you meet Service medical retention standards?"

- If the MEB determines you meet the standards, you will be returned to full duty in your current job.
- If you do not meet medical retention standards, you will be referred to a PEB. This action is based on the MEB report, which identifies the medical condition(s) that do not meet retention standards.

The MEB does not determine your fitness for duty or level of disability. You can request and receive an impartial physician review of the medical evidence presented in the NARSUM or medical board findings. You may also present a rebuttal to the results of the MEB.

### Step 3: The Physical Evaluation Board (PEB)



The PEB determines the fitness of Service members with medical conditions to perform their military duties. Also, for members determined unfit because of

duty-related impairments, it determines their eligibility for disability benefits.

Once convened, the PEB will first meet informally to review your case and will not require you to attend. This is called the **Informal PEB (IPEB)**. Using the MEB report developed during the MEB process, the IPEB will review the following:

1. The MEB report recommendation (to include any rebuttal/Service response, and impartial medical review if provided to the MEB)
2. Your medical records
3. The NARSUM
4. Letters from your commander
5. Other information that the PEB may require

If the IPEB determines that none of your conditions prevent you from performing your required military duties, they will find you fit and you will be returned to duty. However, if the IPEB determines one or more of your medical conditions make you unfit for continued service, they will forward your case to the **VA Disability Rating Activity Site (DRAS)** and request that the DRAS develop a proposed disability rating for each of your referred and claimed conditions. The IPEB will receive the proposed rating from the DRAS and use the disability percentage for each of your referred (not claimed) conditions to establish a DoD disability rating. The IPEB will then determine your disposition in one of the following categories: separation with or without benefits, or medical retirement (permanent or temporary).

The PEBLO will notify you of the IPEB findings. At this point, if you were found "unfit," you must choose between accepting or appealing the IPEB determination (i.e., requesting a **formal PEB (FPEB)**). Government legal counsel is available to consult (in person, by telephone, or other means) with you regarding your rights and elections (choices) following receipt of the decision from the IPEB. You may also retain private counsel, at your own expense, or obtain assistance from a VA-accredited service organization representative (see Appendix G).

If you appeal the IPEB recommendation and request an FPEB, you will be allowed to appear before the board to discuss your case with the board members and ask them to reconsider the IPEB's decision. You can also provide them additional information related to your condition(s) which you deem important to your appeal.

Additionally, you have a right to be represented by legal counsel at the FPEB and have witnesses testify on your behalf. Members found fit by the PEB cannot later be separated by their Service based on their suitability for continued military service for the same medical condition(s).

DoD issuances list minimum requirements for the membership of a PEB, but leaves the exact determination of who will sit on the board up to the Military Department. The IPEB will be comprised of at least two military personnel at field grade or civilian equivalent or higher. The FPEB must be comprised of at least three members and generally the Services have opted for a three-person PEB, with a mix of military and civilian members. Normally, the president of the PEB is a Colonel (Army, Marine Corps, and Air Force), Navy Captain, or civilian equivalent, and the other board members include a field-grade personnel officer and a senior medical officer. This ensures that your board has the representation and expertise of a line officer, senior medical representation, and personnel policy knowledge.

#### Step 4: PEB Disposition Findings



When the PEB provides its determination of your case, there are several possible outcomes. The determinations available from the PEB are:

##### 1. Fit; Return to Duty

You will be returned to duty if your conditions are not considered severe enough to prevent you from performing your required military duties and/or don't impose unreasonable requirements on your Service to manage your medical condition or to protect you from yourself or others. No disability benefits would be paid while you continue to serve, but you may be eligible for VA disability benefits after you leave the military.

##### 2. Unfit

- Unfit; **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 an RC Service 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 to include being separated administratively for disability that is the result of misconduct or willful negligence.

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 could also be separated without benefits. There are some special rules for this situation. Service members ordered to active duty for more than 30 days are presumed to have entered their current period of military service in sound condition unless the disability was noted on their entrance physical or unless clear and unmistakable evidence demonstrates that the disability existed before the Service member entered their current period of active duty. However, once a member on active duty obtains a career total of eight years of active service, any unfitting pre-existing condition is deemed in the line of duty. Medical conditions incurred in line of duty during prior service are not considered pre-existing conditions unless an intervening event between periods of active duty or duty status is the cause of unfitness for that medical condition.

Your legal counsel can help you understand the rules for separation without disability benefits.

- Unfit; **Separate with Severance Pay:** If one or more of your conditions is considered "unfitting" for continued service, but the combined disability rating of all your unfitting conditions is less than 30% and you have less than 20 years of service you may be separated from active duty. Additionally, you may be awarded severance pay based on your time in service and the highest grade served. Disability severance pay is a one-time lump sum payment. The amount equals two months of basic pay for each year of service which includes active service and inactive duty points, but the total service years cannot exceed 19 years. Additionally, the minimum number of years required for computation purposes is six years for a disability incurred in the line of duty in a combat zone, or three years in the case of any other member.
- Unfit; **Permanent Retirement:** If your unfitting condition(s) resulted in a combined disability rating of 30% or higher or you have 20 years of service as computed under Section 1208 of Title

10 U.S.C. (i.e., combination of active duty and RC equivalent active duty), and your unfitting condition(s) is/are considered stable (meaning your disability rating is unlikely to change within five years), you will be permanently retired for disability. This provides you with disability retirement pay, access to TRICARE, commissary and exchange privileges for you and your eligible dependents, and all other benefits of regular military retirement. If you have more than 20 years of service and your combined disability rating is 0%-20%, you will be allowed to retire with all regular retirement benefits.

- **Unfit; Transfer to the Temporary Disability Retirement List (TDRL):** The TDRL allows each Service to ensure your 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 reevaluated to see if your condition has stabilized and if you can return to active duty or active RC status if you are RC. Benefits while on the TDRL are the same as those for Service members who are permanently retired for disability. If, while on TDRL, the Service determines that your condition is stable and that you are fit for duty, your Service will offer you the opportunity to return to duty. If your condition stabilizes but you are not able to return to duty, you will be retired, if eligible, or separated, as applicable.

Your local finance office or the DFAS Wounded Warrior Pay Management Team will help you calculate the amount of retired pay you will receive.

---

### Step 5: Understanding Disability Ratings and Benefits

If the PEB finds you unfit based on one or more of your conditions, they will use the VA proposed rating(s) to assign disability percentages to the unfitting condition(s) determined to be compensable (meaning in line of duty or service-connected). The DoD combined percentage rating for the unfitting compensable condition(s) determines what type of separation you receive (if you have less than 20 years of credible service), and, subsequently, the types of benefits you are eligible to receive from DoD.

Some Service members are confused because the VA's rating can be higher than that from DoD. It is important to remember that VA ratings address all referred and claimed service-connected conditions. Thus, a condition that DoD does not consider unfitting, but VA recognizes as a service-connected disability, will be included in the VA disability rating.

---

### Step 6: Your Right to Appeal the PEB Decision

If you are not satisfied with the PEB determination, as previously mentioned in Section 3 of this chapter, you have the right to appeal the decision. Your PEBLO can inform you of your options. If you are not successful with your appeal and are still separated or retired, you may petition your Service's Board for Correction of Military (or Navy) Records. To learn more about your Service's Correction Board, visit the website for your service below:

- **Army:** Army Board for Correction of Military Records (ABCMR)  
<http://arba.army.pentagon.mil>
- **Navy and Marine Corps:** Board for the Correction of Naval Records (BCNR):  
<http://www.donhq.navy.mil/bcncr/bcncr.htm>
- **Air Force:** Air Force Board for Correction of Military Records (AFBCMR):  
<http://www.afpc.af.mil/board-for-correction-of-military-records>

## SECTION 2: LEGACY DISABILITY EVALUATION SYSTEM (LDES)

Based on your unique Service circumstances, on a case-by-case basis, you could be directed to process through the LDES. Additionally, on a case-by-case basis, you can request the LDES. If you request the LDES, you must acknowledge, in writing, that you had the opportunity to consult with legal counsel regarding the procedural differences between the LDES and the IDES.

The LDES consists of a MEB, a PEB, an appellate review, counseling, and final disposition. The LDES process begins when the DoD physician refers you into the DES. After referral, the Military Department completes a MEB and an IPEB.



You also have the right to request or, if found unfit, demand a FPEB. If granted, you can appear before the FPEB in person; through a designated representative; via videoconference; or, by any other means as determined by the Secretary of the Military Department concerned. You may also submit a written appeal of the FPEB decision to your Military Department Secretarial authority.

You will be provided a minimum of 10 calendar days to prepare in advance of your hearing before the FPEB. This period can be extended upon request, in writing, to the PEB.

Absent difficult circumstances, appeals of the decision of an FPEB will be submitted to the Secretary of the Military Department concerned within 10 calendar days of you being notified of the FPEB decision. The assigned government legal counsel, or your personal legal counsel, may request additional time in accordance with Military Department regulations and procedures.

The appellate review authority will review your case, if requested. They have the authority to change the decisions made by the FPEB. Following final disposition of your case, you may also submit an appeal of the FPEB decision to your respective Service's board for correction of military records.

After discharge, as a Veteran, you can apply for VA disability compensation.

The PEBLO will provide you counseling regarding the LDES process, including an explanation of the benefits and entitlements related to acceptance of the LDES process. The PEBLO will also explain that the Military Department will provide medical care and continuum of recovery under any selection of options.

### **SECTION 3: NOT-ELIGIBLE FOR DES REFERRAL**

You can be separated from your Service for a medical defect, circumstance, or condition that interferes with your performance of duty without being referred to the DES because there is no service aggravation and the cause of your separation is not VA compensable. There are a few other reasons that will prevent referral to the DES, to include:

- Pending an approved, unsuspended punitive discharge or dismissal, except as provided by Service regulations.
- Pending separation under provisions that may result in a characterization of service of under other than honorable conditions, except as provided by Service regulations.
- Not physically present or accounted for (i.e., absent without leave, or AWOL).
- Disability results from intentional misconduct or willful neglect or was incurred during a period of unauthorized absence or excess leave.

# Chapter 6:

# DoD Disability Compensation

If you receive a disposition finding of Separate with Severance Pay, Transfer to the TDRL, or Permanent Retirement, you will receive compensation from DoD. You may also qualify for disability compensation from the VA. Ensure you contact your local finance or personnel office, or the WWPMPT member at your location, to get details about your particular situation.

## SECTION 1: DISABILITY SEVERANCE PAY

If you receive disability severance pay, you are not being medically retired. Disability severance pay is a one-time lump sum payment. The amount equals two months of basic pay for each year of service which includes active service and inactive duty points, but the total service years cannot exceed 19 years. Additionally, the minimum number of years required for computation purposes is six years for a disability incurred in the line of duty in a combat zone, or three years in the case of any other member.

**Note:** *The criteria of combat-related operations does not require the disability to be incurred in combat. In general, the criteria are the same as to be awarded combat-related Special Compensation (minus award of the Purple Heart).*

So, if you are separated after only two years of service, you will receive credit for three years of service when calculating your severance pay 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.

**Reference:** 10 USC 1212(d)(1), 26 USC 104, 38 CFR 3.700(a)(3), 2015 Military Pay Chart as found at the Defense Finance and Accounting Service web site: [www.DFAS.mil](http://www.DFAS.mil)

If you are separating with severance pay but also qualify for VA disability compensation for the same disability(ies), then the VA will withhold disability compensation for those disability(ies) until the net severance pay has been recouped. If the VA has granted you a service connection for both severance and non-severance-pay disabilities, then the VA disability compensation will be paid for the non-severance-pay disability(ies). If you incur a disability in the line of duty in a combat zone or during performance of duty in combat-related operations, there will be no recoupment of your disability severance pay. Severance pay received for a disability determined to be combat related under Section 104 of Title 26, United States Code is not subject to federal taxation. Severance pay received for a disability incurred in a combat zone is taxable unless the circumstance of incurrence meets the criteria of Section 104 of Title 26, United States Code. VA compensation is not subject to federal taxation.

## SECTION 2: TEMPORARY DISABILITY RETIREMENT LIST (TDRL)

If the Secretary of the Military Department concerned determines that a member is unfit to perform the duties of his or her office, grade, rank, or rating because of physical disability that would qualify for disability retirement, except that the member's disability is not determined to be stable, then the member may be placed on the TDRL. A member on the TDRL shall be given a physical examination at least once every 18 months to determine whether there has been a change in the disability, for which the member was temporarily retired. The maximum period a member may be carried on the TDRL is five years after the date the member's name was placed on the TDRL.

The Secretary of the Military Department concerned (or designee) may make a final determination as to the member's disability after a periodic physical examination and shall make a final determination no later than the expiration of the five year period from the date the member's name was placed on the TDRL. If, at the time of that determination, the physical disability for which the member's name was carried on the TDRL still exists, then it shall be considered to be of a permanent nature and stable. The Secretary concerned shall make a final determination that a member on the TDRL is either fit for duty or unfit for duty. A qualified member found fit for duty may be returned to active duty, appointed, reappointed, enlisted or reenlisted in a Reserve Component, transferred to the inactive reserve. If the member declines these options and is otherwise eligible, then the member may be retired or discharged without disability. A qualified member found unfit for duty shall be either separated with disability severance or retired, as appropriate.

Your compensation under TDRL is determined using one of two methods.

---

### First Method:

Your retired pay is based on your combined disability percentage, but it can never be less than 50% of your "retired pay base". There are two categories:

- If you entered service before September 8, 1980, your retired pay base is the monthly basic pay of the grade or rank in which you were serving when placed on the TDRL, or the highest temporary grade or rank in which you served satisfactorily, or to which you were entitled, on the date before retirement or placement on the TDRL, whichever is higher.
- If you entered service after September 7, 1980, your retired pay base is the average of the highest 36 months of basic pay received. (See *DoD Financial Management Regulation 7000.14R, Volume 7B, Chapter 3, Paragraph 030101*)

In this first method, your disability retirement pay can never be more than 75% of your retired pay base, so a combined rating of 80%-100% will result in retirement compensation equal to 75% of your retired pay base.

Below is the breakdown of disability rating to retirement percentage:

- 30% – 40% disability rating = 50% of retired pay base
- 50% – 70% disability rating = that percentage of retired pay base
- 80% – 100% disability rating = 75% of retired pay base

---

### Second Method:

Your retirement is based on your time in service. Under this formula, your compensation would be determined by taking 2.5% multiplied by your total number of years and full months of service to come up with the percentage of retired pay.

$[2.5\%] \times [\text{years and full months of service}] = \text{that percentage of retired pay base (including amounts exceeding 75\% of retired pay base for those with more than 30 years of service)}$

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

While on the TDRL you will receive a physical exam every 18 months to see whether your condition has changed or stabilized. These examinations will determine whether you remain on TDRL, return to duty, are discharged with or without severance pay, or are moved to or retired, as appropriate.. There are three paths that could be taken:

- If you are determined to be fit for duty, you will have the choice of returning to duty or being discharged without severance pay. At this time, your TDRL payments will stop.
- If your condition has stabilized and you are still unfit for duty with a disability rating between 0% - 20%, you will be discharged with severance pay as previously discussed.
- If your condition has stabilized and your disability is rated at 30% or higher, you will be transferred to or retired, as appropriate.

You can only be in a TDRL status for a maximum 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 retired, as appropriate.

### SECTION 3: PERMANENT DISABILITY RETIREMENT

If your disability is found to be permanent and is rated at 30% or greater, or you have 20 or more years of service, you will be retired.

Your retired pay will be computed based on whichever method is more beneficial for you.

- Your disability percentage, referred to as Method A.
- Your years of active service, referred to as Method B.

A member who retired or became eligible to retire due to a physical disability, either on permanent disability retirement or TDRL, on or before January 7, 2011, may not have a service gross multiplier in excess of 75%. A member who first becomes eligible to retire or retires for a physical disability on or after January 8, 2011, shall not have their service gross multiplier reduced if it is in excess of 75%.

**Permanent disability retirement based on 20 years of service is computed differently than the years of service to qualify for eligibility for regular retirement. In general, the 20 years is the sum of active service (active duty days) and RC equivalent active duty for the Service member's membership and Inactive Duty Training Points. In summary, a total of 7200 points consisting of active duty, membership, and Inactive Duty Training results in permanent disability retirement for unfit members rated less than 30 percent. Further, RA members with previous RC service get to count their former RC service.**

### SECTION 4: CONCURRENT RETIREMENT AND DISABILITY PAY (CRDP) AND COMBAT-RELATED SPECIAL COMPENSATION (CRSC)

If you are medically retired, your DoD disability retired pay may be reduced (withheld or waived) by the amount of VA disability compensation you are awarded. However, to compensate for the reduction, the CRDP and CRSC programs were enacted by legislation to replace all or a portion that is waived.

#### Concurrent Retirement and Disability Pay (CRDP):

Payment of CRDP replaces some, or all of retired pay waived for receipt of VA disability compensation. The result is full receipt of retired pay and VA disability compensation, with the exception of CRDP based on disability retired pay, which is subject to an offset based on the difference between disability retired pay and longevity retired pay.

To be eligible for CRDP:

- You must have a VA disability rating of at least 50%
- You must have 20 years of service or Temporary Early Retirement Authority (TERA)
- You must be in receipt of or be eligible to receive longevity retired pay or disability retired pay

You do not need to apply for CRDP; DFAS obtains information from the VA and pays it monthly as part of your retired pay.

Contact the appropriate service organization listed below for additional information. (Reference: 10 USC 1414, with change noted in the 2008 NDAA section 642)

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

To be eligible for CRSC:

- You must have a disability that is compensable by the VA



- Your disability is considered combat-related by the service department. Combat-related disabilities include wounds, illnesses, and/or injuries that were:
  - o awarded the Purple Heart
  - o incurred as a direct result of armed conflict
  - o incurred while engaged in hazardous service
  - o incurred in the performance of duty under conditions simulating war
  - o incurred through an instrumentality of war

The computation method to determine payment is based on the combined evaluation of all combat-related disabilities, the amount of VA disability compensation payable based on that combined evaluation, and retired pay based on longevity. So, if you are in receipt of disability retired pay, the maximum CRSC payment cannot exceed retired pay based on longevity. CRSC is a tax-free entitlement paid separately from retired pay, and is not subject to the Former Spouse Protection Act (FSPA). (Reference: 10 USC 1413a)

You cannot receive both CRDP and CRSC at the same time. The two benefits will be calculated and compared annually by DFAS, and the greater of the two will automatically be paid to the member. However, if a member's personal circumstances make it more advantageous to take the lower amount, the member may choose to do so during an annual 'Open Season' from December through January.

If eligible for the Open Season, you will receive a letter from DFAS detailing the benefits of each entitlement. Along with the letter, you'll receive an Open Season Election Form, which allows you to choose the type of payment you wish to receive.

You might base your decision on the difference in monetary value, or on the affect each entitlement will have on your taxable income.

The following describes the CRSC process:

- You must apply to your military branch of service.
- You must enclose evidence to show how your disability was incurred in a combat-related situation (i.e., incurred as a direct result of armed conflict; as a result of hazardous service; in the performance of duty under conditions simulating war (training); or through an instrumentality of war).

If you are approved for CRSC, your military branch of service will send an award letter to you and a copy to DFAS. After DFAS receives the approved award letter, payment will be initiated within approximately 30 days. Retroactive payments will generally be issued within 30 days of receiving the first monthly payment.

Applications should be submitted to the following addresses:

#### **Army**

U.S. Army Human Resources Command  
ATTN: AHRC-PDR-C (CRSC), Dept. 420  
1600 Spearhead Division Avenue  
Fort Knox, KY  
40122-5402  
Website: <https://www.hrc.army.mil/TAGD/CRSC>

#### **Air Force**

CRSC Program Office  
HQ AFPC/DPSDC  
550 C Street West, Suite 6  
Joint Base San Antonio - Randolph, TX  
78150-4708  
Website: <http://www.afpc.af.mil/Combat-Related-Special-Compensation>

#### **Navy and Marine Corps**

Secretary of the Navy Council of Review Boards  
Attn: Combat-Related Special Compensation Board  
720 Kennon Street SE, Suite 309  
Washington Navy Yard, Washington, DC  
20374-5023  
Phone: 1-877-366-2772  
Website: [www.public.navy.mil/asnmra/corb/crscb](http://www.public.navy.mil/asnmra/corb/crscb)

#### **Coast Guard**

Commander (CG-PSC-PSD-de)  
Personnel Service Center  
U.S. Coast Guard Stop 7200  
2703 Martin Luther King Jr Ave SE  
Washington, DC  
20593-7200  
Website: <http://www.uscg.mil/ppc/ras/CRDP-CRSC-News.asp>

# Chapter 7:

## Social Security Benefits

### SECTION 1: DISABILITY BENEFITS FOR YOU

You are probably aware that many disability 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 disability benefits if your health prevents you from working.

The Social Security Administration provides expedited processing of disability claims filed by Veterans who have a VA Compensation rating of 100% Permanent & Total (P&T).

**Note:** *Receiving a 100% P&T rating does not necessarily mean you will be eligible for Social Security Disability. Social Security considers a person disabled under Social Security rules if he or she has a medically determinable physical or mental impairment (or combination of impairments):*

- that prevents him or her from doing any substantial gainful activity (SGA), and
- has lasted or is expected to last for a continuous period of at least 12 months, or is expected to result in death.

For more information on expedited processing of Veteran's 100% disability claims, visit: <https://www.ssa.gov/pubs/EN-05-10565.pdf>

Being on active duty or getting military pay does not automatically prevent you from receiving Social Security disability benefits. You should still apply for Social Security if you think you are disabled. If you are receiving treatment at an 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.

**Note:** *The actual work activity is the controlling factor, not the amount of pay you receive or your military status.*

If you were injured on or after October 1, 2001 while on active duty, regardless of where your injuries occurred, you are eligible for expedited processing of your disability claim from the SSA.

The SSA pays disability benefits through two programs:

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

To receive SSDI benefits, you or your family have to be considered “insured” by the SSA. This means you have worked long enough, which varies depending on your age, and paid enough Social Security taxes to qualify.

Eligibility for SSI has nothing to do with your earnings history; it is entirely dependent on your financial need based upon your income (and part of your spouse's income, if you are married) and assets, as well as your ability to work.

For more information about Social Security's disability programs that you may be eligible for, visit: <https://www.ssa.gov/people/veterans/>.

### How to 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 at an MTF or civilian medical facility.



To apply for benefits, as well as to learn about what documentation you will need to apply, visit: <https://www.ssa.gov/people/veterans/>. You can also schedule an appointment at the nearest Social Security Office by calling 1-800-772-1213 (TTY: 1-800-325-0778).

---

### How Social Security Decides to Pay Claims

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 and/or other facilities (e.g., clinical psychologists, hospitals, clinics, etc.) where you receive treatment 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.

---

### What You Can Do to Expedite the Process

You can expedite the review process by being prepared for your interview. It also helps to have information about your work history and contact information for physicians and other providers/facilities who have treated you. After you file a claim, it is uniquely identified as a military Service member claim and is expedited through all phases of processing (if disabled on or after October 1, 2001 while on active duty). Disability claims filed online are also expedited.

**Note:** *You can prevent delays in the review process 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.*

---

### Termination of Benefits

If you receive SSDI benefits and SSA finds that you no longer meet the requirements for disability due either to work at the SGA level, or medical improvement, SSA determines that your disability “ceased”.

- If SSA finds that your disability ceased due to work at the SGA level, their decision is effective in the month shown by the evidence.
- If SSA finds that your disability ceased due to medical improvement, their decision is effective in the month shown by the evidence, or the month they give you written notice, if later.

In either case, SSA pays SSDI benefits for the cessation month and the following two months. They call these three months the “grace period”.

## SECTION 2: SOCIAL SECURITY BENEFITS FOR YOUR FAMILY

If you qualify for Social Security disability payments, certain members of your family may qualify for benefits based on your employment history. Information on family member benefits can be found at: <https://www.ssa.gov/people/veterans/>.

Eligibility requirements include:

- 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 (not college)
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22
- Your spouse, if he or she is 62 years or older

For more information, visit: [www.socialsecurity.gov](http://www.socialsecurity.gov).



# Chapter 8: The Survivor Benefit Plan (SBP)



If you are transferred to either the TDRL or retired, as appropriate, and receive disability retirement pay, or if you retire with at least 20 years of service, or under a Temporary Early Retirement Authority, you will have the opportunity to participate in a

life-insurance type of program called the Survivor Benefit Plan (SBP). If you wish to have an annuity based on your retired pay passed on to your surviving spouse, eligible children, or someone else, you can do so by participating in SBP.

While on active duty, you are already covered by SBP at no cost. After you retire, your participation becomes voluntary. SBP is highly subsidized by the Federal Government, but it is not free. You must pay a premium out of each monthly retirement check. SBP doesn't pay a lump-sum death benefit like typical life insurance; it pays a monthly, cost-of-living-adjusted income to your survivors (referred to as an "SBP annuity").

**Note:** *The great majority of retirees take maximum advantage of this program.*

A complete description of the SBP program is too extensive for this handbook – and, detailed information is located at the DFAS Website: <http://www.dfas.mil/retiredmilitary/provide/sbp.html>.

Below is a summary of the key points.

---

## Making Your SBP Election

Shortly before you retire, you must submit *DD Form 2656, "Data for Payment of Retired Personnel,"* to the DFAS-Cleveland Center (DFAS-CL) and must make an

SBP election. You will designate the amount of your retired pay you wish to protect with SBP, and you will name your beneficiary(ies); or, you may decline to participate.

Although participating in SBP is voluntary, if you are married or have a child, you will be automatically enrolled in SBP at the maximum level for all eligible dependents (spouse and children) unless you decline SBP or choose a reduced level of coverage. If you are married and want to decline SBP or participate at a reduced level, you must do so in writing before your date of retirement with your spouse's written and notarized agreement. Once made, your SBP election should be viewed as permanent, but you may have options to change it later if the status of your dependents changes. You also have the option to terminate your election between the 24th and 36th month after you retire.

**Note:** *If you decline to enroll in SBP, or if you terminate after you retire, you will never have the option to enroll again.*

If you are not married or have no dependent children when you retire, you may choose to enroll in SBP in the future. You have one year from the date of marriage or the date you acquire children to enroll.

---

## Choosing Your "Base Amount"

Your SBP election is not an all-or-nothing decision; you have many levels of participation from which you can choose. When you enroll in SBP, you will select a figure called a "base amount". Monthly income payments to your beneficiary(ies) are always 55% of your base amount. You can choose a base amount of as little as \$300 or as much as your full retired pay.

---

## Choosing Your Beneficiary

There are several categories of beneficiaries from which you can choose:

- Spouse-Only
- Child-Only
- Spouse-and-Child
- Former Spouse-Only
- Former Spouse-and-Child
- Insurable Interest

Details on these beneficiary categories can be found at Appendix E and at the following website: <http://www.dfas.mil/retiredmilitary/provide/sbp/coverage.html>

---

## SBP Premiums

SBP premiums are paid in the form of a reduction in your retired pay. They are therefore exempt from taxation. You pay premiums only when you have an eligible beneficiary. Except for 'Spouse' or 'Former Spouse' elections, premiums are calculated differently for each category of beneficiary.

The DoD Office of the Actuary hosts an SBP premium calculator on their website (<http://actuary.defense.gov>), which is very useful at determining how much your premium payments will be across the different coverage levels.

---

## Costs

The SBP cost depends on the category and level of coverage you choose. While incurring no cost on active service, in retirement, a monthly deduction is taken from your retired pay for your SBP coverage. The cost is normally no more than 6.5% of your gross retired pay for spouse only coverage, unless you choose insurable interest coverage. Review the coverage levels below.

---

## Coverage Levels

There are three types of coverage:

- *Full:* If you elect full coverage, the cost of SBP coverage will be based on your full gross retired pay. For example, if you receive \$1,000 of retired pay each month, and elect full SBP coverage, your monthly cost to cover your spouse under the plan will be \$65 each month.

- *Reduced:* You can elect a lower level of SBP coverage. For example, if you receive \$1,000 of retired pay each month, you can elect to have your coverage based only on \$700 of your pay. In this case, DFAS would calculate 6.5% of \$700, and the monthly cost to cover a spouse under SBP would be \$45.50. The minimum level of coverage required is \$300.00.
- *Automatic:* If you submit an invalid election at retirement, or none at all, one will be started automatically. The cost of automatic coverage when an SBP election is not submitted will be based on full spouse SBP coverage and the coverage will be for the dependents at retirement, spouse and or child.

---

## Advantages and Disadvantages of SBP

### Advantages

- You will leave a guaranteed income to your beneficiary(ies) – and, beneficiaries can receive 55% of the retiree's elected amount of coverage.
- SBP benefits are inflation indexed – and SBP coverage will not be canceled or revoked due to any illness you may have or your age.
- You or your spouse's age or health will never be considered a liability and never impact the cost of the program.
- The receipt of survivor benefits will not be affected by Social Security benefits.
- SBP annuity is protected against inflation, increasing each December with a Cost of Living Adjustment (COLA) based on the Consumer Price Index (CPI).
- You can pay for SBP benefits with a pre-tax payroll deduction.
- The SBP Paid-up Provision allows for premium deductions to stop after 360 payments and you're at least 70 years of age, but full coverage is maintained for life for your spouse.

### Disadvantages

- *Cost:* In retirement, a monthly deduction is taken from your pay to pay for your SBP coverage. This can be as much as, but no more than, 6.5% of your gross retired pay for spouse only coverage.

- You might consider the relationship between the cost of the program and its benefits. To earn an even return on your investment, your beneficiary typically must receive payment for seven months for every five years you pay SBP premiums.
- Once you enroll, changing your election is difficult.

More information can be found at: <http://www.dfas.mil/retiredmilitary/provide/sbp/advantages.html>

---

### Terminating Coverage

If you enroll in SBP, as previously mentioned, you will have the option to terminate your election between the 24th and 36th month after you retire. You won't be able to make any changes to your election during this period – only to terminate it – so make sure you and your spouse give careful consideration to your election before you make it.

You may also terminate an insurable interest election at any time. If you terminate, you will never be able to re-enroll, regardless of any changes in your dependency status and you will not receive a refund of premiums already paid.

---

### SBP for Reservists and National Guardsmen

SBP for Reserve and Guard members works similarly to SBP for Regular members and disabled retirees. All of the previously discussed beneficiary options and eligibility criteria are the same, but there are some key differences in premiums and annuity values. The program for Reserve and Guard members is called the "Reserve Component Survivor Benefit Plan (RCSBP)". It becomes operative only after a member has served a total of 20 qualifying years as a Reservist or National Guardsman. Before then, while serving on periods of active duty, regular SBP, as previously described, would be in effect, just as it would be for anyone else on active duty.

*For comprehensive information on the **Survivor Benefit Plan (SBP)**, **Reserve Component Survivor Benefit Plan (RC-SBP)**, and **Retired Serviceman's Family Protection Plan (RSFPP)**:*

*Visit <http://www.dfas.mil/retiredmilitary/provide/sbp.html>*

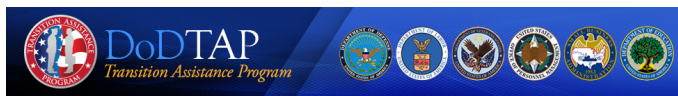


*Call 1-800-321-1080 (Monday-Friday, 8 a.m. to 5 p.m. ET)*

# Chapter 9: Reintegration Into Civilian Life

If you are separated from the military or medically retired from the military, you will want to rejoin the civilian workforce and be a productive member of your society. This chapter will discuss the **DoD Transition Assistance Program (TAP)**, as well as multiple government agencies' programs that provide you with resources and services available to assist you in a successful transition.

## SECTION 1: TRANSITION ASSISTANCE PROGRAM (TAP)



The TAP serves as the cornerstone for your transition. It helps you bridge your military skills and experience with your post-military goals – and, provides you with the skills, tools, information, and training to ensure you are prepared for your next phase in life and for pursuing your career goals.

Service members, including Reserve and Guard members separating after 180 days of continuous Title 10 active duty, are required to participate in the mandatory components of TAP (listed below). Through the standardized TAP curriculum, you will conduct activities that demonstrate your achievement of Career Readiness Standards. These activities include completing a Military Occupational Code crosswalk to compare military-related technical and occupational skills and the knowledge, skills, and abilities needed in the civilian workforce; receiving financial planning training and developing a 12-month post-separation budget; and, developing an Individual Transition Plan that is tailored with supporting documents and reviewed by a transition staff member. Before leaving the military, your achievement of these Career Readiness Standards

will be verified by your commander or commander's designee during a process called Capstone.

The mandatory components of TAP include:

- Pre-Separation Counseling
- DOL Employment Workshop (DOLEW)
- VA Benefits Briefings I & II
- Capstone

**REMEMBER:** *The time to start career planning is when you arrive at your first permanent duty station and career preparation should continue throughout your entire military lifecycle.*

### Pre-Separation Counseling

Your transition begins with pre-separation counseling, which occurs no later than 90 days before separation, but could be completed as early as 12-24 months before separation. The process includes completion of the "Pre-Separation Counseling Checklist," which provides an overview of the programs and services available during your transition. You will complete an *Individual Transition Plan* that helps you determine the actions needed to achieve your post-transition career goals. You will also receive counseling on a range of topics, including education and training, employment, financial management, healthcare, insurance, resiliency and wellbeing, relocation, and housing.

### Department of Labor Employment Workshops (DOLEW)

The DOLEW is a three-day workshop that covers the fundamentals of a successful career transition. It will



help you evaluate how your military education, training, and experience transfer to civilian career requirements. The workshop will help you prepare résumés, cover letters, and job applications as well as build interviewing skills. The DOLEW promotes mastery of four core competences:

- Developing and executing a job search plan
- Planning for success in a civilian work environment
- Creating résumés, cover letters, and other self-marketing materials
- Engaging in successful interviews and networking conversations

The DOLEW informs you about the services available at its nearly 2,500 American Job Centers nationwide and provides you a Participant Guidebook, which can be downloaded at [www.dol.gov/vets/programs/tap/](http://www.dol.gov/vets/programs/tap/).

---

## Veterans Benefits Briefings I & II

Veterans Benefits Briefings I & II provide you with information on available Veterans benefits and services. Upon completion, you will know how to apply for and make informed decisions about Veterans health, education, home loan guaranty, insurance, and disability benefits as well as vocational rehabilitation and employment (VR&E) program benefits. (*See Section 4 of this Chapter for more information on VR&E.*)

Caregivers and family members are encouraged to attend these briefings. Service members who are hospitalized, convalescing, or receiving outpatient treatment for a disability and who are unable to attend sessions should advise their transition office. Attendees will also be instructed on how to connect with VA staff for further assistance.

More information on the briefings can be found at: <http://www.benefits.va.gov/tap/>.

---

## Capstone

The commander or commander's designee will verify that you have met Career Readiness Standards and have a viable Individual Transition Plan. If it is determined during the Capstone process that you require or desire follow-on assistance, you will receive a "warm handover" to an appropriate helping partner agency such as the VA or the DoL.

---






## Additional Training Tracks

The TAP curriculum also includes additional two-day training tracks to prepare you to succeed with your post-transition goals. These tracks are:

- **Accessing Higher Education** – The Accessing Higher Education track is for those pursuing higher education. It assists Service members in identifying the education requirements that support their personal goals. This track focuses on topics such as how to achieve academic success, how to research and compare institutions, and how to finance higher education. After completing the Accessing Higher Education Track, Service members will be prepared to complete an application to an accredited institution, schedule a session with a counselor from an academic institution, or meet individually with education counselors, as needed.
- **Career Technical Training** – The Career Technical Training Track, conducted by the VA, addresses such topics as establishing career goals, identifying civilian occupations, researching credentialing and vocational training programs, and making a plan for pursuing a chosen career path. Upon completion, participants will have a written plan for pursuing their career, and will be prepared to submit an application to a technical training institute/school/program and schedule a session with a program counselor.
- **The Entrepreneurship Track** – Service members pursuing self-employment in the private or non-profit sectors will receive information related to the benefits and challenges of entrepreneurship and the steps required for business ownership through the SBA "Boots to Business" Entrepreneurship Track. Once Service members have completed the Entrepreneurship Track, they will have developed the initial components of a business feasibility plan. Additionally, they will be given the opportunity to enroll in an optional eight-week online entrepreneurship course, which helps them complete a business plan and connects them with a successful business mentor to assist Service members with the business start-up process.

## Resources

Additionally, the entire curriculum is located online at [jko.jten.mil](http://jko.jten.mil). For more information about TAP, visit: [www.dodtap.mil](http://www.dodtap.mil) and/or your Service-specific Transition Assistance Office.

Service-specific Transition Assistance Offices	
 <b>Army</b>	<b>Soldier for Life - Transition Assistance Program</b> <a href="https://www.sfl-tap.army.mil/">https://www.sfl-tap.army.mil/</a>
 <b>Navy</b>	<b>Navy Transition Goals, Plans, Success (Transition GPS)</b> <a href="http://www.cnmc.navy.mil/ffr/family_readiness/fleet_and_family_support_program/transition_assistance.html">http://www.cnmc.navy.mil/ffr/family_readiness/fleet_and_family_support_program/transition_assistance.html</a>
 <b>Air Force</b>	<b>Air Force Personnel Center</b> <a href="http://www.afpc.af.mil/Transition-Assistance-Program">http://www.afpc.af.mil/Transition-Assistance-Program</a>
 <b>Marine Corps</b>	<b>Transition Readiness Program</b> <a href="http://www.usmc-mccs.org/index.cfm/services/career/transition-readiness/">http://www.usmc-mccs.org/index.cfm/services/career/transition-readiness/</a>
 <b>Coast Guard</b>	<b>Office of Work-Life Programs - Transition Assistance Program (TAP)</b> <a href="http://www.uscg.mil/worklife/transition_assistance.asp">http://www.uscg.mil/worklife/transition_assistance.asp</a>

**Your Service's transition office can provide additional employment assistance and resources that will vary by location, but often include:**

- Individual counseling and assistance
- Job fairs
- Job search libraries
- Access to job listings
- Assistance in preparing resumes and cover letters
- Assistance in preparing for interviews
- Dress for success
- Federal hiring process / preparing a Federal resume
- Networking

## SECTION 2: TRICARE TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM (TAMP)

This program provides 180 days of transitional health care benefits under the TRICARE family of health plans to help certain uniformed Services members and their families transition to civilian life. You and your eligible family members may be covered for health benefits under TAMP if you, the sponsor, are:

- Involuntarily separating from active duty under honorable conditions
- A National Guard or Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation
- Separating from active duty following involuntary retention (stop-loss) in support of a contingency operation
- Separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation

- Receiving a sole survivorship discharge
- Separating from active duty and agree to become a member of the Selected Reserve of the Ready Reserve of the Reserve Component

However, Service members should check with their Service personnel departments to see if they qualify, as TAMP eligibility is determined by the Services and documented in DEERS. For more information, visit: <http://www.tricare.mil/tamp>.

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. For more information, visit the TRICARE website at: [http://www.tricare.mil/Plans/SpecialPrograms.aspx?sc\\_database=web](http://www.tricare.mil/Plans/SpecialPrograms.aspx?sc_database=web).

If you were enrolled in a Prime program during your active duty period and reside in a Prime or Prime Overseas location during TAMP, you must enroll or reenroll at the beginning of your TAMP period to continue Prime.

### SECTION 3: DOD OPERATION WARFIGHTER (OWF)



OWF is a DoD internship program that matches qualified wounded, ill, and/or injured Service members with non-funded Federal internships in order for them to gain valuable work experience during their recovery and rehabilitation. This process assists with

the Service members' reintegration to duty, or transition into the civilian work environment where they are able to employ their newly acquired skills in a non-military work setting. Additionally, OWF enables Federal employers to better familiarize themselves with the skill sets and challenges of wounded, ill, and/or injured Service members as well as benefit from the considerable talent and dedication of these individuals.

If you are a wounded, ill, and/or injured Service member looking for an opportunity like this or are a Transition Coordinator and know of a wounded, ill, and/or injured Service member who would benefit from OWF, please contact us at [OSD.OWF@mail.mil](mailto:OSD.OWF@mail.mil) or contact your OWF Regional Coordinator today.

If eligible, one of the 10 OWF Regional Coordinators will work with you to explore your potential career interests, build your resume, and provide you with opportunities

for additional training, experience, and networking. The internship opportunities will positively impact your rehabilitation and reintegration.

For those of you that return to duty, OWF gives you the training and experience that will benefit you as you continue to serve in the military.

For more information on OWF, visit <http://warriorcare.dodlive.mil/wounded-warrior-resources/operation-warfighter/>.

## SECTION 4: EDUCATION AND CAREER COUNSELING, CHAPTER 36 SERVICES

### Department of Veterans Affairs (VA)

If you are a transitioning Service member or Veteran with service-connected disabilities and require assistance to prepare for, find, and keep suitable employment, you may be eligible for vocational assistance from VA's Vocational Rehabilitation and Employment (VR&E) program. The employment-oriented program provides comprehensive services leading to employment or assistance for individuals to live more independently. Service may include employment assistance, short and long-term training, and purchase of required supplies and equipment.

#### To be eligible to apply for VR&E benefits, you must be a:

##### Service member:

- And expect to receive an honorable discharge
- Obtain a VA memorandum rating of 20% or more
- Obtain a Proposed Disability Evaluation Service (DES) rating
- Obtain a referral to a PEB through the IDES

##### Veteran and have:

- An honorable or other than dishonorable discharge
- A VA service-connected disability rating of 10% or more or a VA memorandum rating of 20%

In addition to the discharge and disability requirements, you are also eligible if you are enrolled in the **DoD Employment and Education Initiative (E2I)**.

### Education & Employment Initiative



The E2I is a collaborative effort, led by the DoD with support from Federal agencies and non-Federal entities, to assist wounded, ill, and injured Service members improve their career readiness by identifying skills and abilities to help facilitate transition to a productive and successful post-military service future. For more information, please visit: <http://warriorcare.dodlive.mil/wounded-warrior-resources/e2i/>.

The mission of VR&E is to help you, having a service-connected disability, prepare for and find suitable employment. If you are entitled to benefits but have disabilities so severe you cannot immediately consider work as a viable option, VR&E offers services to improve your ability to live as independently as possible. A Vocational Rehabilitation Counselor (VRC) will determine your entitlement to the program and if an employment handicap exists that creates barriers to employment.

### Services and benefits that may be provided by VR&E include:

- Comprehensive vocational evaluation to determine abilities, skills, and interests
- 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
- Non-Paid Work Experience (NPWE) and On-the-Job (OTJ) Training, apprenticeships, and internships
- Post-secondary training at a college, vocational, technical, or business school
- Supportive vocational rehabilitation services, including case management, counseling, and medical 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.

In general, you must use all VR&E services within 12 years from the following dates, whichever is later:

- The date you separated from active military service, or
- The date VA officially notified you that you have a qualifying service-connected disability rating.



To be determined entitled to VR&E benefits, you must apply and be a:

#### Service member:

- Determined by VR&E to be in need of rehabilitative services because of an employment handicap, or
- Awaiting discharge because of a medical condition resulting from a serious injury or illness that occurred in the line of duty. Under the National Defense Authorization Act (NDAA) of 2008, entitlement is automatically established. This provision will expire in December 2016.

#### Veteran:

- Determined by VR&E to be in need of rehabilitative services because of an employment handicap.
- If you have a VA service-connected disability rating of 10%, or if you have passed your 12-year basic period of eligibility, VR&E must determine that you have a serious employment handicap to meet the entitlement criteria.

For more information on the program, visit the VR&E page: [www.vba.va.gov/bln/vre](http://www.vba.va.gov/bln/vre).



## Department of Education (ED)

The Rehabilitation Services Administration (RSA) funded **Vocational Rehabilitation (VR) and Support-ed Employment (SE) centers** operate in many states. ED funds state VR and SE centers that are available to anyone with a disability that impacts his/her employment. These 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. For more information, visit their website: <https://rsa.ed.gov/>.

## State Vocational Rehabilitation Programs

State VR programs work with Veterans with non-service-connected disabilities who are not eligible for vocational rehabilitation services through the VA. You can find your State VR and SE agency on the Job Accommodation Network site at: [www.askjan.org](http://www.askjan.org), or call 1-800-526-7234 (TTY: 1-877-781-9403).

## SECTION 5: EMPLOYMENT PROGRAMS OF OTHER GOVERNMENT AGENCIES

### Veterans Employment Center (VEC)

The VEC is the Federal Government's single authoritative Internet source for connecting transitioning Service members, Veterans, and their families to meaningful career opportunities. There are various tools on the VEC to assist with your job search, including:

- **Military Skills Translator:** This tool helps Veterans translate military occupational codes into their civilian skill equivalents.
- **Veterans Job Bank (VJB):** The VJB allows you to search over 1.7 million jobs from the private sector, as well as jobs in federal, state, and local governments.
- **Employer Commitments:** You can view a list of hundreds of employers and organizations that have made a commitment to hire or train Veterans and their families, and link directly to their site to get more information, start the conversation, and apply for jobs.
- **Other Resources:** The VEC provides informational resources designed to help you find and take advantage of special government and partner programs.

Visit the VEC website ([www.vets.gov](http://www.vets.gov)) for more information – and, visit [www.veterans.gov](http://www.veterans.gov) to access personalized employment services nationwide.

### Military Spouse Employment Partnership (MSEP)



Military spouses may face barriers to employment related to their mobile military lifestyle, including frequent relocations and extended periods of family separation due to deployments. The MSEP was created to address these unique challenges.

The MSEP Portal, available at <https://msepjobs.militaryonesource.mil>, connects military spouses to employers seeking currently sought after job skills. On the MSEP Portal:

- Partner companies post jobs ranging from entry-level to executive management / leadership
- Partner companies can find spouse talent directly through a search of the portal
- Partner companies represent sectors ranging from Fortune 500 companies, to small businesses, to non-profits, to federal government/DoD, to the academic and health care sectors.

### My Next Move for Veterans



MyNextMove is a web-based interactive tool for new job seekers, students, and other career explorers to learn more about their career options. Users can:

- Explore over 900 different careers and see important information including skills, tasks, salaries, and employment outlook
- Look at related apprenticeships and training, and search actual job openings
- Find careers through a keyword search by browsing industries or through the O\*NET Interest Profiler (*a tool that offers customized career suggestions based on a person's interests and level of education and work experience*)

For more information, visit MyNextMove website at <http://www.mynextmove.org/>.

---

## State Department of Labor

Visit [www.veterans.gov](http://www.veterans.gov) to access personalized employment services nationwide. **Disabled Veterans Outreach Program (DVOP) specialists** offer intensive services to meet the employment needs of disabled Veterans and other eligible Veterans, especially those who are economically or educationally disadvantaged (e.g., homeless Veterans and Veterans with barriers to employment). Services are also provided to transitioning Service members (and their family or other caregivers) who are wounded, ill, and/or injured and receiving treatment in MTFs and/or wounded warrior programs.

For more information, visit: <http://www.benefits.gov/benefits/benefit-details/106>.

Additionally, information on the Americans with Disability Act (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](http://www.dol.gov/dol/topic/disability).

---

## American Job Centers (AJC)



AJC provide no-cost services across the nation and are

integrated with State Workforce Agencies and local communities. The centers, many which are staffed with DVOP Specialists, help facilitate Veteran hiring with large employers, as well as local small and medium sized businesses. You should connect with your local AJC, or the one in the community in which you intend to move, as the staff will be able to provide valuable employment, training, and education information specific to the local community, as well as assist in transition planning and facilitate rapid employment. Veterans receive priority of service and recently separated Veterans are entitled to six months of intensive services through the DoL's Gold Card Program (<http://www.dol.gov/vets/goldcard.html>).

*Spouse-specific support:* A military spouse who is unable to continue employment due to the Service member's permanent change of military station or who loses employment as a result of the spouse's discharge from the military may be classified as a dislocated worker. Under this classification, a spouse may be eligible for training and education opportunities through their local AJC ADA National Network Center. For more information, call 1-800-949-4232 or visit their website at: [www.adata.org](http://www.adata.org).

AJC employment services include:

- Job readiness assessment, including interviews and testing
- Development of an Individual Development Plan (IDP)
- Career guidance through group or individual counseling
- Military occupational skills translation
- Labor market review and occupational decisions
- Referral to job banks, job portals, and job openings
- Referral to employers and registered apprenticeship sponsors
- Referral to funded training opportunities
- Monthly follow-up by an assigned case manager for up to six months

Find your local AJC at [www.veterans.gov](http://www.veterans.gov) or at [www.servicelocator.org](http://www.servicelocator.org). Additionally, to find a job, go to [www.veterans.gov](http://www.veterans.gov) or [www.vets.gov](http://www.vets.gov).

---

## Office of Personnel Management (OPM), Federal Employment of People with Disabilities



This is the Federal Government's centralized website with information on Federal disability hiring programs and resources for Federal employees with disabilities, and provides information on the 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 and to select an agency to see its specialized programs for people with disabilities, please visit: [www.dol.gov/odep/pubs/misc/advance.htm](http://www.dol.gov/odep/pubs/misc/advance.htm).

### *Veterans Preference Information*

Disabled Veterans, who served on active duty during specified time periods or specific campaigns, are entitled to preference over others in hiring for virtually all Federal Government jobs.

For more information about how Veterans preference works, visit the OPM site at: [www.fedshirevets.gov/job/vetpref/index.aspx](http://www.fedshirevets.gov/job/vetpref/index.aspx).

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).

## SECTION 6: SEPARATING FROM THE MILITARY

If you have recently separated from the military you may file for VA health care benefits by completing **VHA Form 10-10EZ** at your nearest local VA medical center or by completing the form online at: <https://www.1010ez.med.va.gov>.

Combat Veterans who were discharged or released from active service on or after January 28, 2003 are now eligible to enroll in the VA health care system for five years from the date of discharge or release. For more information on combat eligibility, please visit the VA website at: [http://www.va.gov/healthbenefits/resources/publications/IB10-438\\_combat\\_veteran\\_eligibility.pdf](http://www.va.gov/healthbenefits/resources/publications/IB10-438_combat_veteran_eligibility.pdf).

Each VA Medical Center has a Transition and Care Management (TCM) team that specializes in assisting transitioning Service members and new Veterans with establishing VA healthcare and ensuring coordinated care, benefits, and services. Some military installations also have VA health care staff and VA Liaisons for Healthcare onsite to assist you with the transition to VA health care prior to separation. Your TCM team or VA Liaison can be found on the VA website at: <http://www.oefoif.va.gov/caremanagement.asp> or <http://www.oefoif.va.gov/valiaisons.asp>.

## SECTION 7: VET CENTER PROGRAM

The VA reaches out to returning combat Veterans through its Vet Center program. They have initiated an aggressive outreach campaign to welcome home and educate returning Service members at military demobilization and Guard and Reserve sites. Vet Centers provide readjustment counseling and outreach services to all Veterans who served in a combat zone at no cost. Vet Centers also provide military sexual trauma counseling and referral to all Veterans who experienced sexual assault or sexual harassment during military service.

**Note:** Service in a combat zone is not required.

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 and group counseling
- Marital and family counseling
- Bereavement counseling
- Medical referrals
- Assistance in applying for VA benefits
- Employment counseling
- Guidance and referral to community resources
- Alcohol/drug assessments
- Military sexual trauma (MST) counseling and referral
- Outreach and community education

Additionally, Active Duty Service members can also seek counseling at VET Centers for MST.

Visit their website at <http://www.vetcenter.va.gov/>.

## SECTION 8: EDUCATION BENEFITS

Most education benefits for Veterans are provided by the VA, although there are numerous other education programs for Veterans sponsored by state and Federal Government agencies.

### VA Education Benefits



The GI Bill was signed into law by President Franklin D. Roosevelt on June 22, 1944. It was under this program that home loans and educational assistance were first provided to American Veterans returning home after World War II. Since then, it has undergone a number of changes to continue providing education benefits to our Veterans.

In 1984, Congressman "Sonny" Montgomery introduced legislation that revamped Veterans education benefits, and that revamped program became known as the Montgomery GI Bill (MGIB). The MBIG has undergone a number of modifications over the years to extend benefits to Veterans who served both before and after it

was enacted. A major revision was enacted in 2008 that extends even greater benefits to Veterans who have served their country since 9/11. It has become known as the “Post-9/11 GI Bill”.

Effective on August 1, 2009, this bill has no contribution requirement (like the MGIB). The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days.

To be eligible:

- Must have been honorably discharged from the Armed Forces; or
- Released from active duty with service characterized as honorable and placed on the retired list, temporary or permanent disability retired lists, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
- Released from active duty with service characterized as honorable for further service in a Reserve component; or
- Continue to serve on active duty
- National Guard (Title 32) and Reserve Service members who meet the aforementioned active duty requirements.

Approved training includes:

- Graduate and undergraduate degrees
- Vocational and technical training
- On-the-job training
- Flight training
- Correspondence training
- Licensing and national testing programs
- Entrepreneurship training
- Tutorial assistance.

**Note:** All training programs must be approved for GI Bill benefits.

Generally, the number of months of entitlement you can receive is 36 months, and you have 15 years following your release from active duty to use your benefits.

For more information, call the GI Bill Hotline at 1-888-GIBILL-1 (1-888-442-4551), or visit [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

The Post 9-11 GI Bill will pay eligible individuals:

- Full tuition & fees directly to the school for all public school in-state students. For those attending private or foreign schools, tuition & fees are capped at the national maximum rate. A number of educational institutions whose tuition and fees exceed maximum in-state rates participate in the “Yellow Ribbon Program” with the VA and agree to lesser rates.

To learn more about the Yellow Ribbon Program, visit the VA website at this new address: [http://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp).

- A monthly housing allowance based on the BAH for an E-5 with dependents at the location of the school
- An annual books & supplies stipend of up to \$1,000
- A one-time rural benefit payment for eligible individuals
- A modified living stipend to students who are enrolled in distance learning (on-line) education programs

If you are attending school at less than half time you will not receive the housing allowance. If you are on active duty, you will not receive the housing allowance, but will receive a books & supplies stipend.

*Transferring Post-9/11 GI Bill Eligibility to Your Dependents*

One of the provisions of the Post-9/11 GI Bill allows certain Service members to transfer their entitlement to their spouses or dependent children. Approval is made on a case-by-case basis by DoD based upon the following criteria:

- You must have at least six years of service in the Armed Forces on the date of approval and agree to serve four additional years in the Armed Forces from the date of election; or
- You have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval, are precluded by policy or statute from committing to four additional years, and you agree to serve for the maximum amount of time allowed by such policy or statute



## Fry Scholarship

The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) provides Post-9/11 GI Bill benefits to the children and surviving spouses of Service members who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.

If you are eligible for both Fry Scholarship and Dependents' Educational Assistance (DEA), you will be required to make an election between the two programs when you apply. Generally, dependents are not eligible to receive both DEA and the Fry Scholarship based on the same event (like a Service member dying in the line of duty) unless he or she is a child whose parent died prior to August 1, 2011. A child of a parent who died prior to August 1, 2011 may still be eligible for both benefits but he/she may only use one program at a time (not concurrently) and combined benefits are capped at a total of 81 months of full-time training.

*More information on the Fry Scholarship and the DEA can be found at:*

[http://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp)

## Montgomery GI Bill – Active Duty (MGIB)

The MGIB program provides up to 36 months of education benefits. Benefits may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. This program is also commonly known as Chapter 30.

The MGIB may be available to you if you:

- Signed up for the program when you first entered active duty sometime after June 30, 1985 and agreed to pay \$100 a month for your first 12 months.
- Served continuously on active duty for three years (or two years if that was the term of your first enlistment), or two years if you entered the Selected Reserve within a year of leaving active duty and subsequently served four years in the Selected Reserve.
- Received an honorable discharge and have a high school diploma or GED, or, in some cases, 12 hours of college credit.

## 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 and 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.)
- Complete your initial active duty for training (IADT.)
- Meet the requirement to receive a high school diploma or equivalent certificate before completing IADT – but, 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.

The VA will pay you a monthly benefit based on the type of training. If you are attending school, your payment is based on your training time (i.e., full time or half time).

Your unit will provide you a notice of Basic Eligibility, and code your eligibility into the DoD personnel system so that VA may verify your eligibility.

## U.S. Department of Education Financial Aid Programs

**Federal Student Aid** | PROUD SPONSOR of the AMERICAN MIND®  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Federal Student Aid, an office of the U.S. Department of Education, provides more than \$150 billion each year in financial aid that help millions of students manage the cost of education. There are three categories of federal student aid: grants, work-study, and loans.

Eligibility for federal student aid (FSA) is based on financial need along with several other factors. The financial aid administrator at the college or career school you plan to attend can help you determine your eligibility. For eligibility requirements visit <https://studentaid.ed.gov/sa/eligibility#basic-criteria>.

You may be eligible for FSA even if you are receiving benefits under the MGIB or the Post-9/11 GI Bill.

To apply for FSA, complete the FAFSA® online at [fafsa.gov](http://fafsa.gov). You can find details on the application process at: [StudentAid.gov/fafsa](http://StudentAid.gov/fafsa) or [fafsa.ed.gov](http://fafsa.ed.gov). You should also

create an FSA ID, a username and password, which allows you to sign your application electronically, speeding up the application process. You can get additional information and create your FSA ID at: [StudentAid.gov/fsaid](https://studentaid.gov/fsaid).

Federal Student Aid provides a 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. Visit the website at <https://fafsa.ed.gov> for more information.

---

### Re-Enrollment Support for Service Members

Service members who were enrolled in post-secondary education programs before being called into service may also have certain rights if they return to their previous institutions. Under certain circumstances, schools offering Federal Student Aid are required to readmit Service members and Reservists who were temporarily unable to attend class or had to suspend their studies due to service requirements. Schools must readmit these individuals under the same academic status as the students had when they last attended the institution.

---

### Department of Education (ED) – Veterans Upward Bound (VUB) Program



U.S. Department of Education

The VUB program is a free ED 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

To be eligible for VUB you must:

- Be a Veteran with 181 or more days of active duty service and separated under conditions other than dishonorable;
- Meet the criteria for low income according to guidelines published annually by the ED, and/or a first-generation potential college graduate;
- 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>.

---

### Troops to Teachers (TTT)



TTT is a funded U.S. DoD program, overseen by the ED, that helps eligible military personnel begin a new career as teachers in public schools where their skills, knowledge, and experience are most needed. The TTT program helps recruit quality teachers for schools that serve students from low-income families throughout America, and 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.

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 can be found on the TTT website at [www.proudtoserveagain.com](http://www.proudtoserveagain.com).

An Internet Referral System has been established to enable participants to search for job vacancies 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 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. 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.

### *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 Bachelor’s degree, but who 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. Service members 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.

## **State Vocational Rehabilitation (VR) and Supported Employment (SE) Programs Funded by Department of Education**

The VR and SE programs are designed for people with significant disabilities to empower you to train for and find work that matches your strengths, abilities, capabilities, and interests. You will receive an assessment and be listed on a prioritized list (order of selection) with others seeking VR and SE services. If you are eligible, among other things, you will develop an “Individual Plan for Employment”.

VR services include, but are not limited to, the following:

- An assessment for 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
- 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 while an individual is receiving VR services
- Rehabilitation technology services and devices
- Supported employment services
- Job placement services

For more information, visit: <https://rsa.ed.gov/>.

## **SECTION 9: UNEMPLOYMENT COMPENSATION FOR FORMER SERVICE MEMBERS**

You may qualify for unemployment compensation if you are unable to find a new job right away. Under United States Code, Title 5, Section 8521 of Title 5, United States Code, a former Service member is eligible to receive unemployment compensation if released from active duty under honorable conditions.

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. Retirees will almost certainly receive a lesser amount, or no amount, since retirement pay usually offsets (reduces) the amount of unemployment compensation they may be eligible to receive.

The **Local Veterans Employment Representative (LVER)** at your state employment office can assist you with applying for unemployment compensation. You will need to take your DD 214, your social security card, and your civilian and military job history or resume.

## SECTION 10: UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

You may have the right to return to the job you held before you were deployed. Under the 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.

USERRA requires that you be reemployed in the job that you would have attained had you 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 exceptions to the five-year limit, including initial enlistments lasting more than five years, periodic Guard and Reserve training duty, and involuntary active duty extensions and recalls, especially during a time of national emergency.

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, including training or retraining to enable you refresh or upgrade your skills to reemployment. 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.

### State-Specific Rights:

Some states have state-specific reemployment rights laws that provide further protections for you. These programs can provide support throughout the entire process of preparing you for employment, finding a position that is right for you, and ensuring that you receive proper assistance in performing your duties.

### USERRA and ADA

For in-depth information regarding USERRA and the ADA, visit: [http://www.eeoc.gov/eeoc/publications/ada\\_veterans\\_employers.cfm](http://www.eeoc.gov/eeoc/publications/ada_veterans_employers.cfm).

For comprehensive information on USERRA, visit: <http://www.dol.gov/vets/programs/userra/>.

## SECTION 11: CREDENTIALING OPPORTUNITIES ONLINE (COOL)

COOL is a Joint-Service initiative by the DoD and DoL to promote civilian credentialing opportunities for military Service members. Recognizing the important role that occupational credentials can play in professionalizing the Force and in enhancing the Service member's ability to transition to the civilian workforce upon completion of military service, the Army, Navy, Marine Corps, and Air Force and have joined together to share data, research, analysis, and best practices so that all Service members can benefit from credentialing opportunities.

The COOL program is intended as a workforce professionalization tool for the Active Duty and Reserve Service members that identifies licenses and credentials the Service members may qualify for based on their MOS, and other training. Visit your Service specific COOL websites at:

- **Army:** <https://www.cool.army.mil/>
- **Navy:** <http://www.cool.navy.mil/index.htm>
- **Marine Corps:** <http://www.cool.navy.mil/usmc/>
- **Air Force:** <https://afvec.langlely.af.mil/afvec/Public/COOL/Default.aspx>

## SECTION 12: IMPORTANT FORMS

To develop transition plans, build resumes, apply for employment, and qualify for benefits related to your military service after you separate from active duty, you



may be required to provide proof of your service, and will want to have all your important documents readily available to support your efforts.

---

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

The DD 214 is your report of separation, and is truly the **most important document you will ever receive upon completion of your military service**. It is your key to participation in all VA programs as well as several state and federal programs.

Prior to separation you will have an opportunity to review your DD 214 with your Services' Administration section to ensure your personal and service information is correct. You want to ensure it is correct before separation because it is a very difficult and time-consuming process to change it after the fact. Your administration personnel can effect changes immediately, while changes after the fact require submitting a DD 215 to the National Archives for issuance of a "Corrected Copy".

When you actually depart your military installation, you should have your Original DD 214 in your possession, or, worst case, a copy if the original is not available for whatever reason. Keep your original (especially Copy 4) in a safe, fireproof place, and have certified photocopies available for reference.

A DD 214 is generally issued when a Service member performs active duty or at least 90 consecutive days of active duty training. It contains information normally needed to verify military service for benefits, retirement, employment, and membership in Veterans' organizations. Information included that you should review, may include your:

- Date and place of entry into active duty
- Home address at time of entry
- Date and place of release from active duty
- Home address after separation
- Last duty assignment and rank
- Military job specialty
- Military education
- Decorations, medals, badges, citations, and campaign awards
- Total creditable service
- Foreign service credited

- Separation information (i.e., type of separation, character of service, authority and reason for separation, separation and reenlistment eligibility codes)

In many states, the DD 214 can be registered or 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 safeguard is important is because the form includes your Social Security Number, among other personal information.

You may request a copy from the National Archives at: <http://www.archives.gov/veterans/military-service-records/>, or call the National Personnel Records Center at 1-314-801-0800 to request an application for replacement.

---

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

Your military service has given you valuable training and experience that may improve your chance of getting a good job or achieving your educational goals.

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 you apply for jobs, but it is not a resume. You can obtain a copy of your VMET by downloading it from <https://www.dmdc.osd.mil/tgps/>.

If you discover an error or omission in your VMET document, you should thoroughly read the "Frequently Asked Questions" section, which explains most anomalies. Errors in the VMET may be correctable; however, you must contact your parent Service.

**Note:** *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 regarding your VMET or to request corrections, you can speak to your Service's administrative contact:

- **Army:** Active, Reserve, Guard Soldiers 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 901-874-4384, or DSN: 882-4384.
- **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, Sergeant Merlin German Call Center at: 1-877-487-6299.
- **Air Force:** Airmen should review their VMET prior to separation to ensure corrective action can be taken. Active members should send their requests for corrections to AFPC/DPFF, Attn: VMET Correction, 550 C Street West, Suite 37, Randolph AFB TX, or by fax to 210-565-3385 or DSN 665-3385.

---

### **DD Form 2648 – Preseparation Counseling Checklist for Active Component (AC), Active Guard Reserve (AGR), Active Reserve (AR), Full Time Support (FTS), and Reserve Program Administrator (RPA) Service Member**

All eligible Services members must be counseled and provided information or referrals, as requested, on all items listed on DD Forms 2648 or 2648-1 by the transition staff or command career counselors.

The form is available at: <http://dtic.mil/whs/directives/forms/eforms/dd2648t.pdf>.

---

### **DD Form 2958 –Service Member’s Career Readiness Standards/Individual Transition Plan Checklist**

In conjunction with the ITP, will be used by the commander, or commander’s designee, to verify that the eligible Service member has or has not met the CRS.

The form is available at: <http://www.dtic.mil/whs/directives/forms/eforms/dd2958.pdf>.

## **SECTION 13: OTHER IMPORTANT DOCUMENTS**

- Medical records: complete copy of medical records; this includes in-patient, PCM, Mental Health, Dental records. All of which may have to be solicited separately. And the importance of making a copy of all these records for your personal files.
- Service records: Officer Qualification Records, Service Record Books, etc.
- Evaluations (especially last year of reports)
- Social Security Card
- Birth Certificate
- Awards, Certificates, etc.

# Chapter 10: Department of Veterans Affairs (VA) Benefits



On active duty, most of your benefits come from the DoD. After you leave active duty, whether discharged or medically retired, you become eligible for a number of additional benefits from VA. Reservists, who receive a DD 214 following a period

of active duty, are also eligible for many benefits because of their “Veteran” status. VA also offers a variety of programs for which you may be eligible, depending on your situation.

The sections below highlight some of your VA benefits. For a comprehensive list of your VA benefits, visit: [www.ebenefits.va.gov](http://www.ebenefits.va.gov) or the VA publication “Federal Benefits for Veterans, Dependents and Survivors” available at: [www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp).

## SECTION 1: VA DISABILITY COMPENSATION

After being released from active duty, you may be eligible to receive monthly disability compensation from VA if you have a service-connected disability.

A service-connected disability is a disability incurred during or aggravated by your active military service.

VA disability compensation is a tax-free, monthly payment based upon the severity of your disability. You do not need to be medically retired from the military to receive it. For example, if you are medically discharged with severance pay, you may be entitled to VA disability compensation. The severity of disability is categorized as a percentage of “lost wage-earning capacity” from the “whole person,” ranging from 0% to 100% (in 10%

increments). Disability compensation is paid for service-connected disabilities rated at 10% or higher; monthly payment rates vary depending on the disability percentage that you are rated.

Additional amounts may be payable if you are married, have children, or have a parent who is dependent upon you. Veterans with certain severe disabilities may be eligible for additional Special Monthly Compensation (SMC). Unlike your military disability rating, which is fixed at the time you are medically retired, your VA disability rating can change in the future. As your health changes over time, you can re-apply to VA to have your rating modified.

*You do not pay federal or state income tax on VA disability compensation. You can find a complete table of disability compensation rates at the VA website: <http://benefits.va.gov/COMPENSATION/resources-rates-read-compAndSMC.asp>.*

## SECTION 2: VA HEALTH CARE BENEFITS

### Basic Eligibility

**Active Duty:** If you separate from active duty under any condition other than dishonorable, you may qualify for VA health care benefits.

### Reserve and National Guard:

- If you are a member of the Reserve or Guard called to active duty 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.

- If you are a member of the Reserve and Guard who serve on active duty for training or inactive duty training, you may also be eligible for VA health care if they were disabled from an injury or disease incurred or aggravated in the line of duty and of you served the full period for which you were called to active duty.

The duty requirement may not apply to you if you were discharged for a disability incurred or aggravated in the line of duty. Additionally, the minimum duty requirement does not apply in order to receive care for conditions related to sexual assault or sexual harassment experienced during your military service (i.e., MST).

---

### VA Health Care Enrollment

To receive health care, Veterans generally must enroll with the 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
- By calling 1-877-222-VETS (8387)
- At the VA website:  
[www.1010ez.med.va.gov/sec/vha/1010ez](http://www.1010ez.med.va.gov/sec/vha/1010ez)

Also, many MTFs have **VA Liaisons for Healthcare** on site that can help you establish VA Healthcare customized to your individual needs. Your VA Liaison can be found on the VA website at <http://www.oefoif.va.gov/valiaisons.asp>.

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 enroll because it allows them to better plan health resources for all Veterans. The categories are:

- Veterans with a service-connected disability of 50% 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)

- Veterans eligible only for (or seeking only) care related to sexual assault or sexual harassment experienced during military service (i.e., MST)

Additionally, service-connected care and treatment is not subject to any co-pay or filing for any other existing insurance to include TRICARE.

**Note:** *Some 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% 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 served in combat while on active duty, you are eligible for enhanced enrollment placement for five years after the date you leave service. During the period of enhanced enrollment eligibility, you will receive VA treatment for any condition that may be related to your combat service at no cost to you.

You may also be eligible for enhanced enrollment priority if you were an activated Reserve or Guard member 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 eligibility and place you in the highest priority category 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 been determined by VA to not 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.

---

### Military Sexual Trauma

VA offers free care (including medications) for both mental and physical health conditions related to sexual assault or sexual harassment experienced during military service. VA refers to these experiences as military sexual trauma (MST).

Eligibility is not based on length of service, income, or other standard eligibility. You may be eligible for this VA benefit if one or more of the following criteria apply to you:

- Do not generally qualify for VA services
- Does not need to be service connected
- Do not need to have reported the incident(s) when they happened
- Do not need to have other documentation that it occurred
- Do not need to have sought help within a certain period of time since discharge
- Do not need to have a specific diagnosis

To learn more about VA's services for MST, Veterans can speak to the MST Coordinator at their nearest VA medical center, speak to a Vet Center provider, or ask their current VA health care provider.

---

### VA Health Care Priority Groups

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 for which you are eligible. The same types of services are generally available for all priority groups as part of the Medical Benefits Package. The eligibility rules are complicated, and some are based upon how much income you have. The general rules for assignment to a priority group are listed below.

- **Group 1:** Veterans with service-connected disabilities rated 50% or more and/or Veterans determined by VA to be unemployable due to service-connected conditions.

- **Group 2:** Veterans with service-connected disabilities rated 30% or 40%.
- **Group 3:** Veterans who are former prisoners of war (POWs); Veterans awarded the Purple Heart medal; Veterans awarded the Medal of Honor; Veterans whose discharge was for a disability incurred or aggravated in the line of duty; Veterans with VA service-connected disabilities rated 10% or 20%; and, Veterans awarded special eligibility for individuals disabled by treatment or vocational rehabilitation.
- **Group 4:** Veterans receiving increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound and Veterans determined by VA to be catastrophically disabled.
- **Group 5:** Non service-connected Veterans and non-compensable service-connected Veterans rated 0%, whose annual income and/ or net worth are not greater than VA financial thresholds; Veterans receiving VA Pension benefits; and, Veterans eligible for Medicaid benefits.
- **Group 6:** Compensable 0% service-connected Veterans. Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975. Veterans who served in the Southwest Asia theater of operations from Aug. 2, 1990, through Nov. 11, 1998. Veterans who served in a theater of combat operations after Nov. 11, 1998, as follows: Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge; Veterans who served on active duty at Camp Lejeune, N.C., for no fewer than 30 days beginning Jan. 1, 1957 and ending Dec. 31, 1987.
- **Group 7:** Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable co-payment.
- **Group 8:** Veterans with gross household incomes above VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay co-payments.

---

### 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, they may authorize you to receive medical care in your home community at VA's 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, screenings and immunizations, and mental health care, including care for substance abuse
- Preventive care includes: Periodic medical exams; health education (including nutrition education, maintenance of drug-use profiles, drug monitoring, and drug use education); and, women's health, mental health, and substance abuse preventive services
- 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, marriage and family counseling, training, and mental health services for the members of the immediate family or legal guardian of the Veteran, a family caregiver of an eligible Veteran or a caregiver of a covered Veteran or the individual in whose household such Veteran certifies an intention to live and are necessary in connection with that treatment
- 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 Aid & Attendance or Housebound benefits, or those who have significant functional or cognitive impairments. Hearing aids may also be provided to non-compensable (0%) 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
- Pregnancy and delivery service, to the extent authorized by law, and newborn care for up to the first seven days after birth
- Completion of forms 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.

---

### VA Dental Benefits

If you served on active duty for 90 days or more and apply for VA dental care within 180 days of separation from active duty, you may receive one-time treatment 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.

Additional dental benefit information can be located at the VA Federal Benefits for Veterans, Dependents and Survivors website, Chapter 1: [http://www.va.gov/opa/publications/benefits\\_book/benefits\\_chap01.asp](http://www.va.gov/opa/publications/benefits_book/benefits_chap01.asp).

---

### Beneficiary Travel

You may be eligible for mileage reimbursement in association with obtaining VA health care services if:

- You have a service-connected rating of 30% or more, or
- You are traveling for treatment of a service-connected condition, or
- You receive VA pension, or
- Your income does not exceed the maximum annual VA pension rate, or
- You are traveling in relation to a Compensation and Pension (C&P) Examination

For more information on Beneficiary Travel, visit: [http://www.va.gov/HEALTHBENEFITS/vtp/Beneficiary\\_Travel.asp](http://www.va.gov/HEALTHBENEFITS/vtp/Beneficiary_Travel.asp).

---

## Emergency Care in Non-VA Facilities

You may be eligible for reimbursement or payment for the cost of emergency medical care furnished by a non-VA facility that was not authorized in advance by VA. When VA facilities are not feasibly available, VA will provide reimbursement or payment for emergency treatment provided to a Veteran for the following:

- An adjudicated service-connected disability
- A non-service-connected disability associated with and held to be aggravating a service-connected disability
- Any disability of a Veteran if the Veteran has a total disability permanent in nature from a service-connected disability
- Any illness, injury, or dental condition of a Veteran who is a participant in a vocational rehabilitation program and is medically determined to have been in need of care or treatment to make possible the Veteran's entrance into a course of training, or prevent interruption of a course of training, or hasten the return to a course of training which was interrupted because of such illness, injury, or dental condition.

When VA facilities are not feasibly available, VA may also provide payment or reimbursement for emergency treatment provided to certain Veterans for their non-service connected conditions.

Generally, to be eligible for payment or reimbursement a Veteran must in general be:

- Enrolled in the VA Health Care System;
- Have received care from VA within the last 24 months; and
- Be "personally liable" for the furnished treatment

Although not a condition of reimbursement or payment, please contact or have your non-VA emergency care provider contact the local VA medical center as soon as possible after initiation of non-VA emergency treatment. This will assist VA in coordinating your care and, as appropriate, arranging for an appropriate transfer to the local VA medical center. VA is, in general, authorized to pay for emergency treatment only up until the point that the emergency ends (i.e. the Veteran's condition has stabilized and the Veteran could be transferred to a VA or other federal facility).

---

## VA Health Care for Families – Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

CHAMPVA is a VA program 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;
- The surviving spouse or child of a person who died in the active military, naval, or air service in the line of duty and not due to such person's own conduct;
- An individual designated by VA as a primary provider or personal care services and who is not entitled to care or services under a health-plan contract.

Generally, under CHAMPVA, 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: abortions and abortion counseling; cosmetic surgery for cosmetic purposes; dental care; and, custodial care. For more information on covered and non-covered services and supplies, visit:

<https://www.ebenefits.va.gov/ebenefits/CHAMPVADashboard>.

In most cases, CHAMPVA pays 75% 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% of the VA allowable amount and the remaining 25% is the responsibility of the CHAMPVA beneficiary, with an annual out-of-pocket cap of \$3,000. Learn more at: <https://www.ebenefits.va.gov/ebenefits/CHAMPVADashboard>.

To apply for CHAMPVA benefits, mail a VA Form 10-10D to the Chief Business Office, Purchased Care, P.O. Box 469028, Denver, CO 80246-9028, or call 1-800-733-8387.

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

## SECTION 3: VA LIFE INSURANCE PROGRAMS

### Servicemembers' Group Life Insurance (SGLI) Total Disability Extension

If you are released from active duty, the Reserves or the Guard, were covered by full time SGLI, and have a disability that prevents you from being gainfully employed, you may continue your SGLI coverage at no cost for up to two years from your date of separation. The amount of coverage cannot exceed the amount that you had while in service. To apply, contact the Office of Servicemembers' Group Life Insurance (OSGLI) at: 1-800-419-1473, or visit the VA website at: [www.insurance.va.gov](http://www.insurance.va.gov).

### Traumatic Servicemembers' Group Life Insurance (TSGLI)

If you have SGLI coverage, then you are automatically covered by TSGLI. The TSGLI program provides short-term monetary assistance to you if you are severely injured and suffer a physical loss as a direct result of a traumatic event. Payments range from \$25,000 to a maximum of \$100,000. If you are covered by SGLI and suffer a qualifying loss, even if that loss did not occur in the line of duty or in a combat situation, you may be eligible for a TSGLI payment. TSGLI applies to the total force of Active Duty, National Guard, and Reserves.

The TSGLI program became effective on December 1, 2005, but benefits are also payable to you if you had a qualifying loss due to a traumatic injury between October 7, 2001 and November 30, 2005, in Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF). Additionally, beginning October 1, 2011, a TSGLI benefit can be paid if you were injured and suffered a qualifying loss, even if it was not incurred in OEF or OIF.

### Veterans' Group Life Insurance (VGLI)

You may convert your SGLI coverage to VGLI within 240 days of leaving active duty regardless of your health, or if you are unable to be gainfully employed due to a disability, after the two-year SGLI Disability Extension period expires. Veterans released from service after October 31, 2012 have 240 days to convert their SGLI to VGLI without evidence of good health. After the 240 day period, you have an additional year to convert to VGLI, but you must meet good health requirements. If you are eligible for the SGLI Disability Extension, you are automatically converted to VGLI after the two-year extension period, unless you decline or fail to pay premiums.

- **Increasing VGLI Coverage:** Current VGLI members who are under the age of 60 and not insured for the maximum amount of VGLI prescribed by law, can increase their VGLI coverage by \$25,000, once every five years.
- **Converting VGLI to Permanent Insurance:** You can convert your VGLI to a permanent plan of insurance (e.g., whole life) at any time with any of 17 participating commercial insurance companies. For more information, contact OSGLI at 1-800-419-1473, or visit the VA Insurance website at: [www.benefits.va.gov/insurance](http://www.benefits.va.gov/insurance).
- **Service-Disabled Veterans Insurance (S-DVI):** The S-DVI program is a life insurance program for 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, you must have been released from active duty with other than a dishonorable discharge and received a rating for a new service-connected disability, and applied within the last two years of the rating (even a rating of 0%). An increase for a previously rated condition does not provide a new eligibility period for S-DVI. Contact the VA Insurance Service toll-free at 1-800-669-8477, or online at: [www.insurance.va.gov](http://www.insurance.va.gov) for more information.
- **Waiver of S-DVI Premiums:** S-DVI policyholders who have a totally disabling mental or physical disability may be eligible to have their premiums waived. The policyholder's disability must have begun before his or her 65th birthday, and must continue for at least six consecutive months.



- **Supplemental S-DVI:** Supplemental S-DVI currently provides up to \$30,000 of supplemental life insurance to S-DVI policyholders who are approved for waiver of premiums. Application must be made prior to age 65 and within one year of the date the waiver of premiums for S-DVI is granted. Premiums may not be waived on this supplemental coverage.
- **Veterans' Mortgage Life Insurance (VMLI):** The VMLI program provides mortgage life insurance to severely disabled Veterans and Service members on active duty, ages 69 or younger. Only Veterans and Service members who have received a Specially Adapted Housing Grant from VA are eligible. VMLI provides up to \$200,000 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. Additional information can be found here: <http://www.benefits.va.gov/INSURANCE/vmli.asp>.

## SECTION 4: SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

This program provides educational assistance to your spouse or child if you:

- Are permanently and totally disabled as a result of a service-connected disability
- Die due to a service-connected disability or while rated permanently and totally disabled as a result of a service-connected disability
- Are missing in action or a prisoner of war
- Are a Service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability.

The program offers up to 45 months of education benefits to a surviving spouse or children. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. A surviving spouse can also use this program for correspondence courses. Remedial, deficiency and refresher courses may be approved under certain circumstances. A child of an eligible Veteran must be between the ages of 18 and 26, and marriage does not terminate eligibility.

For more information, visit:

<http://www.benefits.va.gov/GIBILL/DEA.asp>.

## SECTION 5: FRY SCHOLARSHIP

The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) provides Post-9/11 GI Bill benefits to the children and surviving spouses of service members who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level of the Post-9/11 GI Bill.

For more information, visit: [http://www.benefits.va.gov/gibill/docs/factsheets/fry\\_scholarship.pdf](http://www.benefits.va.gov/gibill/docs/factsheets/fry_scholarship.pdf).

## SECTION 6: VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E)

**VA's Education and Career Counseling program** is a great opportunity for Service members, Veterans and dependents to get personalized counseling and support to help guide their career paths, ensure most effective use of their VA benefits, and achieve their goals. This VA-administered program provides you and your family members, who are eligible for educational benefits, professional and qualified vocational and educational counseling. You are eligible if you were discharged or released from active duty under honorable conditions, and within six months of discharge or one year after separation. Visit the VA Vocational and Educational Counseling website at: [http://www.benefits.va.gov/vocrehab/edu\\_voc\\_counseling.asp](http://www.benefits.va.gov/vocrehab/edu_voc_counseling.asp).

## SECTION 7: BENEFITS FOR CHILDREN OF VIETNAM VETERANS AND OTHER VETERANS (CHAPTER 18 SERVICE)

Under Chapter 18, VA's Vocational Rehabilitation and Employment (VR&E) program, provides eligible dependents born with spina bifida and other congenital disabilities vocational training and other rehabilitative services aimed to enable suitable employment.

Eligibility to apply for Benefits for Children of Vietnam Veterans and Other Veterans:

- Biological children of Vietnam Veterans diagnosed with spina bifida, including all forms of spina bifida except spina bifida occulta.
- Children of women Vietnam Veterans born with certain birth defects that are associated with the service of those Veterans in the Republic of Vietnam that result in a permanent physical, cognitive or psychological disorder, and do not result from a familial disorder, a birth-related injury or a fetal or neonatal infirmity with well-established causes.
- Children born with spina bifida to Veterans exposed to herbicides who served in or near the DMZ in Korea between September 1, 1967 and August 31, 1971.
- To apply for Chapter 18 services, the individual must complete VA Form 21-0304, Application for Benefits for Certain Children Veterans, and forward to the VA Denver Regional Office.

## SECTION 8: VEHICLE PURCHASE AND ADAPTATION

This benefit provides a Veteran or Service member, with the listed disabilities as a result of injury or disease incurred or aggravated during active military service, a one-time grant toward the purchase of a vehicle:

- Permanent loss of use of one or both hands
- Permanent loss of use of one or both feet
- Burn injuries
- Permanent impairment of vision (both eyes)

The criteria for eligibility for adaptive equipment are different than the criteria for the vehicle purchase. VA may grant eligibility for specific adaptive equipment based upon stiffening of at least one knee or hip.

See the VA Fact sheet at: <http://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/Auto.pdf> or visit the VA Grants website at: <http://explore.va.gov/home-loans-and-housing/adaptive-home-and-vehicle>.

## SECTION 9: SPECIALLY ADAPTED HOUSING GRANT

**VA's Loan Guaranty Service** provides grants to Service members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. The grants may also be used to reduce the principal balance of a mortgage on a home that has already been adapted. Two grant programs exist: the Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant. In addition, the Temporary Residence Adaptation (TRA) grant may be available to SAH/SHA eligible Service members and Veterans who are, or will be, temporarily residing in a home owned by a family member. There is no time limit on use of the grant – and, the grant may be used up to three times, up to the maximum grant amount specified in law. The current maximum grant amount allowable is listed on the VA website listed below, and is adjusted annually based on a cost-of-construction index. For more information, visit the VA website at: <http://www.benefits.va.gov/homeloans/adaptedhousing.asp> or <http://explore.va.gov/home-loans-and-housing/adaptive-home-and-vehicle>.

## SECTION 10: CLOTHING ALLOWANCE

This benefit is paid annually for Veterans with a service-connected disability or disabilities for which a prosthetic or orthopedic appliance is prescribed causes or tends to tear or wear clothing. This also applies to skin medication (ointments, lotions, etc.) that cause irreparable damage to outer garments. A Veteran may receive one or more clothing allowance payments. Depending on the type of disability, annual re-application for the clothing allowance is not necessarily required. For eligibility or application information, visit the VA Website at: [http://www.benefits.va.gov/COMPENSATION/claims-special-clothing\\_allowance.asp](http://www.benefits.va.gov/COMPENSATION/claims-special-clothing_allowance.asp).

## SECTION 11: THE VETERAN HEALTH IDENTIFICATION CARD (VHIC)

The VHIC is issued only to Veterans who are enrolled in the VA health care system, and will be issued to you for use at all VA health care facilities after you are verified as eligible. The VHIC is a picture ID with encoded identifying information for check-in at VA appointments. It cannot

be used as a credit card or an insurance card, and it does not authorize or pay for care at non-VA facilities. For more information on the VHIC, visit: [http://www.va.gov/healthbenefits/access/veteran\\_identification\\_card.asp](http://www.va.gov/healthbenefits/access/veteran_identification_card.asp).

## SECTION 12: VA HOME LOAN GUARANTY PROGRAM

The VA has a home loan guaranty program to help Veterans, and eligible surviving spouses, buy, build, repair, retain, or adapt a home for your own personal occupancy. VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.

For Veterans who experience financial difficulty making their mortgage payments, VA and loan servicers work to help them avoid foreclosure. VA has loan specialists in eight offices around the nation who take an active role in negotiating with the mortgage servicer to explore all options to avoid foreclosure. You can call 1-877-827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

The **Native American Direct Loan (NADL) Program** provides direct home loans to eligible Native American Veterans to finance the purchase, construction, or improvement of homes on Federal Trust Land, or to refinance a prior NADL to reduce the interest rate. For more information, visit: <http://www.benefits.va.gov/homeloans/nadl.asp>.

For more information on VA Home Loans, visit: [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).

## SECTION 13: PROGRAM OF COMPREHENSIVE ASSISTANCE FOR FAMILY CAREGIVERS

Service members who have been issued a date of medical discharge from the military and require ongoing supervision or assistance with performing basic functions of everyday life due to a serious injury or mental disorder (including PTS or TBI) incurred or

aggravated in the line of duty on or after September 11, 2001 and require at least six months of continuous caregiver support may meet the criteria for VA's Program of Comprehensive Assistance for Family Caregivers. If approved, caregivers receive the following supports and Service:

- Travel expenses (including lodging and per diem) when your Veteran has to travel for medical care
- Access to health care insurance through CHAMPVA (if the Caregiver is not already entitled to care or services under a health care plan)
- Mental health services and counseling
- Comprehensive VA Caregiver training
- Respite care (not less than 30 days per year)

Service members and Veterans can designate one primary family caregiver and up to two secondary family caregivers if desired. Caregiver Support Coordinators are available at every VA Medical Center to assist with the application process.

## SECTION 14: RESPITE CARE PROGRAM

For caregivers enrolled in the **VA Family Caregiver Program**, VA medical centers can give the caregiver (family member or friend) a "break" by taking over the care for a limited time. Respite care can be helpful to Service members and Veterans of all ages, and their caregiver. They can receive respite care in an inpatient, outpatient, or home setting.

VA medical centers may provide respite care to an eligible Veteran for up to 30 days in a calendar year. Families and patients who are in need of respite care in excess of 30 days because of unforeseen difficulties, such as the unexpected death of the caregiver, may receive additional days of care with the approval of the medical center director. Respite care may be provided at a VA medical center, in a community setting, or in the Veteran's home.

Since Respite Care is part of the Veteran Health Administration (VHA) Standard Medical Benefits Package, all enrolled Veterans are eligible if they meet the clinical need for the service and it is available.

A copay for respite care may be charged based on VA service-connected disability status and financial information. Contact your VA social worker and/or case manager to complete the Application for Extended Care Benefits (VA Form 10-10EC) to learn the amount of your copay.

For more information, visit: [http://www.va.gov/GERIATRICS/Guide/LongTermCare/Respite\\_Care.asp](http://www.va.gov/GERIATRICS/Guide/LongTermCare/Respite_Care.asp).

### **U.S. State & Territory Veteran Affairs Office**

*VA has many resources available for Veterans and family members. See our locations listings for your nearest facility. Additional state and local resources are available through [State Veteran Affairs offices](#) and [Veterans Service Organizations](#).*



# Appendix A: TRICARE Plans & Programs



TRICARE Plan	Details	Eligibility
<p><b>TRICARE Prime</b></p>	<p>Available to all active duty Service members, as well as Reserve and National Guard members on orders to active duty for more than 30 consecutive days.</p> <p>TRICARE Prime is a managed care option that provides the most affordable and comprehensive coverage within the TRICARE family of plans. Under TRICARE Prime, you have a Primary Care Manager (PCM), who is at the Military Treatment Facility (MTF) at which you are receiving care. Your PCM could also be a doctor in the civilian community who is under contract with TRICARE. TRICARE Prime is available in Prime Service Areas in each TRICARE Region (North, South, and West). To find out if a location is within a Prime Service Area, contact the appropriate TRICARE regional contractor, whose phone numbers are listed in the appendix at the end of this handbook, or visit the TRICARE website at: <a href="http://www.tricare.mil">www.tricare.mil</a>.</p> <p>If you are medically retired, you and your family may continue to receive your care through TRICARE Prime, but you must enroll in the plan and pay an annual (October 2015 – September 30, 2016) premium of \$282.60 for yourself or \$565.20 for both yourself and your family. Your TRICARE rates will remain the same for the year that you were medically retired, but if you retire due to years of service your rates may increase according to current legislation.</p> <p>For current rates, visit: <a href="http://www.tricare.mil/Costs/HealthPlanCosts/PrimeOptions/EnrollmentFees.aspx">http://www.tricare.mil/Costs/HealthPlanCosts/PrimeOptions/EnrollmentFees.aspx</a>.</p> <p>When retired Service members and their families become eligible for TRICARE For Life, they are no longer able to enroll in TRICARE Prime.</p> <p>More information is available at the TRICARE Prime website: <a href="http://tricare.mil/Plans/HealthPlans/Prime.aspx">http://tricare.mil/Plans/HealthPlans/Prime.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• Active duty service members and their families</li> <li>• Retired service members and their families</li> <li>• Activated Guard/Reserve members and their families</li> <li>• Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program</li> <li>• Retired Guard/Reserve members at age 60 and their families</li> <li>• Survivors</li> <li>• Medal of Honor recipients and their families</li> <li>• Qualified former spouses</li> </ul>
<p><b>TRICARE Prime Remote</b></p>	<p>TRICARE Prime Remote is a managed care option available in remote areas in the United States.</p> <ul style="list-style-type: none"> <li>• The member must live and work more than 50 miles (or one hour’s drive time) from a military hospital or clinic</li> <li>• Check your home and work ZIP codes to see if you may qualify.</li> <li>• Enrollment is required—no enrollment fees</li> <li>• Meets or exceeds the requirements for minimum essential coverage under the Affordable Care Act.</li> </ul> <p>For more information, visit the TRICARE Prime Remote website at: <a href="http://tricare.mil/Plans/HealthPlans/TPR.aspx">http://tricare.mil/Plans/HealthPlans/TPR.aspx</a>.</p> <p>If you don’t live in a Prime Service Area, you may be eligible to receive care under the TRICARE Prime Remote program. TRICARE Prime Remote 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 at least 50 miles or an hour’s drive away from a military treatment facility. Like Prime, enrollment is required, and you must use a TRICARE network Primary Care Manager if one is available in the local area.</p>	<p>The following beneficiaries who live and work in designated remote locations:</p> <ul style="list-style-type: none"> <li>• Active duty service members</li> <li>• Activated Guard/Reserve members</li> <li>• Family members who live with</li> <li>• TRICARE Prime Remote-enrolled sponsors. (If a Guard/Reserve sponsor is deployed, the family member(s) can stay enrolled as long as they don’t move while their sponsor is deployed.)</li> <li>• Surviving family members of deceased active duty service members.</li> </ul> <p><i>*After three years (from the sponsor’s death), TRICARE Prime Remote is no longer available to surviving spouses, but children may stay enrolled.</i></p>

TRICARE Plan	Details	Eligibility
<p><b>TRICARE Prime Overseas</b></p>	<p>TRICARE Prime Overseas is a managed care option in overseas areas near military hospitals and clinics.</p> <p>More information is available at the TRICARE Prime Overseas website at: <a href="http://tricare.mil/Plans/HealthPlans/TPO.aspx">http://tricare.mil/Plans/HealthPlans/TPO.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• Active duty service members</li> <li>• Command-sponsored active duty family members</li> <li>• Activated National Guard/Reserve members</li> <li>• Command-sponsored family members of activated National Guard/Reserve members</li> </ul>
<p><b>TRICARE Prime Remote Overseas</b></p>	<p>Serves members in remote locations outside of the United States in Eurasia-Africa, Latin America, Canada, and the Pacific. <i>Retirees and their families can't enroll in TRICARE Prime Remote Overseas.</i></p> <p>More information is available at the TRICARE Prime Remote Overseas website at: <a href="http://tricare.mil/Plans/HealthPlans/TPRO.aspx">http://tricare.mil/Plans/HealthPlans/TPRO.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• Active duty service members</li> <li>• Command-sponsored active duty family members</li> <li>• Activated National Guard/Reserve members</li> <li>• Command-sponsored family members of activated National Guard/Reserve members</li> </ul>
<p><b>TRICARE Standard and Extra</b></p>	<p><b>TRICARE Standard and TRICARE Extra</b></p> <p>If you retire, you and your family are automatically covered under TRICARE Standard and TRICARE Extra. Unlike TRICARE Prime, the managed-care option described above for which you must pay an enrollment fee, neither TRICARE Standard nor TRICARE Extra requires enrollment fees or premiums.</p> <p>When you choose a doctor, hospital, or other health care provider within the TRICARE network, you use the TRICARE Extra option, which means lower out-of-pocket costs and less paperwork for you. To find a TRICARE network provider, visit <a href="http://www.tricare.mil/findaprovider">www.tricare.mil/findaprovider</a>, contact your regional/overseas contractor, or visit your local TRICARE Service Center (TSC).</p> <p>TRICARE Standard offers you the flexibility of seeing any non-network TRICARE authorized provider. If you need help choosing a provider, contact your regional/overseas contractor. Remember that using a non-network TRICARE authorized provider means that your costs will be higher. Visit <a href="http://www.tricare.mil">www.tricare.mil</a> for more information about applicable cost shares and deductibles. Members/retirees using TRICARE Standard or TRICARE Extra as their primary health plan often consider purchasing a TRICARE supplemental plan to help pay their share of the cost of care.</p> <p>If you are a member of the National Guard or Reserve who was activated and are now de-mobilizing, but not retiring, treatments may still be covered by TRICARE for a condition determined by your service to be incurred or aggravated in the line of duty and documented in writing. Your eligibility is determined by your service based upon service-connected health issues you might have and must be reported by your command to DEERS. You may call the DEERS Support Office at 1-800-538-9552 (TTY/TTD: 1-866-363-2883 for persons with hearing impairments) if you have questions about your eligibility status.</p> <p>For more information, visit the TRICARE Standard and Extra website at: <a href="http://tricare.mil/Plans/HealthPlans/TSE.aspx">http://tricare.mil/Plans/HealthPlans/TSE.aspx</a>.</p>	<p>Active Duty Retired &amp; Their Families</p>

TRICARE Plan	Details	Eligibility
<p><b>TRICARE Standard Overseas</b></p>	<p>TRICARE Standard Overseas provides comprehensive coverage in all overseas areas. Enrollment not required—coverage is automatic as long as you are registered in the Defense Enrollment Eligibility Reporting System (DEERS) and are eligible for TRICARE.</p> <p>For more information, visit the TRICARE Standard Overseas website at: <a href="http://tricare.mil/Plans/HealthPlans/TSO.aspx">http://tricare.mil/Plans/HealthPlans/TSO.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• Active duty family members</li> <li>• Retired service members and their families</li> <li>• Family members of activated Guard/Reserve members</li> <li>• Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program</li> <li>• Retired Guard/Reserve members at age 60 and their families</li> <li>• Survivors</li> <li>• Medal of Honor recipients and their families</li> </ul>
<p><b>TRICARE For Life</b></p>	<p>TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.</p> <p>For more information, visit the TRICARE for Life website at: <a href="http://tricare.mil/Plans/HealthPlans/TFL.aspx">http://tricare.mil/Plans/HealthPlans/TFL.aspx</a>.</p>	<p>TRICARE-eligible beneficiaries who have both Medicare Part A and B</p>
<p><b>TRICARE Reserve Select (TRS)</b></p>	<p>TRS is a premium-based health plan available worldwide for purchase by qualified Selected Reserve (SELRES) members and their families. If you were covered by TRS prior to mobilization, and are interested in TRS upon demobilization, you need to qualify and purchase TRS again at that time.</p> <p>Monthly premiums, payable by the member, are subsidized and represent only 28% of the full cost of the coverage. Coverage is similar to that available to active duty families under TRICARE Standard and TRICARE Extra.</p> <p>For more information, visit the TRICARE Reserve Select website at <a href="http://tricare.mil/Plans/HealthPlans/TRS.aspx">http://tricare.mil/Plans/HealthPlans/TRS.aspx</a>.</p>	<p>Qualified Members of Selected Reserve (SELRES) and their families who meet the following qualifications:</p> <ul style="list-style-type: none"> <li>• Not on active duty orders</li> <li>• Not covered under the Transitional Assistance Management Program</li> <li>• Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program</li> </ul>
<p><b>TRICARE Retired Reserve (TRR)</b></p>	<p>TRR is a premium-based health plan available for purchase by qualified members of the Retired Reserve, who have not reached age 60, i.e. “Gray Area” retirees.</p> <p>TRICARE Retired Reserve may be the right option for you and your family if you qualify. The plan provides comprehensive health care coverage upon your retirement and you do not have to wait until you reach age 60 and begin drawing retired pay to purchase the plan. Plus, because you can see any provider, you don’t have to change providers if you already have one.</p> <p>Monthly premiums, payable by the member, are not subsidized and represent the full cost of the coverage. Coverage is similar to that available to regular retirees and their families under TRICARE Standard and TRICARE Extra.</p> <p>For more information, visit the TRICARE Retired Reserve website at <a href="http://tricare.mil/Plans/HealthPlans/TRR.aspx">http://tricare.mil/Plans/HealthPlans/TRR.aspx</a>.</p>	<p>Retired Reserve members, their families, and survivors who qualify.</p>

TRICARE Plan	Details	Eligibility
<p><b>TRICARE Young Adult</b></p>	<p>TRICARE Young Adult is a plan that qualified adult dependent children can purchase after eligibility for “regular” TRICARE coverage ends at age 21 (or 23 if enrolled in college).</p> <p>For more information, visit the TRICARE Young Adult website at <a href="http://tricare.mil/Plans/HealthPlans/TYA.aspx">http://tricare.mil/Plans/HealthPlans/TYA.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• An unmarried, adult child of an eligible sponsors</li> <li>• At least age 21 but not yet 26 years old. (If enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50% of your financial support, your eligibility may not begin until age 23 or upon graduation, whichever comes first.)</li> <li>• Not eligible to enroll in an employer-sponsored health plan based on your own employment</li> <li>• Not otherwise eligible for TRICARE coverage</li> </ul>
<p><b>US Family Health Plan (USFHP)</b></p>	<p>USFHP is another TRICARE Prime option that is available in several areas of the country (Maine, Maryland, Massachusetts, New Jersey, New York, Pennsylvania, Texas, and Washington – but not all counties in all states). USFHP is available to active duty family members, retirees, retiree family members and survivors through networks of community-based, not-for-profit health care systems. Under USFHP, you receive your care from a primary care physician that you select from a network of private physicians.</p> <p>For more information, visit the U.S. Family Health Plan website at <a href="http://tricare.mil/Plans/HealthPlans/USFHP.aspx">http://tricare.mil/Plans/HealthPlans/USFHP.aspx</a>, or call 1-800-748-7347.</p>	<p>The US Family Health Plan is available to the following beneficiaries who live in a designated US Family Health Plan area:</p> <ul style="list-style-type: none"> <li>• Active duty family members</li> <li>• Retired service members and their families (if enrolled before October 1, 2012)</li> <li>• Family members of Activated National Guard/Reserve members</li> <li>• Non-activated National Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program</li> <li>• Retired National Guard/Reserve members at age 60 and their families*</li> <li>• Survivors</li> <li>• Medal of Honor recipients and their families</li> <li>• Qualified former spouses</li> </ul>



TRICARE Plan	Details	Eligibility
<p><b>TRICARE Active Duty Dental Program</b></p>	<p>TRICARE Active Duty Dental Program covers civilian dental care. Current contractor is United Concordia.</p> <p>For more information, visit the Active Duty Dental Program website at: <a href="http://tricare.mil/Plans/DentalPlans.aspx">http://tricare.mil/Plans/DentalPlans.aspx</a> or call toll-free 1 855-638-8371.</p>	<ul style="list-style-type: none"> <li>• Active duty Service members</li> <li>• Service members who need line of duty care</li> <li>• Foreign force members stationed in the U.S.</li> <li>• National Guard and Reserve members who are:                             <ul style="list-style-type: none"> <li>• On active duty orders</li> <li>• Issued delayed-effective-date orders (during pre-activation period)</li> <li>• Covered by the Transitional Assistance Management Program (TAMP)</li> </ul> </li> </ul>
<p><b>TRICARE Dental Program</b></p>	<p>TRICARE Dental Program is a voluntary dental insurance plan. Current contractor is MetLife.</p> <p>For more information, visit the Dental Plan website at: <a href="http://tricare.mil/Plans/DentalPlans.aspx">http://tricare.mil/Plans/DentalPlans.aspx</a> or call toll-free 1 855-638-8371.</p>	<ul style="list-style-type: none"> <li>• Family members of an active duty service member</li> <li>• Family members of National Guard and Reserve members</li> <li>• National Guard and Reserve members who aren't on active duty or covered by TAMP</li> <li>• Survivors</li> </ul>
<p><b>TRICARE Retiree Dental Program (TRDP)</b></p>	<p>TRICARE Dental Program is a voluntary dental insurance plan. Current contractor is Delta Dental.</p> <p>For more information, visit <a href="http://www.trdp.org">www.trdp.org</a> or call 1-888-838-8737.</p>	<ul style="list-style-type: none"> <li>• Retired service members</li> <li>• Family members of retired service members</li> <li>• Retired Guard and Reserve members</li> <li>• Family members of retired Guard and Reserve members</li> <li>• Medal of Honor recipients</li> <li>• Family members of Medal of Honor recipients</li> <li>• Survivors</li> </ul>
<p><b>TRICARE for Life</b></p>	<p>When a military retiree becomes age 65, his or her primary health insurance becomes Medicare and TRICARE Standard serves as a secondary coverage under a program called TRICARE for Life. TRICARE Prime is no longer available. Similarly, retirees younger than 65 who have been receiving Social Security Disability Insurance (SSDI) payments for at least two years, or who suffer from certain diseases like kidney failure or Lou Gehrig's disease, also become eligible for Medicare. TRICARE Standard acts as a secondary coverage for them as well.</p> <p>Medicare consists of two parts: Part A and Part B. Part A is premium-free insurance that covers most of the cost of hospital stays. Part B is optional insurance for which you must pay a premium and covers physicians' services and most other outpatient hospital services.</p> <p>If you qualify for Social Security disability payments and then recover, your Medicare entitlement may continue for up to 8 1/2 years after your disability payments end. During this period, you're still required to pay Part B premiums to remain TRICARE-eligible.</p> <p>For more information about TRICARE, visit <a href="http://www.tricare.mil">www.tricare.mil</a> or call 1-866-773-0404. For more information about Medicare, visit <a href="http://www.medicare.gov">www.medicare.gov</a>.</p>	<p>Retirees Age 65 or Younger</p>

TRICARE Plan	Details	Eligibility
<p><b>TRICARE Transitional Assistance Management Program (TAMP)</b></p>	<p>May be available to transitioning active duty Service members, as well as transitioning Reserve and National Guard members separated from a period of active duty that was more than 30 consecutive days in support of a contingency operation.</p> <p>For more information, visit:  <a href="http://www.tricare.mil/Plans/SpecialPrograms/TAMP.aspx">http://www.tricare.mil/Plans/SpecialPrograms/TAMP.aspx</a>.</p>	<p>TAMP eligibility is determined by the Services. Service members should check with their Service personnel departments for information or assistance with TAMP eligibility.</p>
<p><b>TRICARE Special Programs</b></p>	<p>TRICARE offers supplemental programs tailored specifically to beneficiary health concerns or conditions.</p> <p>To find out if you're eligible and to learn more, visit  <a href="http://tricare.mil/Plans/SpecialPrograms.aspx">http://tricare.mil/Plans/SpecialPrograms.aspx</a>.</p>	<ul style="list-style-type: none"> <li>• Some have specific eligibility requirements based on beneficiary category, plan or status.</li> <li>• Some are for specific beneficiary populations while others offer services for specific health conditions.</li> <li>• Some are limited to a certain number of participants or a certain geographic location</li> </ul>



## TRICARE Contact Information

---

### 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 (UnitedHealthcare Military and Veterans): 1-877-988-WEST (1-877-988-9378)

### Regional Behavioral Health Provider Locator and Appointment Assistance

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)

### Other TRICARE Programs

TRICARE Dental Program: 1-855-638-8371

TRICARE For Life: 1-866-773-0404

TRICARE Mail Order Pharmacy: 1-877-363-1303

TRICARE Online (TOL): 1-800-600-9332

TRICARE Retail Pharmacy: 1-877-363-1303

TRICARE Retiree Dental Program: 1-888-838-8737

US Family Health Plan: 1-800-748-7347

Defense Health Agency, Great Lakes: 1-888-647-6676

### TRICARE Overseas Telephone Numbers

All Overseas Areas Toll-free Number (available from the United States only): 1-888-777-8343

### TRICARE Area Offices (TAOs)

TAO-Pacific: 011-81-6117-43-2036

TAO-Latin America and 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

### Additional TRICARE Phone Numbers can be found at:

<http://www.tricare.mil/ContactUs/CallUs/AllContacts.aspx>

# Appendix B:

## Health Care Privacy Protections

Your privacy will be protected at all times throughout your medical care. The [Privacy Act of 1974](#) safeguards your personally identifiable information (PII). Your protected health information (PHI) is safeguarded by the Privacy and Security rules implementing the [Health Insurance Portability and Accountability Act \(HIPAA\) of 1996](#), as well as the provisions of the [Health Information Technology for Economic and Clinical Health Act \(HITECH\) of 2009](#). There are also numerous policies implemented by DoD and VA to further safeguard your privacy. This protection generally means that your PII and PHI may not be disclosed without your authorization except for specific purposes permitted under the law.

The law permits your PHI to be used and disclosed without your express authorization for purposes of treatment, payment, and healthcare operations by and among healthcare providers. In addition, your PHI may be disclosed to your military commanders for specific circumstances such as to assess your fitness for duty. This disclosure is limited to the minimum information necessary for your commander to make his or her determination. Your commander is obligated to safeguard any PHI received.

You may be asked to sign a HIPAA authorization form allowing health care providers and TRICARE to disclose your health information to your care coordinators (e.g., Lead Coordinator, RCC, AW2 Advocate, NMCM, and FRC). Like military commanders, care coordinators are obligated under the Privacy Act to maintain the confidentiality of the information they receive.

To learn more about privacy protections within DoD, visit the web sites of the TMA Privacy Office and the Defense Privacy and Civil Liberties Office at: [www.tricare.mil/tma/privacy](http://www.tricare.mil/tma/privacy).

To learn more about how VA protects your health care information, review the Veterans Health Administration (VHA) Notice of Privacy Practices at <http://www.va.gov/vhapublications>.

If you have additional questions or would like general information about privacy across all areas of VA, visit the VA Privacy Service at: [www.privacy.va.gov](http://www.privacy.va.gov).



# Appendix C:

## National Resource Directory (NRD)

The [www.NRD.gov](http://www.NRD.gov) provides access to thousands of services and resources at the national, state, and local levels to support recovery, rehabilitation, and reintegration. Wounded warriors, Service members, Veterans, families, and caregivers can find information on key topics such as health care, employment, and education.

The NRD is a partnership among the Departments of Defense, Labor, and Veterans Affairs. The information contained within the NRD includes 15,000 links to resources available through federal, state, and local government agencies; Veterans service and benefit organizations; non-profit and community-based organizations; academic institutions; and, professional associations that provide assistance to wounded warriors and their families. Local resources can be found by entering your zip code.

Visitors can find information on a variety of topics and access to a full range of medical and non-medical services and resources to assist you and your family in achieving your personal and professional goals.

The information in the NRD is organized into 11 major categories, including:

- Benefits & Compensation
- Community of Care
- Education & Training
- Employment
- Family & Caregiver Support
- Health
- Homeless Assistance
- Housing
- Interagency Care Coordination (IC3)
- Transportation & Travel
- Other Services & Resources

For more information on the NRD, visit [www.NRD.gov](http://www.NRD.gov).



# Appendix D: DOD-Approved Military Service Organizations, Veteran Service Organizations, and Military- Supporting Nonprofits

While there are many Military Service Organizations (MSOs), Veteran Service Organizations (VSOs), and Military-Supporting Nonprofits, the list below, which is updated periodically, includes the currently DoD-approved organizations.

1. [Air Force Association](#)
2. [American Legion](#)
3. [American Red Cross](#)
4. [AMVETS](#)
5. [Armed Services YMCA](#)
6. [Association of the United States Army](#)
7. [Blue Star Families](#)
8. [Disabled American Veterans](#)
9. [Fisher House Foundation, Inc.](#)
10. [Iraq and Afghanistan Veterans of America](#)
11. [Institute for Veterans and Military Families](#)
12. [Marine Corps League](#)
13. [Military Child Education Coalition](#)
14. [Military Officers Association of America](#)
15. [Military Order of the Purple Heart](#)
16. [National Guard Association of the United States](#)
17. [National Military Family Association](#)
18. [Navy League of the United States](#)
19. [Operation Homefront](#)
20. [Reserve Officers Association](#)
21. [Student Veterans of America](#)
22. [Tragedy Assistance Program for Survivors](#)
23. [U.S. Chamber of Commerce \(Hiring Our Heroes Program\)](#)
24. [USO, Inc.](#)
25. [Veterans of Foreign Wars of the United States](#)
26. [Vietnam Veterans of America](#)
27. [Wounded Warrior Project](#)

A complete listing of all Veteran Service Organizations can be found at: <http://www.va.gov/vso/index.asp>.

# Appendix E:

## Survivor Benefit Plan

### Beneficiary Categories

Beneficiary Categories	Description
<p><b>Spouse-Only</b></p>	<p>If you are married on the day you retire, your spouse is immediately eligible to receive maximum SBP benefits if you were to die. If you are single when you retire, you may enroll in SBP if you get married later, but you must do so within one year of the date of your marriage, and your new spouse would become eligible for benefits after one year of marriage. If you have an eligible beneficiary and do not enroll in SBP when you have the opportunity, you will never be able to enroll again. If you are married and enroll in SBP, then later lose your spouse through death or divorce, your SBP election would become “suspended”, i.e., you would still be in SBP with “Spouse” coverage, even though you would not have an eligible spouse. Your premiums would also be suspended. If you later remarry, your SBP election automatically reactivates, and your new spouse would become eligible to receive benefits after one year of marriage. During that first year of remarriage, you may choose to withdraw permanently from the program, or if you had been participating with a reduced Base Amount, you may increase your Base Amount to any amount up to your full retired pay. If you were to increase your Base Amount, you would become obligated to pay premiums for the higher amount retroactive to your date of enrollment. Your new spouse would not need to concur with your election, but DFAS is required to inform him or her of your election.</p> <p>Your surviving spouse can receive SBP benefits for life. Remarriage before age 55, however, would suspend his or her eligibility to receive benefits, but if that marriage later ends by death or divorce, eligibility to receive benefits is restored, regardless of how many years might pass before then.</p>
<p><b>Child-Only</b></p>	<p>Under this election, you can name your children as your SBP beneficiaries. All eligible children, including any children you might acquire in the future, would automatically become beneficiaries. Eligible children include natural children, adopted children, stepchildren, and foster children who live with you in a normal parent-child relationship. Children are eligible to receive benefits until age 18, and if they go on to college, until age 22. If they were to become incapable of self-support due to a physical or mental disability, either before age 18 or between the ages of 18 and 22 while attending college, they would be eligible to receive benefits for life, as long as they remain unmarried and incapable of self-support.</p> <p>The 55% SBP annuity is divided equally among all eligible children. As older children exhaust their eligibility by turning age 18 (or 22), the annuity is divided equally among the remaining children. Annuities are paid to the guardian of the child until the child reaches the Age of Majority in the child’s state of residence, when it is then paid directly to the child. (The Age of Majority in most states is age 18, but it is age 19 in Alabama and Nebraska, and age 21 in Mississippi, Pennsylvania, and Puerto Rico.)</p>
<p><b>Spouse-and-Child</b></p>	<p>This is the default option if you are married and have children when you retire. You will be enrolled in SBP with this option automatically at the maximum level unless you elect otherwise, with your spouse’s written concurrence (as previously discussed). Under a Spouse-and-Child election, the SBP annuity would be paid to your surviving spouse just as it would be under the Spouse-Only option previously described. The difference is that if your surviving spouse were to die or lose eligibility to receive benefits by remarrying before age 55, the benefits would be paid to your surviving children, just as they would be under the Child-Only option above.</p>

Beneficiary Categories	Description
<p><b>Former Spouse</b></p>	<p>SBP annuities for a former spouse are paid in the same manner as they would be for a surviving spouse (55% of your elected Base Amount). If you have a former spouse on your date of retirement, you can name your former spouse as your SBP beneficiary. If you have a former spouse at the time but choose to not name him or her as your beneficiary, you may never name that former spouse as your beneficiary later. If you enroll in SBP with Spouse coverage and then divorce after you retire, you may change your election from Spouse coverage to Former Spouse coverage for that spouse, but you must do so within one year of your date of divorce. If your former spouse were to remarry before age 55, his or her eligibility would be suspended, just like it would be for a surviving spouse. Your election would still remain in effect, but in a suspended status, because his or her eligibility would be restored if that marriage later ends by death or divorce.</p>
<p><b>Former Spouse-and-Child</b></p>	<p>You can add children to a Former Spouse election in the same manner that you can for Spouse coverage. Only children acquired during your marriage to your former spouse may be included. If either of you have children from previous relationships whom you did not adopt, they could not be covered, even if they were previously covered under a Spouse-and-Child or a Child-Only election.</p>
<p><b>Insurable Interest</b></p>	<p>If you are unmarried when you retire and have no dependent children, you may enroll in SBP with an “Insurable Interest” beneficiary. An Insurable Interest beneficiary is someone who has a financial interest in your continued life. Such a relationship is presumed to exist for anybody related to you more closely than a cousin (mother, father, aunt, uncle, grandparents, brother, or sister). There is one exception: if you are unmarried and have one child, you may name that child as an Insurable Interest beneficiary. Doing so would allow your child to remain your beneficiary for life, but it is very expensive and benefits would be significantly less, as discussed later. You may name an unrelated person, such as a fiancé or a business partner, but you must provide documented evidence of a financial relationship. Unlike other elections, an Insurable Interest election can be terminated at any time.</p>



# Appendix F:

## Reintegration To Civilian Life Resources

Organization/Program	Resources
<b>Transition Assistance Program (TAP)</b>	General Resource: <a href="http://www.dodtap.mil">www.dodtap.mil</a> DOL Employment Workshop Participant Guidebook <a href="http://www.dol.gov/vets/programs/tap/">www.dol.gov/vets/programs/tap/</a>
<b>Department of Veterans Affairs</b>	VA Benefits Briefings I and II <a href="http://www.benefits.va.gov/tap/">http://www.benefits.va.gov/tap/</a> Vocational Rehabilitation and Employment (VR&E) Program <a href="http://www.vba.va.gov/bln/vre">www.vba.va.gov/bln/vre</a>
<b>Department of Education</b>	Vocational Rehabilitation (VR) and Supported Employment (SE) Centers <a href="https://rsa.ed.gov/">https://rsa.ed.gov/</a>
<b>State Vocational Rehabilitation Programs</b>	Find your State VR and SE agency on the Job Accommodation Network site at: <a href="http://www.askjan.org">www.askjan.org</a> , or call 1-800-526-7234 (TTY: 1-877-781-9403).
<b>Department of Veterans Affairs Veterans Employment Center (VEC)</b>	<a href="http://www.vets.gov">www.vets.gov</a>
<b>Department of Labor Veteran Services</b>	<a href="http://www.veterans.gov/">http://www.veterans.gov/</a>
<b>American Job Centers (AJC)</b>	Find your local AJC at <a href="http://www.veterans.gov">www.veterans.gov</a> or <a href="http://www.servicelocator.org">www.servicelocator.org</a> .
<b>AJC Job Search</b>	<a href="http://www.veterans.gov">www.veterans.gov</a> or <a href="http://www.vets.gov">www.vets.gov</a>
<b>Military Spouse Employment Partnership (MSEP)</b>	<a href="https://msepjobs.militaryonesource.mil/msep/">https://msepjobs.militaryonesource.mil/msep/</a>
<b>My Next Move for Veterans</b>	<a href="http://www.MyNextMove.org">www.MyNextMove.org</a>
<b>State Department of Labor</b>	Disabled Veterans Outreach Program (DVOP) Specialists <a href="http://www.benefits.gov/benefits/benefit-details/106">http://www.benefits.gov/benefits/benefit-details/106</a>
<b>Regional ADA National Network Centers</b>	Contact them at 1-800-949-4232 or visit their website at: <a href="http://www.adata.org">www.adata.org</a> .
<b>Disability Resources</b>	Office of Personnel Management, Federal Employment of People with Disabilities <a href="http://www.opm.gov/disability">www.opm.gov/disability</a> Department of Labor <a href="http://www.dol.gov/dol/topic/disability">www.dol.gov/dol/topic/disability</a> <a href="http://www.dol.gov/odep/pubs/misc/advance.htm">www.dol.gov/odep/pubs/misc/advance.htm</a>
<b>Veterans Preference Information</b>	General Information: <a href="http://www.fedshirevets.gov/job/vetpref/index.aspx">www.fedshirevets.gov/job/vetpref/index.aspx</a> Veterans Preference Advisor: <a href="http://www.dol.gov/elaws/vetspref.htm">www.dol.gov/elaws/vetspref.htm</a>

Organization/Program	Resources
<b>Post-9/11GI Bill</b>	GI Bill Hotline: 1-888-GIBILL-1 (1-888-442-4551) General Information: <a href="http://www.benefits.va.gov/gibill">www.benefits.va.gov/gibill</a>
<b>Yellow Ribbon Program</b>	<a href="http://www.benefits.va.gov/gibill/yellow_ribbon.asp">http://www.benefits.va.gov/gibill/yellow_ribbon.asp</a>
<b>U.S. Department of Education, Federal Student Aid</b>	<a href="http://StudentAid.gov">StudentAid.gov</a>
<b>Department of Education – Veterans Upward Bound (VUB) Program</b>	<a href="http://navub.org">http://navub.org</a>
<b>Troops to Teachers</b>	<a href="http://www.proudtoserveagain.com">www.proudtoserveagain.com</a>
<b>Uniformed Services Employment and Reemployment Rights Act (USERRA)</b>	General Information <a href="http://www.dol.gov/vets/programs/userra">http://www.dol.gov/vets/programs/userra</a>  USERRA and the ADA <a href="http://www.eeoc.gov/eeoc/publications/ada_veterans_employers.cfm">http://www.eeoc.gov/eeoc/publications/ada_veterans_employers.cfm</a>
<b>DD Form 214 (Certificate of Release or Discharge from Active Duty)</b>	National Personnel Records Center at 1-314-801-0800 to request an application for replacement of your DD 214 <a href="http://www.archives.gov/veterans/military-service-records/">http://www.archives.gov/veterans/military-service-records/</a>
<b>DD Form 2586 (Verification of Military Experience and Training)</b>	Download Form at: <a href="https://www.dmdc.osd.mil/tgpps/">https://www.dmdc.osd.mil/tgpps/</a>  <b>Service-specific Administrative Contacts:</b>  <i>Army VMET On-Line Help Desk</i> <a href="mailto:vmet@resourceconsultants.com">vmet@resourceconsultants.com</a>  <i>Navy</i> <a href="mailto:p662c12a@persnet.navy.mil">p662c12a@persnet.navy.mil</a> Call: 1-901-874-4384, or DSN: 882-4384  <i>Air Force</i> Call: DSN 665-3385  <i>Marine Corps</i> Call: 1-877-487-6299
<b>DD Form 2648 – Preseparation Counseling Checklist for Active Component (AC), Active Guard Reserve (AGR), Active Reserve (AR), Full Time Support (FTS), and Reserve Program Administrator (RPA) Service Member</b>	<a href="http://www.dtic.mil/whs/directives/forms/eforms/dd2648t.pdf">http://www.dtic.mil/whs/directives/forms/eforms/dd2648t.pdf</a>
<b>DD Form 2958 (Service Member's Career Readiness Standards/Individual Transition Plan Checklist)</b>	<a href="http://www.dtic.mil/whs/directives/forms/eforms/dd2958.pdf">www.dtic.mil/whs/directives/forms/eforms/dd2958.pdf</a>

# Appendix G: VA-Recognized Service Organizations



The following is a listing of national, regional, or local organizations recognized by the Secretary of Veterans Affairs in the preparation, presentation, and prosecution of claims under laws administered by the Department of Veterans Affairs. Membership in an organization is not a prerequisite to appointment of the organization as claimant's representative.

- [African American PTSD Association](#)
- [American Legion](#)
- [American Red Cross](#)
- [AMVETS](#)
- [American Ex-Prisoners of War, Inc.](#)
- [American GI Forum, National Veterans Outreach Program](#)
- [Armed Forces Services Corporation](#)
- [Army and Navy Union, USA](#)
- [Associates of Vietnam Veterans of America](#)
- [Blinded Veterans Association](#)
- [Catholic War Veterans of the U.S.A.](#)
- [Disabled American Veterans](#)
- [Fleet Reserve Association](#)
- [Gold Star Wives of America, Inc.](#)
- [Italian American War Veterans of the United States, Inc.](#)
- [Jewish War Veterans of the United States](#)
- [Legion of Valor of the United States of America, Inc.](#)
- [Marine Corps League](#)
- [Military Officers Association of America](#)
- [Military Order of the Purple Heart](#)
- [National Amputation Foundation, Inc.](#)
- [National Association of County Veterans Service Officers, Inc.](#)
- [National Association for Black Veterans, Inc.](#)
- [National Veterans Legal Services Program](#)
- [National Veterans Organization of America](#)
- [Navy Mutual Aid Association](#)
- [Paralyzed Veterans of America, Inc.](#)
- [Polish Legion of American Veterans, U.S.A.](#)
- [Swords to Plowshares, Veterans Rights Organization, Inc.](#)
- [The Retired Enlisted Association](#)
- [The Veterans Assistance Foundation, Inc.](#)
- [The Veterans of the Vietnam War, Inc. & The Veterans Coalition](#)
- [United Spinal Association, Inc.](#)
- [Veterans of Foreign Wars of the United States](#)
- [Vietnam Era Veterans Association](#)
- [Vietnam Veterans of America](#)
- [West Virginia Department of Veterans Assistance](#)
- [Wounded Warrior Project](#)

**Note:** Although agency titles vary, all U.S. states, with the exception of Alaska, and four U.S. possessions (American Samoa, Guam, Northern Mariana Islands, and Virgin Islands) maintain Veterans service agencies which are recognized to present claims. – Source: VA Form 21-22, Aug 2015

# Appendix H:

## Useful Links & Resources

### DoD Disability Evaluation Policy

The DoD guidance for the Disability Evaluation System process is located in the following policies:

**DoDI 1332.18, Disability Evaluation System (DES)**

<http://www.dtic.mil/whs/directives/corres/pdf/133218p.pdf>

**DoDM 1332.18, Vol.1, General Information and Legacy Disability Evaluation System (LDES) Time Standards**

[http://www.dtic.mil/whs/directives/corres/pdf/133218m\\_vol1.pdf](http://www.dtic.mil/whs/directives/corres/pdf/133218m_vol1.pdf)

**DoDM 1332.18, Vol. 2, Integrated Disability Evaluation System (IDES)**

[http://www.dtic.mil/whs/directives/corres/pdf/133218m\\_vol2.pdf](http://www.dtic.mil/whs/directives/corres/pdf/133218m_vol2.pdf)

**DoDM 1332.18, Vol. 3, Quality Assurance Program (QAP)**

<http://www.dtic.mil/whs/directives/corres/pdf/133218vol3.pdf>

### Pay and Allowances

**Defense Finance and Accounting Service (DFAS)**

<http://www.dfas.mil>

**DFAS Disability Retirement**

<http://www.dfas.mil/retiredmilitary/disability/disability.html>

**DFAS Travel Pay Homepage**

<http://www.dfas.mil/militarymembers/travelpay/information.html>

**DFAS Wounded Warrior Homepage**

<http://www.dfas.mil/militarymembers/woundedwarrior/woundedwarriorpay.html>

### Benefits & Resource Directories

**eBenefits**

<https://www.ebenefits.va.gov/ebenefits/homepage>

**Military OneSource**

[www.militaryonesource.mil](http://www.militaryonesource.mil)

**National Resources Directory**

<https://www.ebenefits.va.gov/ebenefits/nrd>

**TRICARE**

<http://www.tricare.mil>

### Care Coordination Resources

**Federal Recovery Coordination Program**

<http://www.va.gov/nace/frcp>

**Recovery Care Program**

<http://warriorcare.dodlive.mil/wounded-warrior-resources/recovery-coordination>



## Crisis Lines

### Army Suicide Prevention

<https://phc.amedd.army.mil/topics/healthyliving/bh/pages/suicidepreventioneducation.aspx>

### Navy and Marine Corps Suicide Prevention

<http://www.med.navy.mil/sites/nmcphc/health-promotion/psychological-emotional-wellbeing/Pages/suicide-prevention.aspx>

### Air Force Suicide Prevention Program

<http://www.af.mil/SuicidePrevention.aspx>

### Coast Guard Suicide Prevention Program

[http://www.uscg.mil/worklife/suicide\\_prevention.asp](http://www.uscg.mil/worklife/suicide_prevention.asp)

### Military and Veterans Crisis Line

<https://www.veteranscrisisline.net/>

Call: 1-800-273-TALK (8255), then Press 1

Text: 838255

### VA Homeless Veterans Hotline

Call: 1-877 4AID-VETS (1(800)424-3838)

## Federal Agencies, Offices & Organizations

### Social Security Administration (SSA)

[www.socialsecurity.gov](http://www.socialsecurity.gov)

- Social Security Disability Benefits for Wounded Warriors: [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors)
- Social Security Family Member Benefits: <https://www.ssa.gov/planners/disability/dfamily.html>

### U.S. Department of Defense (DoD)

[www.defense.gov/](http://www.defense.gov/)

- *DD Forms*
  - DD 214: <http://www.dd214.us/>
  - DD 2586: <http://www.dtic.mil/whs/directives/forms/eforms/dd2586.pdf>
  - DD 2648: <http://www.dtic.mil/whs/directives/forms/eforms/dd2648t.pdf>
  - DD 2958: <http://www.dtic.mil/whs/directives/forms/eforms/dd2958.pdf>
- Office of Warrior Care Policy: <http://warriorcare.dodlive.mil/>
- Transition Assistance Program: [www.dodtap.mil](http://www.dodtap.mil)

### U.S. Department of Education (ED)

[www.ed.gov/](http://www.ed.gov/)

### U.S. Department of Health and Human Services (HHS)

[www.hhs.gov/](http://www.hhs.gov/)

### U.S. Department of Labor (DoL)

<https://www.dol.gov/>

### **U.S. Department of Veterans Affairs (VA)**

[www.va.gov/](http://www.va.gov/)

- **VA Benefits:** <http://explore.va.gov/>
- **VA Disability Compensation Information:** <http://explore.va.gov/disability-compensation>
- **VA Forms (searchable collection):** [www.va.gov/vaforms](http://www.va.gov/vaforms)
- **VA Insurance Application Forms**

#### **Servicemembers' Group Life Insurance (SGLI) – Form SGLV 8286**

<http://www.benefits.va.gov/INSURANCE/forms/8286.htm>

#### **Veterans' Group Life Insurance (VGLI) – Form SGLV 8714**

<http://www.benefits.va.gov/INSURANCE/forms/8714.htm>

#### **Family Servicemembers' Group Life Insurance (FSGLI) – Form SGLV 8286A**

<http://www.benefits.va.gov/INSURANCE/forms/8286A.htm>

#### **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) – Form SGLV 8600**

<http://www.benefits.va.gov/INSURANCE/forms/TSGLIForm.htm>

#### **Service-Disabled Veterans' Insurance (S-DVI) – Form VA 29-4364**

<http://benefits.va.gov/insurance/forms/29-4364.pdf>

#### **Veterans' Mortgage Life Insurance (VMLI) – Form VA 29-8636**

<http://www.benefits.va.gov/INSURANCE/forms/29-8636.htm>

## **U.S. Military Service Wounded Warrior Programs**

### **U.S. Army Warrior Care and Transition Program**

<http://www.wtc.army.mil/modules/soldier/s1-wctpProgram.html>

### **U.S. Marine Corps Wounded Warrior Regiment**

<http://www.woundedwarriorregiment.org/>

### **U.S. Navy Wounded Warrior Safe Harbor**

<http://safeharbor.navylive.dodlive.mil/>

### **U.S. Air Force Wounded Warrior Program**

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

### **U.S. Special Operations Command Care Coalition**

<http://www.socom.mil/care-coalition>

# Appendix I: Acronyms

<b>AC</b> = Active Component	<b>EFMT</b> = Emergency Family Member Travel
<b>ADA</b> = Americans with Disability Act	<b>EHHC</b> = ECHO Home Health Care
<b>AGR</b> = Active Guard Reserve	<b>FAC</b> = Family Assistance Center
<b>AFW2</b> = Air Force Wounded Warrior program	<b>FAP</b> = Family Advocacy Program
<b>AJC</b> = American Job Centers	<b>FLO</b> = Family Liaison Officer
<b>AR</b> = Active Reserve	<b>FMLA</b> = Family Medical Leave Act
<b>AW2</b> = Army Wounded Warrior program	<b>FPEB</b> = Formal Physical Evaluation Board
<b>BAH</b> = Basic Allowance for Housing	<b>FRC</b> = Federal Recovery Coordinator
<b>BAS</b> = Basic Allowance for Subsistence	<b>FRCP</b> = Federal Recovery Coordination Program
<b>C&amp;P</b> = Compensation and Pension	<b>FSA</b> = Family Separation Allowance
<b>CCA</b> = Clinical Care Advocates	<b>FSA</b> = Federal Student Aid
<b>CHAMPVA</b> = Civilian Health and Medical Program of the Department of Veterans Affairs	<b>FTS</b> = Full Time Support
<b>CMT</b> = Care Management Team	<b>GSA</b> = General Services Administration
<b>COOL</b> = Credentialing Opportunities Online	<b>HDP-L</b> = Hardship Duty Pay-Location
<b>CRD</b> = Caregiver Resource Directory	<b>HFP</b> = Hostile Fire Pay
<b>CRDP</b> = Concurrent Retirement and Disability Pay	<b>HHS</b> = Department of Health and Human Services
<b>CRSC</b> = Combat-Related Special Compensation	<b>HOR</b> = Home Of Record
<b>DDS</b> = Disability Determination Services	<b>I-I</b> = Inspector-Instructor
<b>DEA</b> = Dependents' Educational Assistance	<b>IADT</b> = Initial Active Duty for Training
<b>DEERS</b> = Defense Enrollment Eligibility Reporting System	<b>ICP</b> = Interagency Comprehensive Plan
<b>DES</b> = Disability Evaluation System	<b>IDES</b> = Integrated Disability Evaluation System
<b>DFAS</b> = Defense Finance and Accounting Service	<b>IDP</b> = Imminent Danger Pay (Chap. 4 of this Handbook)
<b>DFAS-CL</b> = DFAS-Cleveland Center	<b>IDP</b> = Individual Development Plan (Chap. 9 of this Handbook)
<b>DISC</b> = District Injured Support Coordinators	<b>IPEB</b> = Informal Physical Evaluation Board
<b>DoD</b> = Department of Defense	<b>IRA</b> = Individual Retirement Account
<b>DODI</b> = DoD Instruction	<b>ITA</b> = Invitational Travel Authorizations
<b>DoL</b> = Department of Labor	<b>ITO</b> = Invitational Travel Orders
<b>DOLEW</b> = DOL Employment Workshop	<b>LC</b> = Lead Coordinator
<b>DRAS</b> = Disability Rating Activity Site	<b>LDES</b> = Legacy Disability Evaluation System
<b>DTMO</b> = Defense Travel Management Office	<b>LOD</b> = Line of Duty
<b>DVOP</b> = Disabled Veterans Outreach Program	<b>LVER</b> = Local Veterans Employment Representative
<b>E2I</b> = Employment and Education Initiative	<b>MAR2</b> = Military Occupational Specialty (MOS) Administrative Retention Review
<b>ECHO</b> = Extended Care Health Option	<b>MarDet</b> = Marine Detachment Team
<b>ED</b> = Department of Education	<b>MASP</b> = Military Adaptive Sport Program

<b>MCM</b> = Medical Case Manager	<b>RC</b> = Reserve Component
<b>MCS</b> = Military Services Coordinator	<b>RCC</b> = Recovery Care Coordinator
<b>MEB</b> = Medical Evaluation Board	<b>RCP</b> = Recovery Coordination Program
<b>MFLC</b> = Military and Family Life Counselor	<b>RSA</b> = Rehabilitation Services Administration
<b>MGIB</b> = Montgomery GI Bill	<b>RPA</b> = Reserve Program Administrator
<b>MGIB-SR</b> = Montgomery GI Bill – Selected Reserve	<b>SAH</b> = Specially Adapted Housing
<b>MSEP</b> = Military Spouse Employment Partnership	<b>S-DVI</b> = Service-Disabled Veterans Insurance
<b>MST</b> = Military Sexual Trauma	<b>SBP</b> = Survivor Benefit Plan
<b>MSO</b> = Military Service Organization	<b>SCAADL</b> = Special Compensation for Assistance with Activities of Daily Living
<b>MYCAA</b> = My Career Advancement Account	<b>SE</b> = Supported Employment
<b>MSEP</b> = Military Spouse Employment Partnership	<b>SGA</b> = Substantial Gainful Activity
<b>MTF</b> = Military Treatment Facility	<b>SGLI</b> = Service Members' Group Life Insurance
<b>NADL</b> = Native American Direct Loan	<b>SHA</b> = Special Housing Adaptation
<b>NARSUM</b> = Narrative Summary	<b>SOF</b> = Special Operations Forces
<b>NCM</b> = Nurse Case Manager	<b>SMC</b> = Special Monthly Compensation
<b>NDAA</b> = National Defense Authorization Act	<b>SSA</b> = Social Security Administration
<b>NMA</b> = Non-Medical Attendant	<b>SSDI</b> = Social Security Disability Insurance Program
<b>NMCM</b> = Non-Medical Care Manager	<b>SSI</b> = Supplemental Security Income
<b>NPSP</b> = New Parent Support Program	<b>TA</b> = Tuition Assistance
<b>NPWE</b> = Non-Paid Work Experience	<b>TAMP</b> = Transitional Assistance Management Program
<b>OEF</b> = Operation Enduring Freedom	<b>TAP</b> = Transition Assistance Program
<b>OIF</b> = Operation Iraqi Freedom	<b>TBI</b> = Traumatic Brain Injury
<b>OMCC</b> = Operation Military Child Care	<b>TCS</b> = Temporary Change of Station
<b>OPM</b> = Office of Personnel Management	<b>TCM</b> = Transition and Care Management
<b>OSGLI</b> = Office of Servicemembers' Group Life Insurance	<b>TDRL</b> = Temporary Disability Retirement List
<b>OTJ</b> = On-the-Job	<b>TDY</b> = Temporary Duty
<b>OWF</b> = Operation Warfighter	<b>TRA</b> = Temporary Residence Adaptation
<b>PAC</b> = Pay and Allowance Continuation	<b>TSGLI</b> = Traumatic Service Members' Group Life Insurance
<b>PCS</b> = Permanent Change of Station	<b>TSP</b> = Thrift Savings Plan
<b>PDS</b> = Permanent Duty Station	<b>TTT</b> = Troops to Teachers
<b>PEB</b> = Physical Evaluation Board	<b>USDA</b> = U.S. Department of Agriculture
<b>PEBLO</b> = Physical Evaluation Board Liaison Officer	<b>USERRA</b> = Uniformed Services Employment and Reemployment Rights Act
<b>PCM</b> = Primary Care Manager	<b>USSDP</b> = Uniformed Services Savings Deposit Program
<b>P &amp; T</b> = Permanent & Total	<b>USSOCOM</b> = U.S. Special Operations Command
<b>PSD</b> = Personnel Support Detachment	<b>VA</b> = Veterans Affairs
<b>PTDY</b> = Permissive Temporary Duty	
<b>PTS</b> = Post Traumatic Stress	
<b>PTSD</b> = Post Traumatic Stress Disorder	



**VASRD** = VA Schedule for Rating Disabilities

**VMLI** = Veterans' Mortgage Life Insurance

**VBA** = Veterans Benefits Administration

**VEC** = Veterans Employment Center

**VHA** = Veteran Health Administration

**VHIC** = Veteran Health Identification Card

**VJB** = Veterans Job Bank

**VMET** = Verification of Military Experience  
and Training

**VR** = Vocational Rehabilitation

**VR&E** = Vocational Rehabilitation & Employment

**VRC** = Vocational Rehabilitation Counselor

**VGLI** = Veterans' Group Life Insurance

**VSO** = Veteran Service Organization

**VUB** = Veterans Upward Bound

**WCP** = Office of Warrior Care Policy

**WCTP** = Warrior Care and Transition Program

**WTU** = Warrior Transition Unit

**WWPMT** = Wounded Warrior Pay Management Team

**WWR** = Wounded Warrior Regiment



**The Office of Warrior Care Policy**

2345 Crystal Drive, Arlington, VA, 22202

[www.warriorcare.mil](http://www.warriorcare.mil)