



VA Questions?

Our Overseas Military Services Coordinators Are Here to Help!

- **Disability Compensation Claims and Status**
- **Education and Training (GI Bill)**
- **Vocational Rehabilitation (VR&E)**
- **VA Health Care and Foreign Medical Program**
- **VA Home Loan**
- **VA Life Insurance**
- **Dependent and Survivor Benefits**

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U.S. Department of Veterans Affairs Veterans Benefits Administration

This fact sheet provides information on additional VA benefits that **may** be available as you transition from Servicemember to Veteran.

State Benefits for Veterans

Contact your state's office for Veterans Affairs to obtain information about any tax, license, or fee-related benefits for which you may be eligible after separation from service. A link to each state's web site can be found at <http://www.va.gov/statedva.htm>.

VA Insurance

Your Servicemembers' Group Life Insurance (SGLI) will terminate 120 days after separation or release from military service. If your disabilities prevent you from working or you have other particular disabilities, you would be eligible to continue your SGLI coverage until your disability ceases or for two years following separation, whichever comes first, under current law. To apply for the SGLI disability extension, please go to www.benefits.va.gov/insurance/sqldisabled.asp.

All separating Service members who had SGLI while in service are eligible to convert SGLI to Veterans' Group Life Insurance (VGLI) within 240 days after discharge without proof of good health or within one year and 120 days with proof of good health. You will receive a VGLI application within 60 days after separation from service. If you get the SGLI disability extension, then you automatically become eligible for VGLI, subject to premium payments, when the disability extension ends. If you do not receive information about the SGLI extension or VGLI, please contact the Office of Servicemembers' Group Life Insurance at 1-800-419-1473.

For more information about this and other Insurance benefits you may be eligible for, please call the Office of Servicemembers' Group Life Insurance at 1-800-419-1473 or visit the VA Insurance web site at <http://www.insurance.va.gov>.

VA Education Benefits

VA pays benefits to eligible Veterans and Service members while they are in an approved education or training program. Based on the type of military service, primary benefit programs are for active duty Service members, Veterans, and Reserve or Guard members. Individuals with 90 days or more of active duty, on or after September 11, 2001, are generally eligible under the Post-9/11 GI Bill (Chapter 33). However, in the case of a Servicemember who, on or after September 11, 2001, serves at least 30 continuous days on active duty and upon completion of such service is discharged or separated for a service-connected disability, the Servicemember is entitled to full benefits under that program. A Servicemember who is awarded the Purple Heart on or after September 11, 2001, is entitled to full benefits regardless of the length of active duty service.

Each program has unique eligibility specified by law, and you may only receive payments from one program at any given time. If you need help with your VA education benefits, you can call toll free at 1-888-442-4551 or visit the VA's education web site at <http://www.gibill.va.gov>.

VA Housing Loan Benefits

VA offers housing loan benefits to eligible Veterans, Service members, and surviving spouses. You may be eligible for a VA-guaranteed loan, which is a home loan made by a private lender but partially guaranteed by VA. The advantage of VA's guaranty is that it often substitutes for a down payment. A VA-guaranteed loan can be used to purchase, construct, improve, or repair a home or can be used to refinance existing loans. VA also provides direct housing loans in limited circumstances for the purchase, construction, or improvement of a home or for the refinancing of a VA-direct loan VA has already made.

Generally, your eligibility for housing loan benefits does not expire. For more information, visit our web site at <http://www.homeloans.va.gov>. You can also call 1-877-827-3702 to speak with a VA housing loan specialist.

VA Veteran Readiness and Employment (VR&E)

VA provides assistance to Service members and Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment. Assistance may be provided in the form of job search, vocational evaluation, career exploration, vocational training, educational training, and supportive rehabilitation services. Veterans with a 10% service-connected disability rating or higher are eligible to apply for VR&E benefits. Additionally, Service members awaiting discharge due to a medical condition resulting from a serious injury or illness may be automatically entitled to VR&E benefits. Visit the Veteran Readiness and Employment web site at <http://www.vba.va.gov/bln/vre/index.htm> for additional information.

VA Medical Care and Coverage

VA provides a variety of health care services including hospital, outpatient medical, dental, pharmacy, and prosthetic services; domiciliary, nursing home, and community-based residential care; sexual trauma counseling; specialized health care for women Veterans; health and rehabilitation programs for homeless Veterans; readjustment counseling; and alcohol and drug dependency treatment. Veterans who have one or more service-connected disabilities, as determined by VA, are eligible for most medical services through the VA health care system. Veterans may also be eligible for VA health care based on their income and other factors.

If you are interested in obtaining VA medical care, contact your nearest VA health care facility or the VA Enrollment Service Center at 1-877-222-VETS (8387). For further information on this and additional benefits, visit <https://www.va.gov/health-care/about-va-health-benefits/>.

Clothing Allowance

VA offers an annual clothing allowance to a Veteran who has a service-connected disability for which he or she uses a prosthetic or orthopedic appliance (including a wheelchair), which tends to wear or tear clothing. This allowance is also available to any Veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA Medical Center.

Dependents' Educational Assistance

VA offers educational assistance for dependents of Veterans who are determined to be permanently and totally disabled due to a service-connected disability. For more information, you can visit our website at http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp.

Automobile Allowance

VA offers qualified Veterans and Service members a one-time payment toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, permanent impairment of vision of both eyes (to a certain degree), severe burn injury (deep partial thickness or full thickness burns resulting in scar formation that cause contractures and limit motion of one or more extremities or the trunk and preclude effective operation of an automobile), amyotrophic lateral sclerosis (ALS), or ankylosis (immobility) of one or both knees or one or both hips (for adaptive equipment eligibility only). The current rate for the automobile allowance is shown at

<https://www.va.gov/disability/compensation-rates/special-benefit-allowance-rates/>.

Qualified Veterans and Service members may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance. Information about this benefit can be found at <https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/>.

To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA medical center.

Specially Adapted Housing (SAH) Grants

VA's SAH program provides several types of grants to eligible Veterans and Service members who have certain permanent and total service-connected disabilities. SAH grants help eligible individuals acquire housing adaptations made necessary by the nature of their service-connected disabilities. Housing adaptations can assist those with mobility impairments, for example, the loss of or loss of use of upper or lower extremities. Such adaptations can also assist those who are blind or who have severe burn injuries. SAH grants can be used to purchase, construct, or adapt homes. They can also be used for housing adaptations made necessary under a VA rehabilitation program.

SAH grants are subject to certain aggregate dollar limits based on the Veteran's or Servicemember's disability and the home the Veteran or Servicemember plans to adapt. Veterans and Service members with available loan guaranty entitlement may obtain a VA-guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000. Additional information about the SAH program is available at the following web site:

<https://www.benefits.va.gov/homeloans/adaptedhousing.asp>. You can contact an SAH staff member via email at sahinfo.vbaco@va.gov or by phone at 1-877-827-3702.