

Federal Benefits for Veterans and Dependents

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Federal Benefits for Veterans and Dependents

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Introduction

The surest way to obtain current information on VA

benefits and claims procedures is to call the nearest VA regional office. A call to 1-800-827-1000 from any location in the United States will be automatically muted to the nearest regional office. In addition, local numbers are listed in the back of this book and in local telephone directories. Counselors can answer questions about benefits eligibility and application procedures and make referrals, when necessary, to other VA facilities, such as medical centers and national cemeteries. To assure that accurate information and courteous responses are given to the public, VA supervisory personnel occasionally monitor telephone calls. No record is kept of the callers name, address, claim or telephone number. Local phone numbers of VA regional offices in 50 states, the District of Columbia, Manila and Puerto Rico are listed in the back of this book, along with the commercial phone numbers of all VA facilities. VA facilities also are listed in the federal government section of telephone directories under Department of Veterans Affairs.

Many state governments and some municipalities operate agencies or offices devoted to administering state and local veterans programs and assisting veterans in filing claims for VA and other federal benefits. Many veterans service organizations also provide information and assistance.

VA regional offices process claims for VA benefits and administer those benefits, which include: disability compensation, pension, home loan guaranty, life insurance, education, vocational training for disabled veterans, burial allowance, and survivor's compensation, pension and education.

VA medical center admissions offices are the immediate source for information regarding medical care eligibility, admissions procedure and scheduling. They can provide information on all types of medical care, including nursing home, dental, drug and alcohol dependency, prosthetics, readjustment counseling, and Agent Orange, radiation exposure or Persian Gulf War examinations.

VA national cemeteries or regional offices can answer questions about eligibility of veterans and dependents for burial benefits. Documentation of military service must be shown to the director of the cemetery when burial is requested. The cemetery will schedule an interment service, and provide burial and an inscribed government marker.

Who's Eligible

Eligibility for most VA benefits is based on discharge from active military service under other than dishonorable conditions for a minimum period specified by law. Completion of at least six years of honorable service in the Selected Reserves also provides for home loan benefits for those not otherwise eligible. Men and women veterans with similar service are entitled to the same VA benefits.

The Department of Defense issues each veteran a military discharge form, DD 214, identifying the veteran's condition of discharge--honorable, general, other than honorable, dishonorable or bad conduct.

Honorable and general discharges qualify a veteran for most VA benefits. Educational benefits under the Montgomery GI Bill, however, require an honorable discharge.

Dishonorable and some bad-conduct discharges issued by general courts martial bar VA benefits. Benefits eligibility of veterans with other bad conduct discharges and discharges described by military branches as "other than honorable" is determined by VA. After reviewing the facts of each specific case, VA decides whether separation from service was under dishonorable or other than dishonorable conditions.

Those who enlisted in the military after Sept. 7, 1980, and officers commissioned or who entered active military service after Oct. 16, 1981, must have completed two years of active duty or the full period of their initial service obligation to be eligible for most VA benefits. Veterans with service-connected disabilities or those discharged for disability or hardship near the end of their service obligation are not held to this provision. The provision does not apply to participation in veterans insurance programs.

Veterans in prison and parolees may still be eligible for certain VA benefits. VA regional offices can clarify their eligibility.

Service in 26 organizations (see p. 35 & 36) during periods that include World Wars I and II has been certified as active military service by the Department of Defense. Members of these groups may be eligible for VA benefits. Individuals must have their service documented to obtain a discharge from Defense under honorable conditions.

Wartime Service

Certain VA benefits and medical care require wartime service. As specified in law, VA recognizes these war periods:

Mexican Border Period -- May 9, 1916, through April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters.

World War I -- April 6, 1917, through Nov. 11, 1918; for veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for veterans who had one day of service between April 6, 1917, and Nov. 11, 1918.

World War II -- Dec. 7, 1941, through Dec. 31, 1946.

Korean Conflict -- June 27, 1950, through Jan. 31, 1955.

Vietnam Era -- Aug. 5, 1964, through May 7, 1975.

Persian Gulf War -- Aug. 2, 1990, through a date to be set by law or Presidential Proclamation.

Filing a Claim

Those filing a claim with VA for the first time must submit a copy of their service discharge form (DD 214), which documents service dates and type of discharge, or give their full name, military service number, branch of service and dates of service. Once a claim is filed, the veteran's VA file number ("C" number) or Social Security number serves as the veteran's identifier.

Keep Important Documents

The veteran's DD 214 form should be kept in a safe, convenient location accessible to the veteran and next of kin or designated representative. The veteran's preference regarding burial in a national cemetery and use of a headstone provided by the VA should be documented and kept with this information. The following documents, if not included in VA files, will be needed for claims processing related to a veteran's death:

- * marriage certificate for a surviving spouse or children.
- * death certificate if the veteran did not die in a VA medical facility.

* children's birth certificates for children's benefits.

* veteran's birth certificate for parents establishing eligibility.

Insurance

If the deceased veteran carried government life insurance at the time of death, the policy's designated beneficiary is entitled to the proceeds. Assistance is available at VA regional offices or at 1-800-669-8477.

Informacion Para Los Veteranos De Habla Hispana y Sus Dependientes

Si necesita informaciyn o ayuda en la solicitud de los beneficios dispuestos por ley para veteranos y/o dependientes, escriba, llame o visite cualquiera de las Oficinas del Departamento de Asuntos de Veteranos que aparecen al final de este folleto, o si desea, puede ponerse en contacto con el representante de una de las organizaciones de veteranos de su localidad. Cualquier solicitud para servicios medicos puede hacerse en uno de los hospitales o clinicas externas del Departamento de Asuntos de Veteranos.

En aquellos estados donde hay una gran concentraciyn de veteranos y dependientes de habla Hispana, las Oficinas del Departamento de Asuntos de Veteranos tienen consejeros bilingbes que le ayudaran en la solicitud de cualquier beneficio de veterano. Ademas se encuentra disponible en las oficinas regionales del Departamento de Asuntos de Veteranos o en la Oficina Central (27), localizada en 810 Vermont Avenue, NW, Washington, D.C. 20420, un breve folleto titulado "Sus Beneficios," el cual puede obtenerse gratis.

| Time | Benefits | Where to apply |
|--------------|---|------------------|
| 90 days | REEMPLOYMENT | Former employer |
| Limited time | UNEMPLOYMENT COMPENSATION: The amount of benefit and | State employment |

payment period varies among states. Apply soon after separation.

120 Days or up to one year if totally disabled SGLI: (Servicemen's Group Life Insurance), a five-year nonrenewable term policy, may be converted to VGLI (Veterans Group Life Insurance).
Servicemen's Group Life Insurance, 213 Washington St. Newark, N.J. 07102-9990

Two years (from date of notice of VA disability rating) GI INSURANCE: Life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies. Any VA office

One year (from date of notice of eligibility for premium waiver) SUPPLEMENTAL INSURANCE: An additional \$20,000 policy is available for those veterans who are under age 65, eligible for waiver of premiums and have Service Disabled Veterans Insurance. However, no waiver can be granted on the additional insurance. Any VA office

10 years from release EDUCATION: Educational assistance depends upon period of service. Any VA office

12 years (generally from date of discharge) VOCATIONAL REHABILITATION: For disabled vets, VA will pay tuition and fees, and the cost of books, tools and other program expenses as well as provide a monthly living allowance. Upon completion of the vocational rehabilitation program, VA will assist in finding employment. Any VA office

No time limit GI HOME LOANS: VA will guarantee a loan for the purchase of a home, farm with a residence, manufactured home, or condominium. Any VA office

Benefit Programs for Veterans

Disability Compensation

Eligibility

Monetary benefits, called disability compensation, are paid to veterans who are disabled by injury or disease incurred or aggravated during active military service in the line of duty. The service of the veterans must have been terminated through separation or discharge under conditions that were other than dishonorable. Monetary benefits are related to the residual effects of the injury or disease. The amounts of the benefits, which are not subject to federal or state income tax, are usually changed annually by Congress.

Disability compensation is paid in monthly payments. Currently these range from \$85 for a 10 percent degree of disability to \$1,730 for a 100-percent disability rating.

| Disability | Rate |
|------------------|-------|
| 10 percent | \$85 |
| 20 percent | 162 |
| 30 percent | 247 |
| 40 percent | 352 |
| 50 percent | 502 |
| 60 percent | 632 |
| 70 percent | 799 |
| 80 percent | 924 |
| 90 percent | 1,040 |
| Total disability | 1,730 |

In addition, amounts up to \$4,943 per month are paid when the eligible veteran is adjudged to have suffered certain specific, severe disabilities. These are all decided on an individual basis. Federal law prohibits the award of VA disability compensation concurrently with military retirement pay, except to the extent the retirement pay is waived.

Allowances for Dependents

Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional allowances for dependents. The additional amount, from \$16 to \$160 a month, is determined according to the number of dependents and the degree of disability. A disabled veteran evaluated 30 percent or more also is entitled to receive a special allowance for a spouse who is in need of the aid and attendance of another person.

Prisoners of War

Former prisoners of war who were incarcerated for at least 30 days are entitled to a presumption of service connection for disabilities resulting from certain diseases or ailments if manifested to a degree of 10 percent at any time after active service. These presumptions may be rebutted by proof of other intervening causes.

Other Disability Benefits

Specially Adapted Homes

A disabled veteran may be entitled to a grant from VA for a home specially adapted to their needs or for adaptations.

For \$38,000 Grant

VA may approve a grant of not more than 50 percent of the cost of building, buying or remodeling adapted homes or paying indebtedness on those homes already acquired, up to a maximum of \$38,000. Veterans must be entitled to compensation for permanent and total service-connected disability due to:

(a) loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or

(b) disability which includes (1) blindness in both eyes, having only light perception, plus (2) loss or loss of use of one lower extremity, or

(c) loss or loss of use of one lower extremity together with (1) residuals of organic disease or injury, or (2) the

loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without using braces, canes, crutches or a wheelchair.

For \$6,500 Grant

VA may approve a grant for the actual cost, up to a maximum of \$6,500, for adaptations to a veteran's residence which are determined by VA to be reasonably necessary. The grant also may be used to assist eligible veterans in acquiring a residence which has already been adapted with special features for the veteran's disability. In the latter situation, the amount of the grant is based on the fair market value of the existing special features, and not their cost. Veterans must be entitled to compensation for permanent and total service-connected disability due to:

(a) Blindness in both eyes with 5/200 visual acuity or less, or

(b) Anatomical loss or loss of use of both hands.

Supplemental Financing

Veterans with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home.

Housing Insurance

Veterans with a specially adapted housing grant may be eligible for Veterans Mortgage Life Insurance.

Automobiles or Other Conveyances

Veterans and current service personnel qualify for this benefit if they have service-connected loss of one or both hands or feet, or permanent loss of use, or permanent impairment of vision of both eyes. Veterans entitled to compensation for ankylosis (abnormal immobility) of one or both

knees, or one or both hips, also qualify for adaptive equipment for an automobile. There is a one-time payment by VA of not more than \$5,500 toward the purchase of an automobile or other conveyance. VA will pay for adaptive equipment, and for repair, replacement, or reinstallation required because of disability, and for the safe operation of a vehicle purchased with VA assistance or a previously or subsequently acquired vehicle. To apply, contact a VA regional office or the prosthetic office at a VA medical center.

Clothing Allowance

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she uses prosthetic or orthopedic appliances, including a wheelchair that tends to wear out or tear clothing, may receive an annual clothing allowance of \$466. Any veteran whose service-connected skin condition requires prescribed medication that irreparably damages the veteran's outer garments also may receive the allowance.

Pension

Eligibility

Veterans may be eligible for support if they have limited income when they have 90 days or more of active military service, at least one day of which was during a period of war. Their discharge from active duty must have been under conditions other than dishonorable. They must be permanently and totally disabled for reasons neither traceable to military service nor to willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to an established support level. Countable income may be reduced by unreimbursed medical expenses. Pension is not payable to those who have assets that can be used to provide adequate maintenance.

Improved Pension

Effective Dec. 1, 1992, the Improved Pension program provides for the following annual rates, generally payable

monthly. The annual payment is reduced by the amount of the annual countable income of the veteran and the income of any spouse or dependent children.

- * Veteran without dependent spouse or child, \$7,619.
- * Veteran with one dependent (spouse or child), \$9,980.
- * Veteran in need of regular aid and attendance with no dependents, \$12,817.
- * Veteran in need of regular aid and attendance with one dependent, \$14,548.
- * Veteran permanently housebound with no dependents, \$9,313.
- * Veteran permanently housebound with one dependent, \$11,673.
- * Two veterans married to one another, \$9,980.
- * Veterans of World War I and Mexican Border Period, add to the applicable annual rate, \$1,724.
- * Increase for each additional dependent child, \$1,296.

Reduction While in Nursing Home or Domiciliary

When a veteran without a spouse or a child is being furnished nursing-home or domiciliary care by VA, the pension is reduced to an amount not in excess of \$90 per month after three full-calendar months of care. The reduction may be delayed if nursing-home care is being continued for the primary purpose of providing the veteran with a prescribed program of rehabilitation services.

Protected Pension Programs

Pensioners entitled to benefits as of Dec. 31, 1978, who do not elect to receive pension under the Improved Pension program, will continue to receive pension benefits at the rate they were entitled to receive on Dec. 31, 1978, as long as they remain permanently and totally disabled, do not lose a dependent, or their incomes do not exceed the adjusted income limitation. The income limitation is increased annually based

on changes in the Consumer Price Index.

Vocational Training

Veterans in receipt of pensions between Feb. 1, 1985, and Dec. 31, 1995, may elect to participate in a vocational training program. Under this pilot program a veteran may receive up to 24 months or more of vocational training and related services as well as up to 18 months of placement and post-placement services. Work income will affect the continuing receipt of pension.

Aid and Attendance or Housebound

A veteran who is a patient in a nursing home or otherwise determined by VA to be in need of the regular aid and attendance of another person, or is permanently housebound, may be entitled to higher income limitations or additional benefits, depending on the type of pension received.

Education and Training

VA administers a number of education and training programs for veterans, servicepersons and eligible dependents.

Montgomery GI Bill (Active Duty)

Eligibility

The Montgomery GI Bill (Active Duty), also known as Chapter 30, is a program of education benefits generally for individuals who enter active duty for the first time after June 30, 1985. Active duty for benefit purposes includes full-time National Guard duty performed after Nov. 29, 1989. The participant generally must serve continuously on active duty for three years of a three-year or greater initial enlistment or, for a lesser benefit, two years of an initial active-duty obligation of less than three years. An individual also may qualify for the full benefit by initially serving two continuous years on active duty, followed by four years of

Selected Reserve service. In the latter case, the participant must enter the Selected Reserve within one year of release from active duty. The participant must meet the requirements for a high school diploma or an equivalency certificate before the first period of active duty ends. Completing 12 credit-hours toward a college degree meets this requirement. Individuals who initially serve a continuous period of at least three years of active duty, even though they were initially obligated to serve less, will be paid at the higher basic rate.

Participation Requirements

Participation in the Montgomery GI Bill requires that service-persons have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable. If an individual decides not to participate in this program, this decision cannot be changed at a later date. An exception is made under specific conditions for servicepersons who are involuntarily separated from active duty with an honorable discharge after Feb. 2, 1991. In many cases, those who previously decided not to participate in this program and who voluntarily separate from active duty after Dec. 4, 1991, also may now elect to participate. If the serviceperson decides to participate before separation, military pay will be reduced before separation, and education or training may take place following separation.

Vietnam Era GI Bill Conversion

Also eligible for Montgomery GI Bill benefits are those individuals who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty sometime during the period Oct. 19, 1984, and June 30, 1985, and continued to serve on active duty to July 1, 1988, or to June 30, 1987, followed by four years in the Selected Reserve after release from active duty. The individual must have entered the Selected Reserve within one year of release from active duty. The individual who converts from the Vietnam Era GI Bill must have met the requirements for a high school diploma or an equivalency certificate before Dec. 31, 1989. Completion of 12 credit hours toward a college degree meets the requirement.

Discharges and Separations

For the Montgomery GI Bill program, the discharge must be honorable. Discharges designated "under honorable conditions" and "general" do not establish eligibility for education benefits. A discharge for one of the following reasons could result in a reduction of the required length of active duty:

- (a) Convenience of the government.
- (b) Disability.
- (c) Hardship.
- (d) A medical condition existing before service.
- (e) Force reductions.
- (f) A medical condition which prevents satisfactory performance of duty.

Education and Training Available

The following education and training opportunities are available under the Montgomery GI Bill:

(a) Courses at colleges and universities leading to associate, bachelor or graduate degrees, and accredited independent study. Cooperative training programs are available to individuals not on active duty.

(b) Courses leading to a certificate or diploma from business, technical or vocational schools.

(c) Apprenticeship or on-job training programs for individuals not on active duty.

(d) Correspondence courses.

(e) Flight training from Sept. 30, 1990, to Sept. 30, 1994. Before beginning training, the veteran must have a private pilot license and meet the physical requirements for a commercial license. Benefits also may be received for solo flying hours up to the minimum required by the FAA for the rating or certification being pursued.

The individual also may receive tutorial assistance benefits if enrolled in school half-time or more. Remedial,

deficiency and refresher training also may be available.

Payments

Veterans who served on active duty for three years, or two years active duty plus four years in the Selected Reserve or National Guard will receive \$350 a month in basic benefits for 36 months. This rises to \$400 effective April 1, 1993. Those who enlist for less than three years will receive \$275 a month -- \$325 after April 1, 1993. VA pays an additional amount, commonly called a "kicker," if directed by the Department of Defense. Starting with fiscal year 1994, cost-of-living increases in the basic rates will be required by law.

Work-Study

To be eligible for work-study benefits, a person must train at the three-quarter or full-time rate. Students will be paid for the first 50 hours of each work-study contract, or 40 percent of the amount specified in the work-study agreement, or an amount equal to 50 times the applicable minimum wage, whichever is less. Under this program, they may perform outreach services under the supervision of a VA employee, prepare and process VA paperwork, work at a VA medical facility, or perform other approved activities.

Period of Eligibility

For the most part, benefits under Chapter 30 end 10 years from the date of the veteran's last discharge or release from active duty. VA can extend this 10-year period if the veteran was prevented from training during this period because of a disability or because he or she was held by a foreign government or power. The 10-year period can also be extended if an individual reenters active duty for 90 days or more after becoming eligible. Veterans serving periods of active duty of less than 90 days can qualify for extensions under certain circumstances. If the veteran's discharge is upgraded by the military, the 10-year period begins on the date of the upgrade.

If eligibility is based on both the Vietnam Era GI Bill and the Montgomery GI Bill, and discharge from active duty was before Dec. 31, 1989, the veteran will have until Jan. 1, 2000.

In most cases, VA will subtract from the 10-year period those periods the veteran was not on active duty between Jan. 1, 1977, and June 30, 1985.

If eligibility is based on two years of active duty and four years in the Selected Reserve, the veteran's eligibility will end the later of: (a) 10 years from release from active duty; or (b) 10 years from completion of the four-year Selected Reserve obligation. This four-year obligation, however, does not apply to certain individuals discharged because of downsizing the military between Oct. 1, 1991, and Sept. 30, 1995.

Montgomery GI Bill (Selected Reserve)

Eligibility

The Montgomery GI Bill (Selected Reserve) is a program of education benefits for members of the reserve elements of the Army, Navy, Air Force, Marine Corps and Coast Guard, as well as the Army National Guard and the Air National Guard. This program also is referred to as Chapter 106. To be eligible for the program, a reservist must:

(a) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation;

(b) complete Initial Active Duty for Training (IADT);

(c) meet the requirements for a high school diploma or equivalency certificate before completing IADT; and

(d) remain in good standing in a Selected Reserve unit.

Education and Training Available

A six-year reserve commitment that begins after Sept. 30, 1990, is needed to receive education benefits for pursuit of:

(a) Courses leading to a certificate or diploma from business, technical or vocational schools.

(b) Cooperative training.

- (c) Apprenticeship or on-job training.
- (d) Correspondence training.
- (e) Accredited independent study programs.
- (f) Tutorial assistance benefits.

(g) Flight training from Sept. 30, 1990, to Sept, 30, 1994. Benefits also may be received for solo flying hours up to the minimum required by the FAA for the rating or certification being pursued. Before beginning training the reservist must have a private pilot license and meet the physical requirements for a commercial license.

Remedial, deficiency and refresher training may also be available to the reservist.

Payments

The full-time rate is \$170 a month for 36 months, rising to \$190 effective April 1, 1993. Starting with fiscal year 1994, cost-of-living increases will be required by law.

Work-Study

Reservists training at the three-quarter or full-time rate are eligible for the work-study program. Terms of participation are the same as under the Montgomery GI Bill (Active Duty) program, except that reservists can also work at a military facility if the work is related to the Chapter 106 program.

Period of Eligibility

If a reservist stays in the Selected Reserve, benefits end 10 years from the date the reservist became eligible for the program. VA may extend the 10-year period if the individual could not train due to a disability caused by Selected Reserve service. If a reservist leaves the Selected Reserve because of a disability, the individual may use the full 10 years. In other cases, benefits end on the day the reservist leaves the Selected Reserve, except that certain individuals separated

from the Selected Reserve due to downsizing of the military between Oct. 1, 1991, and Sept. 30, 1995, will have the full 10 years to use their benefits. If the 10-year period ends, however, while the participant is attending school, VA will pay benefits until the end of the term. If the training is not on a term basis, payments may continue for 12 weeks.

Veterans' Educational Assistance Program (VEAP)

Eligibility

Under VEAP, active duty personnel voluntarily participated in a plan for education or training in which their savings are administered and added to by the federal government. Servicepersons were eligible to enroll in VEAP if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985. Some contribution to VEAP must have been made prior to April 1, 1987. The maximum participant contribution is \$2,700. While on active duty, participants may make a lump-sum contribution to the training fund.

A serviceperson who participated in VEAP is eligible to receive benefits while on active duty if: (a) at least three months of contributions are available, except for high school or elementary school, in which case only one month of contributions is needed; and (b) the first active-duty commitment is completed.

If the individual's first term is for more than six years, benefits may be available after six years. To attend an elementary or high school program, the individual must be in the last six months of the first enlistment.

A veteran who participated in VEAP is eligible to receive benefits if the discharge was under conditions other than dishonorable and:

(a) the first enlistment was prior to Sept. 8, 1980, or the participant entered active duty as an officer before Oct. 17, 1981, and served for a continuous period of 181 days or more or was discharged for a service-connected disability; or

(b) enlisted for the first time on or after Sept. 8, 1980, or entered active duty as an officer on or after Oct. 17, 1981, and completed 24 continuous months of active duty.

Education eligibility may be established even though the required active duty is not completed if the veteran:

(a) receives VA disability compensation or military disability retirement,

(b) served a previous period of at least 24 continuous months of active duty before Oct. 17, 1981; or

(c) was discharged or released for early out, hardship or service-connected disability.

An individual who contributed or who could have contributed to VEAP before being involuntarily separated from active duty with an honorable discharge after Feb. 2, 1991, may elect before separation to receive Montgomery GI Bill (Active Duty) benefits. Participants in VEAP also may make an irrevocable election to participate in the Montgomery GI Bill (Active Duty). The services will collect \$1,200 from the participant's military pay from those separating from services on or after Oct. 23, 1992. Many VEAP participants who voluntarily separate from active duty after Dec. 4, 1991, also may elect to participate in the Montgomery GI Bill (Active Duty).

Education and Training Available

VEAP participants may pursue associate, bachelor or graduate degrees at colleges or universities. Courses leading to a certificate or diploma from business, technical or vocational schools may also be taken. Other opportunities include apprenticeship or on-job training programs, cooperative courses and correspondence-school courses. Right training may be pursued from April 1, 1991, through Sept. 30, 1994. Benefits also may be received for solo flying-hours up to the minimum required by the FAA for the rating or certification being pursued. Before beginning training, the veteran must have a private pilot license and meet the physical requirements for a commercial license. A participant may also study abroad, but only in programs leading to a college degree. A participant with a deficiency in a subject may receive tutorial assistance benefits if enrolled half-time or more. Remedial, deficiency and refresher training also may be available.

Payments

When the participant elects to use VEAP benefits to pursue an approved course of education or training, the Defense Department will match the participant's contribution at the rate of \$2 for every \$1 the individual put into the fund. Defense also may make additional contributions to the fund in exchange for special duties performed by the participant.

A typical VEAP payment: A participant contributes \$1,800 over a 36-month period and the government adds \$3,600 (2 for 1 match); there is no additional benefit from the Defense Department. This results in a total entitlement amount of \$5,400. This amount would be divided by 36 months, yielding a monthly benefit of \$150 for full-time schooling for the veteran.

A veteran will receive monthly payments for the number of months contributed, or for 36 months, whichever is less. The amount of the payment is determined by dividing the number of months that contributions were made into the participant's training-fund total.

Period of Eligibility

A veteran has 10 years from the date of last discharge or release from active duty to use VEAP benefits. This 10-year period can be extended by the amount of time the veteran could not train because of a disability or because of being held by a foreign government or power. The 10-year period may also be extended if the veteran re-enters active duty for 90 continuous days or more after becoming eligible. The extension ends 10 years from the date of discharge or release from the later active duty period. For periods of less than 90 continuous days, the veteran may qualify for extensions under certain circumstances. A veteran with a discharge upgraded by the military will have 10 years from the date of the upgrade.

Work-Study

Work-study benefits are the same as the Montgomery GI Bill (Active Duty) program.

Vocational and Educational Counseling

Servicemembers, veterans and dependents of deceased and totally disabled veterans may receive a wide range of vocational and educational counseling services throughout the period they are eligible for an educational assistance program administered by VA. Counseling services include educational and vocational counseling and guidance, and testing. In addition, the following individuals may receive these services regardless of eligibility for any other VA educational benefits: (a) servicemembers within 180 days of their planned discharges or releases from active duty; and (b) veterans within one year after discharge. VA does not pay for travel expenses for servicemembers or veterans receiving counseling services.

Counseling Required for Individuals Rated Incompetent

A veteran or servicemember rated incompetent by VA must be counseled prior to entering an educational or training program paid by VA. VA will pay the cost of travel for this counseling.

Vocational Rehabilitation

Eligibility

Veterans and servicemembers who served in the Armed Forces on or after Sept. 16, 1940, are eligible for vocational rehabilitation if three conditions are met:

(1) They suffered a service-connected disability or disabilities in active service which entitle them to at least 20 percent compensation or would do so but for receipt of military retirement pay. Veterans may also be eligible if they have a compensable rating of less than 20 percent and first applied for vocational rehabilitation before Nov. 1, 1990. Effective Oct. 1, 1993, veterans with a 10 percent disability also may be found eligible if they have a serious employment handicap.

(2) They were discharged or released under other than dishonorable conditions or are hospitalized awaiting separation for disability.

(3) VA determines that they need vocational rehabilitation

to overcome an impairment to their ability to prepare for, obtain or retain employment consistent with their abilities, aptitudes and interests. Their service-connected disabilities must materially contribute to this employment handicap.

Period of Eligibility

Generally, the veteran must complete a rehabilitation program 12 years from the date VA notifies him or her of entitlement to compensation. This period may be deferred or extended if a medical condition prevented the veteran from training for a period or if the veteran has a serious employment handicap.

Length of Rehabilitation Program

Disabled veterans may receive up to four years of rehabilitation services, including full-time training or its equivalent either in part-time training or in a combination of part-time and full-time training. Rehabilitation services may exceed four years in some cases. If a veteran with a serious employment handicap, for example, receives a training evaluation over an extended period, the total of the extended evaluation and the training phases of the rehabilitation program may exceed four years. Following participation in the training portion of a rehabilitation program, a veteran may receive counseling, job search and work adjustment services for up to 18 months. Employment services also may be given if the veteran is eligible for vocational rehabilitation and these services are the only assistance needed to overcome the employment handicap and become suitably employed.

Benefits

A disabled veteran will be given an evaluation to establish eligibility and entitlement and to determine whether the veteran needs extended evaluation, independent living services, educational or vocational training, employment services, or a combination of these benefits.

In the educational or vocational training phase of a rehabilitation program, veterans may: (a) enroll in trade, business or technical schools or in college-level institutions;

(b) train on the job or in an apprenticeship program; (c) take on-farm training; (d) enter programs which combine school and on-job training; or (e) train in special rehabilitation facilities or at home when this is necessary because of serious disability. Veterans may also receive services and assistance to improve their ability to live more independently in their communities.

After completion of the training phase, VA will assist the veteran to find and hold a suitable job.

Rehabilitation Program Costs

While in training and for two months after the completion of training, eligible veterans may receive subsistence allowances in addition to their disability compensation or retirement pay. Servicemembers cannot receive subsistence allowances until they leave active duty. VA pays the costs of tuition, fees, books, supplies and equipment. VA may also pay for special supportive services, such as tutorial assistance, prosthetic devices, lip-reading training and signing for the deaf. VA will help the veteran to pay for at least part of the transportation expenses unique to disabled persons during training or employment services. VA also may provide an advance against future benefit payments for veterans who run into financial difficulties during training.

Work-Study

For work-study benefits, a person must train at the three-quarter or full-time rate. Participants will be paid in advance 40 percent of the amount specified in the work-study agreement, or an amount equal to 50 times the applicable minimum wage, whichever is less. They also may perform outreach services under the supervision of a VA employee, prepare and process VA paperwork, work at a VA medical facility or perform other approved activities.

Special Program for Veterans Rated Unemployable

Veterans awarded 100 percent disability compensation based upon unemployability may request an evaluation and, if found

eligible, may participate in a program of rehabilitation services and training and receive special assistance in securing employment. VA's Vocational Rehabilitation Service is responsible for the program. A veteran with an unemployability rating who secures gainful employment under the special program will continue to receive disability compensation without reduction until the veteran has worked continuously for 12 months.

Special Program for Veterans Receiving Pension

Veterans who are awarded VA pension through Dec. 31, 1995, may be eligible for up to 24 months--or more under certain circumstances--of vocational training. Program participants may also receive up to 18 months of employment-counseling, job-search and work-adjustment services.

Any veteran receiving a pension awarded prior to Dec. 31, 1995, may apply for an evaluation and for participation in vocational training. If an evaluation shows the veteran can achieve a vocational goal and the veteran wants vocational training, VA will help develop a plan of training and supportive services. Veterans are not required, however, to take part either in evaluation or training.

A veteran will continue to receive pension while receiving training or employment services. If a veteran in the training program loses entitlement to pension, training may be continued unless the pension is the result of fraud or administrative error.

If a veteran's pension is terminated for excessive work or training income, the veteran may continue to receive VA health care and retain priority for treatment for three years after the date the pension is terminated.

Participants may work up to 12 months with no change in their evaluation as permanently and totally disabled. The employment must be within the scope of the vocational goal or a related field identified in the participant's VA rehabilitation plan and must be obtained within one year after eligibility for counseling expires. Earnings during this 12 month period count as income, however, for pension purposes.

Home Loan Guaranties

Eligible veterans and unmarried surviving spouses may obtain VA-guaranteed loans for the purchase and refinancing of homes, condominiums and manufactured homes. The VA guarantees part of the total loan so a veteran may obtain a mortgage on a home or condominium with a competitive interest rate -- without a downpayment if the lender agrees. VA requires a downpayment for the purchase of a manufactured home. VA also requires a downpayment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against complete loss if the borrower fails to repay the loan. A VA loan guaranty can be used to:

- (a) Buy a home.
- (b) Buy a residential unit in new or proposed, existing or converted condominium projects.
- (c) Build a home.
- (d) Repair, alter or improve a home.
- (e) Refinance an existing home loan.
- (f) Buy a manufactured home with or without a lot.
- (g) Buy and improve a manufactured home lot on which to place a unit owned and occupied by the veteran.
- (h) Improve a home through installation of a solar heating or cooling system or other weatherization improvements.
- (i) Purchase and improve simultaneously a home with energy-conserving measures.
- (j) Refinance an existing VA loan to reduce the interest rate.
- (k) Refinance a manufactured home loan to acquire a lot.
- (l) Purchase and improve a home simultaneously.

Eligibility

To be eligible for a loan guaranty, applicants must have a good credit rating and have an income sufficient to support the

new mortgage payments. The applicant also must agree to occupy the property as a home. To obtain a VA Certificate of Eligibility, complete a VA Form 261880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement," and submit it along with required supporting documents to the nearest VA regional office.

World War II Eligibility

Eligibility requirements for veterans of World War II are: (a) active duty on or after Sept. 16, 1940, and prior to July 26, 1947; (b) a discharge or separation under other than dishonorable conditions; and (c) at least 90 days total service, unless discharged earlier for service-connected disability.

Post-World War II Eligibility

Eligibility requirements for veterans of this period are: (a) no other active-duty service except that which occurred after July 25, 1947, and prior to June 27, 1950; (b) a discharge or separation under other than dishonorable conditions; and (c) at least 181 days continuous active-duty service unless discharged earlier for a service-connected disability.

Korean Conflict Eligibility

Eligibility requirements for veterans of the Korean Conflict period are: (a) active duty at any time on or after June 27, 1950, and prior to Feb. 1, 1955; (b) discharge or separation under other than dishonorable conditions; and (c) at least 90 days total service, unless the veteran was discharged for a service-connected disability.

Post-Korean Conflict Eligibility

Eligibility requirements for post-Korean Conflict veterans are: (a) active duty for 181 continuous days or more, any part of which occurred after Jan. 31, 1955, and prior to Aug. 5, 1964; and (b) discharge or release under conditions other than

dishonorable; or (c) early discharge or release from active duty after such date for a service-connected disability.

Vietnam Eligibility

Eligibility requirements for Vietnam-Era veterans are: (a) active duty for a total of 90 days or more, any part of which occurred after Aug. 4, 1964, and prior to May 8, 1975; and (b) discharge or release from active duty under conditions other than dishonorable; or (c) earlier release from such active duty for a service-connected disability.

Post-Vietnam Eligibility

Eligibility requirements for Post-Vietnam veterans whose enlisted service began before Sept. 8, 1980, or whose service as an officer began before Oct. 17, 1981, are: (a) active duty for 181 continuous days or more, all of which occurred after May 7, 1975; and (b) discharge or release from active duty under conditions other than dishonorable; or (c) early release from such active duty for service-connected disability.

Eligibility requirements for veterans separated from enlisted service between Sept. 8, 1980, and Aug. 1, 1990, or service as an officer between Oct. 17, 1981, and Aug. 1, 1990, are: (a) completion of 24 months of continuous active duty or the full period -- at least 181 days -- for which the person was called or ordered to active duty, and discharge or release from active duty under conditions other than dishonorable; or (b) completion of at least 181 days of active duty with a hardship discharge, certain discharges for the convenience of the government, or for service-connected disability, or (c) early discharge with less than 181 days of service for service-connected disability.

Persian Gulf War Eligibility

Eligibility requirements for Persian Gulf War veterans are: (a) completion of 24 months of continuous active duty or the full period at least 90 days -- for which the person was called to active duty, and discharge or release from active duty under conditions other than dishonorable; or (b) earlier release after at least 90 days, with a hardship discharge, discharge at the convenience of the government, or discharge

for a service-connected disability. Reservists and National Guard members are eligible if they were activated on or after Aug. 2, 1990, served at least 90 days active duty, and were discharged honorably. Eligibility for reservists expires Oct. 28, 1999.

Active Duty Personnel Eligibility

Until the Persian Gulf era is ended by law or Presidential Proclamation, persons on active duty are eligible after serving on continuous active duty for 90 days. Six-month enlistees who serve for six months on active duty for training only are not eligible since their service does not constitute "active duty" as defined by law, although they may be eligible for FHA Home Mortgage Insurance for veterans. (See FHA Home Mortgage Insurance.)

Eligibility for Members of the Selected Reserve

Individuals who have completed at least six years in the Reserves or National Guard are eligible if they: (1) have been discharged under honorable conditions, or (2) have been placed on the retired list, or (3) have been transferred to an element of the Ready Reserve other than the Selected Reserve, or (4) continue to serve in the Selected Reserve.

Eligibility for Others

Others eligible include unremarried spouses of veterans who died on active duty or as a result of service-connected causes; spouses of active duty service members who have been missing in action or a prisoner of war for at least 90 days; U.S. citizens who served in the armed forces of a U.S. ally in World War II; and certain citizens who were part of organizations with recognized contributions to the U.S. World War II effort. Questions about eligibility may be answered at any VA regional office.

Expiration

Loan guaranty eligibility is not subject to an expiration

date. Eligibility for reservists expires Oct. 28, 1999.

Entitlement

The amount of the VA guaranty available to an eligible veteran is called the entitlement. The basic entitlement available to an eligible veteran is \$36,000. Up to \$46,000 of entitlement, however, may be available to veterans purchasing or constructing homes to be financed with a loan of more than \$144,000, and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000.

The maximum amount of entitlement which may be used depends on the loan purpose and loan amount and will be the lesser of the percentage or dollar limits in the following table:

| Loan Amount | Guaranty Percent | Dollar Amount |
|--|------------------|---------------|
| Up to \$45,000 | 50% | \$22,500 |
| \$45,001 to \$56,250 | 40% - 50% | \$22,500 |
| \$56,251 to \$144,000 | 40% | \$36,000 |
| Over \$144,000 (Purchase or construction loan and Interest Rate Reduction Refinancing) | 25% | \$46,000 |
| Manufactured home and/or lot loan* | 40% | \$20,000 |

* A loan secured by a manufactured home which is permanently affixed to a lot and considered to be real property under the laws of the state where it is located may be eligible for a guaranty to the same extent as a home loan.

The VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property. A loan for the purpose of refinancing existing mortgage loans or other liens secured of record on a dwelling owned and occupied by the veteran as the veteran's home is generally limited to 90 percent of the appraised value of the dwelling as determined by VA. A loan for

the purchase of a manufactured home and/or lot is limited to 95 percent of the amount that would be subject to finance charges.

The maximum home loan entitlement was raised from \$4,000 to \$7,500 in 1950, to \$12,500 in 1968, to \$17,500 in 1974, to \$25,000 in 1978, to \$27,500 in 1980, to \$36,000 in 1988, and up to \$46,000 in 1989. A veteran who previously obtained a VA loan can use the remaining entitlement for any eligible purpose. Veterans who used their entitlement to purchase a manufactured home must first dispose of the manufactured home before purchasing a second manufactured home with a VA guaranteed loan. The amount of remaining entitlement is the difference between \$36,000 -- or \$46,000 for special loans -- and the amount of entitlement used on prior loans. Veterans refinancing an existing VA loan with a new VA loan at a lower interest rate need not have any entitlement available for use.

Restoration and Substitution of Entitlement

Veterans may have guaranty entitlement restored under the following conditions: (1) the veteran sells the home which was obtained with the VA loan, and (2) the VA is relieved of liability on the VA loan--normally accomplished by paying off the loan -- or the loan is assumed by an eligible veteran who is able and willing to substitute entitlement for that used by the original veteran buyer.

Financing, Interest Rates and Terms

Veterans obtain VA-guaranteed loans through the usual lending institutions, such as banks, savings and loan associations, building and loan associations and mortgage loan companies. Real estate brokers usually assist the borrower in finding a lender.

Veterans may obtain a loan with a fixed or a variable interest rate and the rate may be negotiated with the lender. If the lender charges discount points on the loan, the veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the veteran may not be included in the loan. If the veteran elects a variable rate mortgage, the interest rate may not be raised more than 1 percent annually and may not increase more than a total of 5 percent over the life of the loan. The term of the loan also is subject to negotiation with the lender and may be

for as long as 30 years and 32 days.

VA normally does not require that a downpayment be made. VA does require a downpayment for a manufactured home or lot loan, for a loan with graduated payment features, and to prevent the amount of a loan from exceeding VA's determination of the property's reasonable value. If the sales price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without any supplementary borrowing.

The maximum maturity for manufactured home or lot loans varies. A VA office can provide specific information. A cash downpayment of 5 percent of the purchase price is required for such loans. The downpayment also must include an amount equal to the difference, if any, between the maximum loan allowable for the transaction and the cost to the veteran.

Closing Costs

Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes, and the 1 percent origination fee which may be required by lenders in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed 90 percent of the reasonable value established by VA for the property. Loans, including refinancing loans, are charged a funding fee by the VA, with the exception of loans made to certain disabled veterans and unremarried surviving spouses of veterans who died as a result of service or service-connected disabilities. The VA funding fee is based on the loan amount and, at the lender's discretion, may be included in the loan. This fee varies according to the loan:

Funding Fee

| Loan category | Veterans % of loan | Reservists % of loan |
|--|-----------------------|-------------------------|
| Purchase or construction loans with downpayments of less than 5 percent; Refinancing loans; Home improvement/repair loans. | 1.25 | 2.0 |

| | | |
|---|------|------|
| Purchase or construction loans with downpayments of at least 5 percent but less than 10 percent | 0.75 | 1.5 |
| Purchase or construction: loans with downpayments of 10 percent or more: | 0.50 | 1.25 |
| Manufactured home loans | 1.0 | 1.0 |
| Interest rate reduction loans | 0.5 | 0.5 |

Safeguards for Veterans

VA protects veteran borrowers in the following ways:

(a) Homes completed less than a year before acquisition with VA financing and inspected during construction by either VA or HUD must meet or exceed VA minimum requirements for planning, construction and general acceptability.

(b) VA may suspend from participation in the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home or make a loan to an eligible veteran of good credit because of race, color, religion, sex, disability, familial status or national origin. All credit transactions involving VA financing also must meet the requirements of the Equal Credit Opportunity Act and the Federal Reserve Board's Regulation B.

(c) The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed in substantial conformity with VA-approved plans and specifications. A similar warranty is required to be given to the veteran in respect to new manufactured homes.

(d) In cases of new construction completed under VA or HUD inspection, VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of the time a home loan is guaranteed or made.

(e) The borrower obtaining a GI loan may only be charged the fees and other charges prescribed by VA as allowable.

(f) The borrower has the right to prepay at any time,

without premium or penalty, the entire indebtedness or any part thereof not less than the amount of one installment or \$100, whichever is less.

(g) It is the policy of VA to encourage holders to extend all reasonable forbearance and indulgence in the event a borrower becomes temporarily unable to meet the terms of the loan.

Occupancy Certification

Veterans must certify that they intend to live in the home they are buying or building with a VA guaranty. Also, when a veteran wishes to refinance or improve a home with a VA guaranty, the veteran must certify to being in occupancy at the time of application. In refinancing outstanding VA-guaranteed loans solely to reduce the interest rate, veterans need only certify to prior occupancy. Veterans purchasing homes with GI loans also are required to certify they will not discriminate in the resale of their homes.

Release of Liability

Upon request, when a veteran sells residential property financed through a VA guaranty, the veteran may be released from liability to the federal government, provided the loan is current and the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities and VA is satisfied that the purchaser is a good risk. A release of liability does not mean that a veteran could have the VA guaranty entitlement restored. VA usually restores entitlement only when it is no longer liable to the lender on the guaranty and the veteran is otherwise eligible for restoration. The release of a veteran from liability to the government does not change the fact that VA continues to remain liable on the guaranty. If a veteran-buyer, however, agrees to substitute entitlement for that of the original veteran-borrower and if all other requirements for substitution of entitlement are met, the veteran-seller may qualify for restoration.

For loans made on or after March 1, 1988, a release from liability determination must be made in every case involving the assumption of a VA-guaranteed loan. This will involve a determination of the good credit of the buyer assuming the loan

by the holder of the loan or VA. A VA loan for which a commitment was made on or after March 1, 1988, is not assumable without approval of VA or its authorized agent. The person who assumes a VA loan for which a commitment was made on or after March 1, 1988, must pay a fee to VA equal to 1/2 of 1 percent of the balance of the loan being assumed. If a person disposes of the property securing a VA loan for which a commitment was made on or after March 1, 1988, without first notifying the holder of the loan, the holder may demand immediate and full payment of the amount owing on the loan.

Repossessed Houses

In many areas, VA has homes for sale that have been acquired after foreclosure of a VA-guaranteed loan. These homes are available for resale to both veterans and non-veterans. For information, contact local real estate agents for available listings.

Life Insurance

For information about government life insurance, veterans may call the VA Insurance Center toll-free, 1-800-669-8477. Specialists are available between the hours of 8 a.m. and 6:30 p.m., ET, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured or a beneficiary. After hours a caller may leave a recorded message, which will be answered on the next workday. If the policy number is unknown, send the veteran's VA file number, Social Security number, military serial number or military service branch and dates of service with date of birth to one of two VA insurance centers. For states east of the Mississippi River, or for any policy which is being paid by a deduction from VA benefits, military retired pay or a checking account, send to: Department of Veterans Affairs Regional Office and Insurance Center P.O. Box 8079 Philadelphia, PA 19101

For states west of the Mississippi River, and the states of Minnesota, Wisconsin, Illinois, Indiana and Mississippi, send to:

Department of Veterans Affairs
Regional Office and Insurance Center
Bishop Henry Whipple Bldg.

Fort Snelling
St. Paul, MN 55111

Status of Life Insurance Programs

| Program | Beginning Date | Ending Date for New Issues | Policy Letter Prefix |
|---------------------------|----------------|----------------------------|----------------------|
| U.S. Government (USGLI) | May 1919 | April 24, 1951 | K |
| National Service (NSLI) | Oct. 8, 1940 | April 24, 1951 | V,H |
| Veterans Special (VSLI) | April 25, 1951 | Dec. 31, 1956 | RS,W |
| Service Disabled (SDVI) | April 25, 1951 | Still Open | RH |
| Veterans Reopened (VRI) | May 1, 1965 | May 2, 1966 | J, JR, JS |
| Servicemen's Group (SGLI) | Sept. 29, 1965 | Still Open | |
| Veterans Mortgage (VMLI) | Aug. 11, 1971 | Still Open | |
| Veterans' Group (VGLI) | Aug. 1, 1974 | Still Open | |

Dividends Can Increase Total Insurance

Since July 1, 1972, the maximum amount of government life insurance, exclusive of SGLI, VGLI and VMLI, can be increased from a ceiling of \$10,000. Policyholders with WWII National Service Life Insurance (V) can use their dividends to purchase additional paid-up coverage, permitting insureds to have more than \$10,000 coverage. Policyholders with Veterans Special Life Insurance (RS, W) and Veterans Reopened Insurance (J, JR, JS) also can purchase additions to coverage.

Service-Disabled Veterans Insurance

Veterans who are granted a service-connected disability but are otherwise in good health may apply to VA for up to \$10,000 life insurance coverage at standard insurance rates within two years from the date VA notifies the veteran that the disability has been rated as service connected. This insurance is limited to veterans who left service after April 24, 1951. Veterans who are totally disabled may apply for a waiver of premiums. For those veterans who are eligible for this waiver, an additional policy of up to \$20,000 is available. Premiums, however, cannot be waived on the additional insurance.

Reinstatement of Lapsed Insurance

Lapsed term policies may be reinstated within five years from the date of lapse. However, NSLI on the Limited Convertible Term Plan (Policy prefix W) may not be reinstated if the term insurance expired after the policyholder's 50th birthday. Lapsed permanent plan policies may be reinstated at any time except that "J" and "JR" policies must be reinstated within five years from date of lapse, and an endowment plan must be reinstated within the endowment period.

Automatic Renewal

A five-year term policy which is not lapsed at the end of the term period is automatically renewed for an additional five-year period. The exception is the NSLI Limited Convertible Term Plan (policy prefix W) which may be converted to a permanent plan, but cannot be renewed after the insured's 50th birthday. The premium rate for each renewal is based on the attained age of the insured, except "V" and "RS" prefixed policies renewed beyond age 70. The rate on these policies is based on the age 70 renewal rate, with no further increases occurring over the remaining life of the contract.

Convertibility

Any term policy which is in force may be converted to a permanent plan if requirements are met. NSLI policyholders, however, are not eligible to convert to an endowment plan while totally disabled. Upon reaching renewal at age 70 or older, NSLI "V" and "RS" term policies on total disability premium waiver are automatically converted to a permanent plan of insurance which provides cash and loan value as well as higher annual dividends.

Modified Life

A "modified life at age 65" plan of insurance is available to NSLI policyholders. The comparatively low premium rates for this plan remain the same throughout the premium-paying period, while the face value reduces by 50 percent at age 65. The reduced amount may be replaced with a "special ordinary life"

plan, for an additional premium. In 1972, a "modified life at age 70" plan became available, which is like the modified life at age 65 plan except that face value reduction does not occur until age 70. The premium rate is only slightly higher than for the modified life at age 65 plan.

Dividends

Dividends are paid to holders of "K," "V," "RS," "W," "J," "JR," and "JS" insurance on the policy anniversary date. Dividends are not paid to holders of "H" or "RH" policies, or to those insured under SGLI, VMLI and VGLI. The Internal Revenue Service has announced that interest on insurance dividends left on deposit with the VA is not taxable. For details on this ruling contact the IRS.

Guaranteed Permanent Plan Policy Values

When a permanent plan policy has had premiums paid or waived for at least one year, and it is not lapsed, the guaranteed values include cash surrender, loan and reduced paid-up provisions. If a permanent plan policy lapses after being in force for at least three months, it will automatically be extended as term insurance. The period of this protection is determined by the net cash value of the policy. The amount of extended coverage is the face value less any indebtedness.

Policy Loans

Policyholders may borrow up to 94 percent of the cash surrender value of their permanent plan on insurance and continue the insurance in force by payment of premiums. All NSLI policy loans applied for on and after Nov. 2, 1987, are charged interest at an adjustable rate which is adjusted each Oct. 1. Changes to the adjustable loan interest rate are tied to the 10-year U.S. Treasury securities index. The annual interest charged on adjustable-rate loans will not go higher than 12 percent or lower than 5 percent. The interest rates on United States Government Life Insurance (USGLI) policy loans and existing fixed rate NSLI policy loans will remain unchanged. Interest on policy loans is compounded annually. The current interest rate may be obtained at any VA office, or by calling the toll-free number, 1-800-669-8477.

Total or Permanent Disability

NSLI policyholders who become totally disabled before their 65th birthday and are likely to remain so for six or more months should consult VA about their entitlement to premium waiver. USGLI policyholders who become totally and permanently disabled should consult VA about receiving the proceeds of their policies in monthly payments.

Total Disability Income Provision (TDIP)

Full information about adding the TDIP rider to a policy is available from the VA Regional Office and Insurance Center which maintains the veteran's insurance records, or the nearest VA office. The provision currently provides that an NSLI policyholder will be paid \$10 per month, per \$1,000 insurance, after being totally disabled for six consecutive months. A few older riders pay \$5 per month. In either instance, disability must have commenced before the insured reached the 60th or 65th birthday, depending upon the insurance. USGLI policies also carry a TDIP provision. The amount of the monthly payment, however, differs from that paid to NSLI policyholders. TDIP payments do not reduce the face value of the policy. TDIP is not available for policies with the prefix "RH," "JR," or "JS."

Servicemen's Group Life Insurance (SGLI)

All members of the uniformed services, including cadets and midshipmen of the four service academies, are automatically insured under Servicemen's Group Life Insurance (SGLI) for \$100,000, unless they elect in writing to be covered for a lesser amount, or not to be covered at all. They also may purchase up to an additional \$100,000 for a total of \$200,000. Full-time coverage is also provided, under certain conditions, for (1) persons who volunteer for assignment to the Ready Reserve of a uniformed service, and (2) persons assigned to--or who, upon application, would be eligible for assignment to--the Retired Reserve of a uniformed service and have completed at least 20 years of satisfactory service creditable for retirement purposes.

Part-time coverage is provided, under certain conditions,

to members of the reserves who do not qualify for full-time coverage.

Premiums are deducted automatically from a member's pay, or otherwise collected from members on active duty or in the Ready Reserve by their uniformed service. Members of the Retired Reserve currently must submit premiums directly to the Office of Servicemen's Group Life Insurance (OSGLI).

Members performing full-time duty under calls or orders not limited to 30 days or less, and members of the Ready Reserve who qualify for full-time coverage, are covered for 120 days following separation from service with no additional premium during that period. Those members who are totally disabled at separation retain SGLI coverage up to one year or until the disability ceases to be total in degree, whichever occurs first, with no additional premium cost during this period.

Members of the reserve who qualify for full-time coverage and who are eligible for assignment to or are assigned to the Retired Reserve may convert their coverage to an individual commercial policy with any of the participating companies. As an alternative, they may continue their SGLI coverage after separation or release from their reserve obligation, provided the initial premium with identifying information is submitted within 120 days of release to the Office of Servicemen's Group Life Insurance, 213 Washington St., Newark, N.J. 07102. If the initial premium is not submitted within the 120 days, coverage may be granted, provided an application -- SGLV 871 3, Evidence of Insurability -- and the initial premium are submitted to OSGLI within one year after the member's SGLI coverage is terminated.

Veterans' Group Life Insurance (VGLI)

SGLI may be converted to renewable five-year term coverage known as VGLI (Veterans' Group Life Insurance). This program is administered by OSGLI (Office of Servicemen's Group Life Insurance), 213 Washington St., Newark, N.J., 07102, and is supervised by the Department of Veterans Affairs. Coverage may be obtained in increments of \$10,000 up to a maximum of \$200,000, but not more than the amount of SGLI that the member had in force at the time of separation from military service.

VGLI is available to:

(a) Individuals being released from active duty after Aug. 1, 1974.

(b) Reservists who, while performing active duty or inactive duty for training for a period of less than 31 days, suffer a disability which renders them uninsurable at standard premium rates.

(c) Members of the Individual Ready Reserve (IRR) and Inactive National Guard (ING).

Members on active duty entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty. The insurance is effective on the 121st day. After 121 days, the veteran still may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after the veteran's SGLI coverage is terminated. Insurance will be effective the day the premium is received in the office of SGLI. Members with fulltime SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may purchase the insurance while remaining totally disabled up to one year following separation. The effective date of VGLI will be at the end of the one-year period following separation or the date the disability ends, whichever is earlier, but not prior to 120 days after separation. Members insured under part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a reserve active or inactive period can, within the 120-day period following the period during which the disability was incurred or aggravated, apply for VGLI.

Totally disabled members must submit proof of disability with an application and the first premium. As persons separate from active duty, re-enlist and effect other changes in duty status, they may be eligible for both SGLI and VGLI. Any former member insured under VGLI who may again become eligible for SGLI is automatically insured under the SGLI program. Both plans can be participated in if it is advantageous to the individual, as long as the combined amount of SGLI and VGLI does not exceed \$200,000.

A VGLI policy holder has the right to convert to an individual commercial policy at standard premium rates, regardless of health, with any of the participating companies licensed to do business in the veteran's state. The individual policy will be effective the date after the insured's VGLI terminates at the end of any five-year period. The OSGLI will

advise the insured of the impending date of termination and give information regarding the conversion of VGLI to an individual policy.

Individuals who remain in the IRR or ING throughout their period of VGLI coverage can renew their VGLI for additional five-year periods instead of converting to an individual policy. They can still convert at the end of subsequent periods of coverage. Veterans wanting further information may contact their nearest VA office, or write to or call the Office of Servicemen's Group Life Insurance at (201) 802-7676.

Veterans Mortgage Life Insurance (VMLI)

The maximum amount of mortgage life insurance available for those who have been granted or will be granted a specially adapted housing grant is \$90,000. Protection is automatic unless eligible veterans decline in writing or fail to respond to a final request for information on which their premium can be based. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation, and will continue until the mortgage, up to the maximum amount of insurance, has been liquidated, or the home is sold, or until the coverage terminates when the veteran reaches age 70, or dies. If a mortgage is disposed of through liquidation or sale of the property, VMLI may be obtained on the mortgage of a second or subsequent home.

Income Tax Ruling

The Internal Revenue Service has announced that interest on insurance dividends left on deposit with the VA is not taxable. For details on this ruling contact the IRS.

VA Office of Small and Disadvantaged Business Utilization

VA has an Office of Small and Disadvantaged Business Utilization (OSDBU) to assist small businesses to contract with and sell to the department. OSDBU provides information to large and small firms interested in doing business with VA. Like other federal purchasers, VA is required to place a fair portion of its contracts and purchases with small and disadvantaged businesses. VA also promotes business with

veterans by requiring VA contracting offices to include veteran-owned contractors in mailings to solicit bids. These businesses are identified from the Procurement Automated Source System (PASS) maintained by the SBA. For more information, write to OSDDBU (005SB) at the Department of Veterans Affairs, 810 Vermont Ave., N.W., Washington, D.C. 20420.

Homeless Veterans

A number of VA benefits assist eligible homeless veterans, including disability compensation, pension, education, and burial benefits, which aid in efforts to resolve the economic problems of homeless veterans. Homeless veterans also are provided special assistance through many program initiatives which include:

- * Directing benefit payments for homeless veterans to VA facilities in the absence of a permanent mailing address;
- * Selling foreclosed properties to non-profit organizations and government agencies to shelter homeless veterans.

VA also continues to expand its health and rehabilitation programs for homeless veterans, which currently include the following initiatives:

- * 45 Homeless Chronically Mentally Ill program sites that provide comprehensive medical, psychological and rehabilitation treatment programs through case management and community-based residential care;
- * 27 Domiciliary Care for Homeless Veterans program sites that provide active residential rehabilitation services;
- * A growing number of Compensated Work Therapy/Therapeutic Residence group homes; special day-time, drop-in centers; and Comprehensive Homeless Centers.

VA also has joined with the Department of Housing and Urban Development, the Social Security Administration, veterans service organizations, and community non-profit homeless service providers in special partnerships that help VA provide comprehensive care for homeless veterans. For information contact the nearest VA regional office or medical center.

Women Veterans

Women veterans are eligible for the same VA benefits as male veterans. In addition, VA is required to provide appropriate and timely medical care to any eligible woman veteran for gender-specific disabilities. Women veteran coordinators have been designated at each VA medical center and regional office to counsel women veterans seeking treatment and benefits. VA medical centers have made structural changes or renovated areas to ensure privacy for women veteran patients. In addition to routine medical care, each VA medical facility will provide to eligible women veterans: a complete physical exam that includes breast and pelvic examinations; adequate inpatient gynecology services; outpatient gynecology services; and referral procedures for necessary services that may not be available at that facility.

Special Groups with Veterans Benefits

A number of groups who have provided military-related service to the United States have been granted VA benefits. For the service to qualify, the Defense Secretary must certify that the group has provided active military service. Individual members must be issued a discharge by the Defense Secretary to qualify for VA benefits. Service in the following groups has been certified as active military service for benefits purposes:

1. Women's Air Forces Service Pilots (WASPs).
2. Signal Corps Female Telephone Operators Unit of World War I.
3. Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the AEF (American Expeditionary Forces) in World War I.
6. Civilian Employees of Pacific Naval Air Bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.

9. Wake Island defenders from Guam.
10. Civilian personnel assigned to the Secret Intelligence Element of the OSS.
11. Guam Combat Patrol
12. Quartermaster Corps Keswick crew on Corregidor (WWII).
13. U.S. civilian volunteers who actively participated in the defense of Bataan.
14. U.S. merchant seamen who served on blockships in support of Operation Mulberry.
15. American merchant marines in oceangoing service during the period of armed conflict, Dec. 7, 1941, to Aug. 15, 1945.
16. Civilian Navy IFF technicians who served in the combat areas of the Pacific during World War II, Dec. 7, 1941, to Aug. 15, 1945.
17. U.S. civilians of the American Field Service who served overseas in World War I between Aug. 31, 1917, and Jan. 1, 1918.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II between Dec. 7, 1941, and May 8, 1945.
19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. Armed Forces between Dec. 7, 1941, and Aug. 15, 1945.
21. Honorably discharged members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
23. U.S. civilian flight crew and aviation ground support

employees of Transcontinental and Western Air Inc. (TWA), who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. (Consairway Division) who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
25. U.S. civilian flight crew and aviation ground support employees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.
26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.

Benefits for Survivors

Dependency and Indemnity Compensation Death Due to Service-Connected Disability

Dependency and Indemnity Compensation (DIC) payments are authorized for surviving spouses, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school), and certain parents of service personnel or veterans who died from: (a) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training; or (b) an injury incurred or aggravated in line of duty while on inactive duty training; or (c) a disability compensable by VA. Death cannot be the result of willful misconduct.

Death Due to a Nonservice-Connected Cause

DIC payments also are authorized for surviving spouses, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school), of certain veterans who were totally service-connected disabled at time of death but whose deaths were not the result

of their service-connected disability, if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years or (2) if the veteran was rated for less than 10 years, was so rated for a period of not less than five years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death.

If death occurred after service, the veteran's discharge must have been under conditions other than dishonorable.

Definition of Surviving Spouse

Date of Marriage--To qualify, a surviving spouse generally must have been married to the veteran one year or more, or for any period of time if a child was born of the union.

Residence with Veteran--The surviving spouse must have lived continuously with the veteran from the time of marriage until the veteran's death, except where there was a separation not due to the fault of the surviving spouse.

Surviving Spouse Remarriage--Remarriage makes a surviving spouse ineligible based on the death of that veteran unless the remarriage is made void or is annulled by a court. A surviving spouse may also be ineligible if, after the death of the veteran, the spouse has lived with another man or woman and held herself or himself out openly to the public to be the spouse.

Deemed-Valid Marriage--If she or he meets the other qualifications, a spouse who married a veteran without knowing that a legal impediment to the marriage existed may be eligible for compensation.

DIC Payments to Surviving Spouse

Effective Jan. 1, 1993, all surviving spouses of veterans who died on or after that date will receive \$750 a month. An additional \$165 a month will supplement the basic rate if the deceased veteran had been entitled to receive 100 percent service-connected compensation for at least eight years immediately preceding death. For a surviving spouse entitled to DIC based on the veterans's death prior to Jan. 1, 1993, the amount paid will be the greater of the rates listed or the

amount based on the veteran's pay grade as given in the following table.

DIC Rate

| Pay grade | Monthly rate |
|-----------|--------------|
| E-1 | \$ 634 |
| E-2 | 654 |
| E-3 | 672 |
| E-4 | 714 |
| W-1 | 803 |
| W-2 | 835 |
| W-3 | 860 |
| W-4 | 911 |
| O-6 | 1,168 |
| O-7 | 1,262 |
| O-8 | 1,383 |
| O-9 | 1,483 |
| O-10* | 1,627 |

* There may be special rates for individuals in these pay grades

There are additional payments for children. The monthly DIC rates for parents depend upon the income of the parents and whether there is only one parent, two parents not living together or two parents together or remarried. The income limit for two parents together or remarried and with spouse is \$11,653; the limit for one parent or two parents not together is \$8,667.

Aid and Attendance

Surviving spouses and parents receiving DIC may be granted a special allowance to pay for aid and attendance if they are patients in a nursing home or require the regular assistance of another person. The allowance is \$191 monthly, in addition to the DIC rate for a surviving spouse, and \$192 monthly additional for a parent receiving DIC.

Housebound

Surviving spouses receiving DIC who are not so disabled as to require the regular aid and attendance of another person but who, due to disability, are permanently housebound may be

granted a special allowance of \$93 a month in addition to the DIC rate.

Reinstated Entitlement Program for Survivors (REPS)

Certain survivors of veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, are eligible for benefits. The benefits are similar to the benefits for students and surviving spouses with children between ages 16 and 18 which were eliminated from Social Security benefits. The benefits are payable in addition to any other benefits to which the family may also be entitled. The amount of benefits is based on information obtained from the Social Security Administration.

Death Compensation Relating to Deaths Before Jan. 1, 1957

Death compensation payments are authorized for surviving spouses, helpless children, and dependent parents of servicepersons or veterans who died before Jan. 1, 1957, from a service-connected cause not the result of willful misconduct. Survivors with eligibility for death compensation benefits may elect instead to receive DIC benefits. Generally the DIC benefits will pay greater rates, especially for surviving spouses and children. More specific information about death compensation benefits may be obtained from the nearest VA regional office. If a survivor has eligibility for both death compensation and DIC, the VA office processing the claim will notify the survivor about the dual entitlement.

Nonservice-Connected Death Pension

Surviving spouses and unmarried children under age 18--or until age 23 if attending a VA-approved school--of deceased veterans with wartime service may be eligible for a nonservice-connected pension based on need. Pension is not payable to those with estates large enough to provide maintenance.

The veteran must have had 90 days of wartime service, unless discharged or retired for service-connected disability, and been discharged under conditions other than dishonorable. If the veteran died in service not in line of duty, benefits

may be payable if the veteran had completed at least two years of honorable active service.

Qualified children who became permanently incapable of self-support because of a mental or physical defect before reaching age 18 may receive a pension as long as the condition exists or until they marry.

A surviving spouse who is a patient in a nursing home or is in need of the regular aid and attendance of another person, or is permanently housebound may be entitled to higher income limitations or additional benefits, depending upon the type of pension received.

Definition of Surviving Spouse

Date of Marriage--The spouse must have married the veteran at least one year prior to the veteran's death. unless a child resulted from the union.

Residence with Veteran--The spouse must have lived continuously with the veteran from the time of marriage until the veteran's death, unless there was a separation not due to the fault of the surviving spouse.

Remarriage--Remarriage following the death of the veteran makes the surviving spouse ineligible for pension unless the remarriage is made void or is annulled by a court. A surviving spouse also may be ineligible if after the death of the veteran the spouse lived with another and was held out openly to the public to be the spouse.

Deemed-Valid Marriages--A spouse may be eligible for pension if married to the veteran without knowing that a legal impediment to the marriage existed.

Benefits

The Improved Pension program provides a monthly payment to bring an eligible person's income to a support level that has been established by law. This support level is reduced by the annual income from other sources such as Social Security that may be payable to the surviving spouse or dependent children. Countable income may be reduced by certain unreimbursed medical expenses. Pension is not payable to those who have assets that

can be used to provide adequate maintenance.

| Improved Pension | Annual Income |
|---|---------------|
| Surviving spouse with no dependent children | \$5,106 |
| Surviving spouse with one dependent child | \$6,689 |
| Surviving spouse in need of regular aid and attendance with no dependent child | \$8,167 |
| Surviving spouse in need of regular aid and attendance with one dependent child | \$9,746 |
| Surviving spouse permanently housebound with no dependent child | \$6,243 |
| Surviving spouse permanently housebound with one dependent child | \$7,822 |
| Increase for each additional dependent child | \$1,296 |
| Pension rates for surviving children: for each child | |

Montgomery G.I. Bill (Active Duty) Death Benefit

VA will pay a death benefit to a designated survivor if the serviceperson's death is in service or within one year after discharge or release, and is service connected, if the serviceperson was participating in the Montgomery G.I. Bill at time of death.

The death benefit also will be paid if the serviceperson would have been eligible to participate but for the high school diploma requirement and the length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction less any education benefits paid or any accrued benefits.

Survivors' and Dependents' Education

Eligibility

Educational assistance benefits are available to spouses and children of:

(a) Veterans who died, or are permanently and totally disabled, as the result of a disability arising from active service in the Armed Forces.

(b) Veterans who died from any cause while rated permanently and totally disabled from service-connected disability.

(c) Servicepersons currently missing in action or captured in line of duty by a hostile force.

(d) Servicepersons presently detained or interned in line of duty by a foreign government or power.

Education and Training Available

Benefits may be awarded for pursuit of associate, bachelor or graduate degrees at colleges and universities--including independent study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools also may be taken. Benefits also may be awarded for apprenticeships, on-job training programs and farm cooperative courses. Benefits for correspondence courses are available to spouses only. Secondary-school programs may be pursued if the individual is not a high-school graduate. An individual with a deficiency in a subject also may receive tutorial assistance benefits if enrolled half-time or more. Remedial, deficiency and refresher training also may be available.

Special Benefits

An eligible child with a physical or mental disability that impairs pursuit of an educational program, a special vocational or another appropriate program may receive special restorative training to lessen or overcome that impairment. This training may include speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Specialized vocational training also is available to an eligible spouse or child over age 14 who is handicapped by a physical or mental disability that prevents pursuit of an educational program.

Counseling Services

VA will provide counseling services, including testing, to

help an eligible dependent select an educational or vocational objective, develop a plan to achieve it, and overcome any problems interfering with successful achievement.

Payments

Payments are made monthly. The full-time rate is \$404 a month for full-time school attendance, with lesser amounts for part-time training. A person may receive educational assistance for up to 45 months, or the equivalent in part-time training.

Period of Eligibility

Benefits to a spouse end 10 years from the date VA first finds the individual eligible. VA may grant an extension of this period if a physical or mental disability prevented the individual from using some portion of the education benefits. The disability must occur during the individual's 10-year period of eligibility. Children generally must be between the ages of 18 and 26 to receive benefits. Extensions may be granted, including those for time the child spends on active duty. No extension can go beyond the individual's 31st birthday.

Work-Study

To receive work-study benefits, participants must train at the three-quarter or full-time rate. Participants will be paid in advance for the first 50 hours of each work-study contract or 40 percent of the amount specified in the work-study agreement, or an amount equal to 50 times the applicable minimum wage, whichever is less. Work-study may include outreach services under the supervision of a VA employee, preparing and processing VA paperwork, working at a VA medical facility, or performing other approved activities.

Educational Loans

Loans are available to dependents who qualify for Survivors' and Dependents' Educational Assistance benefits. Survivors and dependents who have passed their 10-year period

of eligibility and who have remaining entitlement may be eligible for an educational loan. During the first two years after the end of their eligibility period they may borrow up to \$2,500 per academic year to continue a full-time course leading to a college degree or to a professional or vocational objective which requires at least six months to complete. VA may waive the six-month requirement. The loan program is based on financial need.

Home Loan Guaranties

A GI loan guaranty to acquire a home may be available to an unremarried spouse of a veteran or serviceperson who served after Sept. 16, 1940, and who died as a result of service-connected disabilities, or to a spouse of a serviceperson who has been officially listed as missing in action or as a prisoner of war for more than 90 days. Spouses of those listed as POW or MIA are limited to one loan.

Burial Benefits

Burial in National Cemeteries Benefit

Burial benefits in a VA national cemetery include the gravesite, opening and closing of the grave, and perpetual care. Many national cemeteries have columbaria for the inurement of cremated remains or special gravesites for the burial of cremated remains. Headstones and markers and their placement are provided at the government's expense. For a list of available cemeteries, see the "VA Facilities" section in the back of this book.

Eligibility

Veterans discharged or separated from active duty under conditions other than dishonorable who have completed the required period of service, and armed forces members who die on active duty are eligible for burial in one of VA's 114 national cemeteries. Service by a U.S. citizen in the armed forces of a government allied with the U.S. in a war also can earn eligibility. Spouses and dependent, minor children of eligible veterans and of armed forces members also may be buried in a

national cemetery.

The surviving spouse of an eligible veteran who remarried a non-veteran prior to Oct. 31, 1990, and whose remarriage was terminated by death or divorce prior to or on that date is eligible for burial in a national cemetery. A surviving spouse of an eligible veteran who remarried a non-veteran prior to Oct. 31, 1990, and whose remarriage was still intact on or after that date, however, is not eligible for burial in a national cemetery. A surviving spouse who remarries a non-veteran after Oct. 31, 1990, is not eligible for burial in a national cemetery.

Gravesites in national cemeteries cannot be reserved. Funeral directors or others making burial arrangements must apply at the time of death. Reservations made under previous programs are honored. The National Cemetery System does not normally conduct burials on weekends. A weekend caller, however, will be directed to one of three strategically located VA cemetery offices that remain open during weekends to schedule burials at the cemetery of the caller's choice during the upcoming week.

Arlington National Cemetery

Arlington National Cemetery, which is under the jurisdiction of the Army, has a more limited eligibility than other national cemeteries. Eligibility for inurement of cremated remains in Arlington's columbarium is the same as eligibility for burial in VA national cemeteries. For information on Arlington burials, write to Superintendent, Arlington National Cemetery, Arlington, VA 22211, or telephone 703-695-3250.

Interior Department, State Veteran Cemeteries

Eligibility criteria similar to VA National Cemetery eligibility apply to the two active national cemeteries administered by the Department of the Interior -- Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Cemeteries for veterans are operated by many states. For burials, contact the Interior Department or the respective state.

Headstones and Markers Benefit

VA provides headstones and markers for the graves of veterans anywhere in the world and for eligible dependents of veterans buried in national, state veteran or federal cemeteries. Flat bronze, flat granite, flat marble and upright marble types are available to mark the grave of a veteran or dependent in the style consistent with existing monuments at the place of burial. Niche markers also are available to mark columbaria used for the inurement of cremated remains.

Headstones and markers are inscribed with the name of the deceased, the years of birth and death, and branch of service. Optional items that also may be inscribed at VA expense are: military grade, rank or rate; war service (such as "World War II"); months and days of birth and death; an emblem reflecting one's beliefs; valor awards received; and the Purple Heart. Additional items may be inscribed at private expense.

When burial is in a national cemetery, military post or state veterans cemetery, the headstone or marker is ordered through the cemetery, which will place it on the grave. Information regarding style, inscription, shipping and placement can be obtained from the cemetery.

When burial occurs in a cemetery other than a national cemetery or a state veterans cemetery, the headstone or marker must be applied for from VA. It is shipped at government expense to the consignee designated on the application. VA, however, does not pay the cost of placing the headstone or marker on the grave. To apply, complete VA Form 40-1330 and forward it to Director, Office of Memorial Programs (403A), National Cemetery System, Department of Veterans Affairs, Washington, DC 20420. Forms and assistance are available at VA regional offices. For information regarding the status of an application, write to the Director, Office of Memorial Programs (403B3), or call (202) 275-1494 or (202) 275-1495.

Eligibility

Eligibility for a VA headstone or marker is the same as for burial in a national cemetery. VA, however, cannot issue a headstone or marker for a spouse or dependent buried in a private cemetery. In addition, 20-year reservists without active-duty service are eligible for a headstone or grave marker, if they are entitled to military retired pay at the

time of death. If the reservist would have been entitled to retired pay but for being under 60 years of age, they also are eligible for a headstone or grave marker.

Headstones or Markers for Memorial Plots Benefit

To memorialize an eligible veteran whose remains are not available for burial, VA will provide a plot and headstone or marker in a national cemetery. The headstone or marker is the same as that used to identify a grave except that the mandatory phrase "In Memory of" precedes the authorized inscription. The plot and headstone or marker are available to memorialize eligible veterans or deceased active-duty members whose remains were not recovered or identified, were buried at sea, donated to science, or cremated and scattered. The memorial marker may be provided for placement in a cemetery at other than a national cemetery. In such a case, VA supplies the marker and pays the cost of shipping the marker to the consignee designated on the application, but does not pay for the cost of the plot or the placement of the marker.

Eligibility

Eligibility for memorial plots and headstones or markers is the same as eligibility for burial in a national cemetery. Only a close relative recognized as the next of kin may apply for the benefit. For more information, contact the director of a national cemetery or a VA regional office.

Presidential Memorial Certificates Benefit

The Presidential Memorial Certificate is a parchment certificate with a calligraphic inscription expressing the nation's grateful recognition of the veteran's service. The veteran's name is inscribed and the certificate bears the signature of the President.

Eligibility

Certificates are issued in the name of honorably discharged, deceased veterans. Eligible recipients include next

of kin, other relatives and friends. The award of a certificate to one eligible recipient does not preclude certificates to other eligible recipients. The veteran may have died at any time in the past. The local VA regional office generally originates the application for a Presidential Memorial Certificate if a veteran's death is brought to official attention. The next of kin may request a certificate when a servicemember dies on active duty, or if the veteran was not receiving a VA benefit. Requests should be accompanied by a copy of a document such as a discharge to establish honorable service. VA regional offices can assist in applying for certificates. Requests for certificates recognizing service prior to July 16, 1903, should be sent to the VA Regional Office, 941 N. Capitol St., N.E., Washington, DC 20421.

Burial Flags

VA provides an American flag to drape the casket of a veteran who was discharged under conditions other than dishonorable and to a person entitled to retired military pay, including reservists. After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. VA also will issue a flag on behalf of a servicemember who was missing in action and later presumed dead. Rags are issued at any VA regional office, VA national cemetery and most local post offices.

Reimbursement of Burial Expenses

VA will pay a \$300 burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility also is established when death occurs in a VA facility or a nursing home with which VA contracted. Additional costs of transportation of the remains may be reimbursed in those cases. Concerning service-connected deaths, there is no time limit for filing reimbursement claims. In other deaths, claims must be filed within two years after permanent burial or cremation.

VA will pay a \$150 plot or interment allowance when the veteran is not buried in a cemetery that is under U.S. government jurisdiction if the veteran is discharged from active duty because of disability incurred or aggravated in

line of duty, or if the veteran was in receipt of compensation or pension or would have been in receipt of compensation but for receipt of military retired pay, or if the veteran died while hospitalized by VA. As of Nov. 1, 1990, the plot allowance is no longer payable based solely on wartime service. If the veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials, the \$150 plot allowance may be paid to the state. If burial expenses were paid by the deceased's employer or a state agency, the burial allowance will not be reimbursed to those making interment arrangements.

VA will pay a burial allowance up to \$1,500 instead of the \$300 basic allowance and the \$150 plot allowance, if the veteran's death is service-connected. VA also will pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

Health Care Benefits

Hospital and Nursing-Home Care

Eligibility for VA hospital care and nursing-home care is divided into two categories: "mandatory" and "discretionary." Eligibility for outpatient medical care is listed separately under "Outpatient Medical Care." An income assessment is made to determine whether a nonservice-connected veteran is eligible for cost-free VA medical care. These income levels are adjusted on Jan. 1 of each year, based on the percentage of increase provided to VA improved pension benefits.

VA must provide hospital care and may provide nursing-home care to veterans in the mandatory category. VA may provide hospital and nursing-home care to veterans in the discretionary category if space and resources are available in VA facilities.

The law requires that VA must provide hospital care to veterans in the mandatory category at the nearest VA facility capable of furnishing the care in a timely fashion. If no VA facility is available, care must be furnished in a Defense Department facility or another facility with which VA has a sharing or contractual relationship. If space and resources at VA hospitals and nursing homes are available after caring for service-connected veterans, then VA may furnish care to those

in the nonservice-connected category. Veterans in the discretionary category must agree to pay VA for their care.

MANDATORY CARE: Veterans who must be provided hospital care and may be provided nursing-home care and who are not subject to an income eligibility assessment are: veterans rated with service-connected disabilities, veterans who were exposed to herbicides while serving in Vietnam, veterans exposed to ionizing radiation during atmospheric testing or in the occupation of Hiroshima and Nagasaki, veterans for a condition related to service in the Persian Gulf, former prisoners of war, veterans on VA pension, veterans of the Mexican Border period or World War I, and veterans eligible for Medicaid.

The following income eligibility assessment applies to all other nonservice-connected veterans:

MANDATORY: Hospital care is mandatory if the patient is a nonservice-connected veteran with income of \$19,408 or less if single with no dependents, or \$23,290 or less if married or single with one dependent. The income maximum is raised \$1,296 for each additional dependent. Hospital care in VA facilities must be provided to veterans in the mandatory category. Nursing-home care may be provided in VA facilities, if space and resources are available.

DISCRETIONARY: Hospital care is considered discretionary if the patient is a nonservice-connected veteran and income is above \$19,408 if single with no dependents, or \$23,290 if married or single with one dependent, plus \$1,296 for each additional dependent. For VA care, the patient must agree to pay an amount equal to what would have been paid under Medicare. The Medicare deductible currently is \$676 and is adjusted annually. VA may provide hospital, outpatient and nursing-home care in VA facilities to veterans in the discretionary category, if space and resources are available.

If the patient's medical care is considered discretionary, the VA holds the patient responsible for the cost of care or \$676 for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged half the Medicare deductible. For each 90 days of nursing-home care, an amount equal to the Medicare deductible is charged. In addition to these charges, the patient will be charged \$10 per day for hospital care and \$5 a day for nursing-home

How Income Is Assessed

The patient's total income under the eligibility assessment includes: Social Security, U.S. Civil Service retirement, U.S. Railroad Retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits, and any other gross income for the calendar year prior to application for care. The income of spouse and dependents as well as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash also are used. Debts are subtracted from the patient's assets to determine net worth. The patient's primary residence and personal property are excluded. The patient must fill out VA Form 10-10f, Financial Worksheet, at the time care is requested. VA has the authority to compare information provided by the veteran with information obtained from the Department of Health and Human Services and the Internal Revenue Service.

Billing Insurance Companies

All veterans applying for medical care at a VA facility will be asked if they have medical insurance. VA is authorized by law to bill insurance companies for the cost of medical care furnished to veterans, including service-connected veterans, for nonservice-connected conditions covered by health insurance policies. A veteran may be covered by such a policy or be covered as an eligible dependent on a spouse's policy. Veterans are not responsible and will not be charged by VA for any charge required by their health-insurance policies. Veterans will not be responsible for uncovered charges from the insurance company, except for copayments required by federal law.

Nursing-Home Care

Benefit

Skilled nursing care and related medical care in VA or private nursing homes is provided for convalescents or persons who are not acutely ill and not in need of hospital care.

Eligibility

Admission or transfer to VA nursing-home care is the same as for hospitalization. Veterans who have a service-connected disability are given first priority. Direct admission to private nursing homes at VA expense is limited to: (1) a veteran who requires nursing care for a service-connected disability after medical determination by VA, (2) any person in an Armed Forces hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from the Armed Forces, or (3) a veteran who had been discharged from a VA medical center and is receiving home health services from a VA medical center. VA may transfer veterans who need nursing-home care to private nursing homes at VA expense from VA medical centers, nursing homes, or domiciliaries. VA-authorized care normally may not be provided in excess of six months except for veterans whose need for nursing-home care is for a service-connected disability or for veterans who were hospitalized primarily for treatment of a service-connected disability. Nursing-home care for nonservice-connected veterans whose income exceeds the income limit for hospital care may be authorized only if the veteran agrees to pay the applicable copayment.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in nursing homes. VA provides domiciliary care to veterans whose annual income does not exceed the maximum annual rate of VA pension, and to veterans the Secretary of Veterans Affairs determines have no adequate means of support.

Outpatient Medical Treatment Benefit

Outpatient medical treatment includes medical examinations and related medical services, drugs and medicines, rehabilitation services, and mental health services. As part of outpatient medical treatment, veterans may be eligible for home health services for the treatment of disabilities. Veterans may be eligible for such Home Improvements and Structural Alterations (HISA) determined necessary for treatment or to provide access to the home or to essential sanitary facilities.

Eligibility

1. VA must furnish outpatient care without limitation:

- * To veterans for service-connected disabilities.
- * To veterans with a 50 percent or more service-connected disability, for any disability.
- * To veterans who have suffered an injury as a result of VA hospitalization, for that condition only.

2. VA must furnish outpatient care for any condition to prevent the need for hospitalization, to prepare for hospitalization or to complete treatment after hospital care, nursing-home care or domiciliary care to:

- * Any 30-40 percent service-connected disabled veteran.
- * Any veteran whose annual income is not greater than the maximum annual pension rate of a veteran in need of regular aid and attendance.

3. VA may furnish outpatient care without limitation to:

- * Veterans in a VA-approved vocational rehabilitation program.
- * Former prisoners of war.
- * World War I or Mexican Border Period veterans.
- * Veterans who receive increased pension or compensation based on the need for regular aid and attendance of another person, or who are permanently housebound.

4. VA may furnish outpatient care to prevent the need for hospitalization, to prepare for hospitalization, or for a condition for which the veteran was hospitalized to:

- * Any 0-20 percent service-connected disabled veteran.
- * Veterans exposed to a toxic substance during service in Vietnam, or exposed to ionizing radiation following the detonation of a nuclear device.

- * Any mandatory category veteran whose income is more than the pension rate of a veteran in need of regular aid and attendance.
- * Discretionary category veterans, subject to a copayment of \$33 per outpatient visit.
- * Allied beneficiaries, beneficiaries of other federal agencies and certain other nonveterans.

Outpatient Pharmacy Services

Veterans receiving medication for treatment of service-connected conditions and veterans rated with 50 percent or more service-connected disability are not charged for pharmacy services. Veterans whose annual income does not exceed the maximum VA pension are not charged. Veterans receiving medication on an outpatient basis from VA facilities for the treatment of nonservice-connected disabilities or ailments are charged \$2 for each 30-day supply or less.

Outpatient Dental Treatment

Outpatient dental treatment may include examinations and the full spectrum of diagnostic, surgical, restorative and preventive techniques. The following are eligible for dental treatment:

- (a) Dental conditions or disabilities that are service connected and compensable in degree will be treated.
- (b) Service-connected dental conditions or disabilities that are not compensable in degree may receive one-time treatment if the conditions can be shown to have existed at discharge or within 180 days of release from active service. Veterans must apply to VA for care for the service-connected dental condition within 90 days following separation. Veterans will not be considered eligible if their separation document indicates that necessary treatment was completed by military dentists during the 90 days prior to separation. Veterans who served on active duty for 90 days or more during the Persian Gulf War are included in this category.
- (c) Service-connected, noncompensable, dental conditions resulting from combat wounds or service injuries, and

service-connected, noncompensable, dental conditions of former prisoners of war who were incarcerated less than 90 days may be treated.

(d) Veterans who were prisoners of war for more than 90 days will receive complete dental care.

(e) Veterans will receive complete dental care if they are receiving disability compensation at the 100-percent rate for service-connected conditions or are eligible to receive it by reason of unemployability.

(f) Nonservice-connected, dental conditions that are determined by VA to be associated with and aggravated by service-connected, medical problems will be treated.

(g) Disabled veterans participating in a vocational rehabilitation program will be treated.

(h) Veterans will be treated for nonservice-connected, dental conditions or disabilities when treatment was begun while in a VA medical center, when it is professionally determined to be reasonably necessary to complete such dental treatment on an outpatient basis.

(i) Veterans scheduled for admission to inpatient services or who are receiving medical services will be provided outpatient dental care if the dental condition is professionally determined to be complicating a medical condition currently under treatment by VA.

Nonservice-connected veterans who are authorized outpatient dental care may be billed the applicable copayment if their income exceeds the maximum threshold.

Persian Gulf, Agent Orange and Ionizing Radiation

Registry Examination Programs

Under the auspices of VA's Persian Gulf, Agent Orange and Ionizing Radiation Registries, veterans who served in the Persian Gulf War or who claim exposure to Agent Orange or atomic radiation are provided with free, comprehensive medical examinations, including base-line laboratory tests and other tests determined necessary by an examining physician to determine current health status. Results of the examinations,

which include completion of a questionnaire about the veteran's military service and exposure history, are entered into special, computerized programs maintained by VA. These databases assist VA in analyzing the types of health conditions being reported by veterans. Registry participants are advised of the results of their examinations by personal consultation. Each registry serves as an outreach mechanism which assists VA in providing participants with significant information of concern to them. Veterans wishing to participate should contact the nearest VA health-care facility to request an examination. Appointments generally can be arranged within two to three weeks.

Agent Orange, Nuclear Radiation and Environmental Contamination Treatment

VA provides priority treatment to any Vietnam-Era veteran who, while serving in Vietnam, may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes. Priority health-care services are available for any veteran exposed to ionizing radiation from the detonation of a nuclear device in connection with nuclear tests or with the American occupation of Hiroshima and Nagasaki, Japan, during the period beginning on Sept. 11, 1945, and ending on July 1, 1946. Treatment currently is authorized through Dec. 31, 1993, for veterans exposed to Agent Orange or nuclear radiation. VA also provides priority treatment to any Persian Gulf veteran who requires treatment for a condition medically determined to be possibly related to service in the Persian Gulf area.

Beneficiary Travel

Payment or reimbursement for travel costs to receive VA medical care, called beneficiary travel payment, may be made to the following:

(a) Veterans whose service-connected disabilities are rated at 30 percent or more.

(b) Veterans who are traveling in connection with treatment Of a service-connect ed condition.

(c) Veterans who are in receipt of VA pension.

(d) Veterans traveling in connection with a compensation and pension examination.

(e) Veterans whose income is less than or equal to the maximum, base VA pension rate.

(f) Veterans whose medical condition requires use of a special mode of transportation, if the veteran is unable to defray the costs and travel is pre-authorized -- unless the medical condition is a medical emergency.

Travel is subject to a deductible of \$3 for each one-way trip -- with an \$18 per month cap. Two exceptions to this rule are travel for a compensation and pension examination and travel by special modes of transportation.

Counseling for Persian Gulf Veterans

Marital and family counseling is provided to veterans of the Persian Gulf War and their spouses and children. The counseling is provided at VA medical centers and vet centers.

Alcohol and Drug Dependence Treatment

Veterans without service-connected disabilities whose incomes exceed the threshold for free medical care may be authorized treatment for alcohol and drug dependence only if the veteran agrees to pay the applicable copayment. After hospitalization for alcohol or drug treatment, veterans may be eligible for outpatient care, or may be authorized to continue treatment or rehabilitation in private facilities such as halfway houses at VA expense.

Prosthetic Services

Veterans may apply for prosthetic services to treat any condition when receiving hospital, domiciliary, or nursing-home care in a VA facility. Veterans who meet the basic requirements for outpatient medical treatment may be provided needed prosthetic services if:

(1) For a service-connected disability or adjunct condition.

(2) For any medical condition for a veteran with a service-connected disability rated at 50 percent or more or for a veteran receiving compensation as a result of treatment in a VA facility.

(3) For a disability for which a veteran was discharged or released from active service.

(4) For a veteran participating in a rehabilitation program under 38 USC Chapter 31.

(5) As part of outpatient care to complete treatment of a disability for which hospital, nursing home or domiciliary care was provided.

(6) For a veteran in receipt of increased pension or allowance based on needing aid and attendance or being permanently housebound.

(7) For a veteran of World War I or the Mexican Border period.

(8) For a former prisoner of war.

Blind Aids and Services

Veterans are eligible to receive VA aids for the blind if their blindness is a service-connected disability, if they are entitled to compensation from VA for any service-connected disability, or if they are eligible for VA medical services. Veterans with best-corrected vision of 20/200 or less in the better eye or field defect of 20 degrees or less are considered to be blind. Blind veterans need not be receiving compensation or pension to be eligible for admission to a VA blind rehabilitation center or clinic, or to receive services at a VA medical center. Benefits include:

(a) A total health and benefits review by a VA Annual Visual Impairment Services Team (VIST)

(b) Adjustment to blindness training.

(c) Home improvements and structural alterations to homes (HISA Program).

(d) Specially adapted housing and adaptations.

(e) Low-vision aids and training in their use.

(f) Approved electronic and mechanical aids for the blind, and their necessary repair and replacement.

(g) Guide dogs, including the expense of training the veteran to use the dog and the cost of the dog's medical care.

(h) Talking books, tapes and Braille literature, provided from the Library of Congress.

Readjustment Counseling (Vet Centers)

Veterans who served on active duty during the Vietnam Era or served in the war or conflict zones of Lebanon, Grenada, Panama and the Persian Gulf theaters during periods of hostilities or war are entitled to counseling to assist in readjusting to civilian life.

Counseling is provided by VA's Readjustment Counseling Service to help veterans resolve war-related psychological difficulties and to help them achieve a successful post-war readjustment to civilian life. Assistance includes group, individual and family counseling, community outreach and education. Vet center staff help veterans find services from VA and non-VA sources if needed. One common readjustment problem is post-traumatic stress disorder, or PTSD. This refers to such symptoms as nightmares, intrusive recollections or memories, flashbacks, anxiety or sudden reactions after exposure to traumatic conditions. Other readjustment difficulties may affect functioning in school, family or work. Counseling also is provided veterans for difficulties due to sexual assault or harassment while on active duty.

The location of the nearest vet center usually can be found in the U.S. Government section of the phone book under Department of Veterans Affairs. All vet centers are listed in the back of this booklet. In areas which are distant from vet centers or VA medical facilities, veterans may obtain readjustment counseling from private sector counselors, psychologists, social workers, or other professionals who are on contract with VA. To locate a contract provider, contact the nearest vet center.

Medical Care for Merchant Seamen

Those Merchant Marine seamen whose World War II service qualifies them for veterans' benefits must present their DD-214 discharge certificate when applying for medical care benefits at VA medical centers. VA regional offices can provide information on obtaining a certificate.

Medical Care for Allied Veterans

VA is authorized to provide reciprocal medical care to veterans of nations allied or associated with the United States during World War I or World War II. Such treatment is available at any VA medical facility but must be authorized and reimbursed by the foreign government. The VA also is authorized to provide hospitalization, outpatient and domiciliary care to former members of the armed forces of the governments of Czechoslovakia or Poland who participated during World Wars I and II in armed conflict against an enemy of the United States, if they have been citizens of the United States for at least 10 years. Benefits are the same as those provided to U.S. veterans.

Medical Care for Dependents and Survivors (CHAMPVA)

The Civilian Health and Medical Program of the Department of Veterans Affairs, known as CHAMPVA, helps pay for medical services and supplies obtained from civilian sources by eligible dependents and survivors of certain veterans. The following are eligible for CHAMPVA benefits, provided they are not eligible for medical care under CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) or Medicare:

(a) The spouse or child of a veteran who has a permanent and total service-connected disability.

(b) The surviving spouse or child of a veteran who died as a result of a service-connected condition; or who at the time of death was permanently and totally disabled from a service-connected condition.

(c) The surviving spouse or child of a person who died while on active military service in the line of duty.

(d) A surviving spouse who remarries may qualify for care after the subsequent marriage is terminated.

Care under the CHAMPVA program is not normally provided in VA facilities. In December 1991, however, VA began offering CHAMPVA beneficiaries treatment in a number of VA health-care facilities. VA facilities that elect to participate may provide treatment when (1) they are equipped to provide the care and (2) use of these facilities does not interfere with care and treatment of veterans. Apply to the CHAMPVA Center, 4500 Cherry Creek Drive South, Denver, CO 80222, or call 1800-733-8387.

Overseas Benefits

Medical Benefits

Reimbursed fee-basis medical care, including prosthetic services, is available to veterans outside of the United States for treatment of adjudicated, service-connected disabilities and conditions related to those disabilities. Prior to treatment, an authorization must be obtained from the nearest American embassy or consulate. In Canada, veterans should contact the local office of Veterans Affairs Canada. In emergency situations, treatment should be reported within 72 hours. Nursing-home care is not available in foreign jurisdictions.

Other Overseas Benefits

Virtually all VA monetary benefits--compensation, pension, educational assistance, burial allowances--are payable regardless of place of residence or nationality. There are, however, some program limitations in foreign jurisdictions. Home-loan guaranties are available only in the United States and selected territories and possessions. Educational benefits are limited to approved degree-granting programs in institutions of higher learning. Beneficiaries residing in foreign countries should contact the nearest American embassy or consulate for information and claims assistance. In Canada, the local office of Veterans Affairs Canada should be contacted.

Other Federal Benefits

There are various benefits available to veterans and their dependents which are not administered by the Department of Veterans Affairs. The benefits that follow are described along with information on how to contact the proper agency.

Job-Finding Assistance

Assistance in finding jobs is provided to veterans through state employment offices throughout the country. Local veterans employment representatives provide free job counseling, testing, training referral and placement services to veterans. Priority in referral to job openings and training opportunities is given to eligible veterans. The highest priority in referrals is provided to disabled veterans. Employment offices also assist veterans by providing information about unemployment compensation, job marts and on-the-job and apprenticeship training opportunities, in cooperation with VA regional offices and vet centers. Veterans should apply for such assistance at the nearest state employment office.

Servicemembers Occupational Conversion and Training Program

This new program is designed to assist individuals being released early from military service to obtain employment. Veterans discharged on or after Aug. 2, 1990, are eligible for the program if they meet certain requirements. To be eligible, the individual must be unemployed at the time of application and must have been unemployed for at least eight of the 15 weeks immediately before applying, and he must have a primary or secondary occupational specialty that is not readily transferable to the civilian workforce. Separating individuals entitled to compensation for a disability rated at 30 percent or more--or who would be but for the receipt of military retired pay--also are eligible.

Participating employers will be paid an amount that is equal to one-half of the employee's salary. The total amount paid to the employer may not exceed \$12,000 for individuals with a service-connected disability rated at 30 percent or more, or \$10,000 for all others.

Certain types of work are not reimbursable under the program. Ineligible employment includes employment which is

seasonal, intermittent or temporary; employment dependent primarily on commissions; employment involving political or religious activities; employment with the federal government; and employment outside of a state.

For information, contact Veterans' Employment, Reemployment and Training, Department of Labor, 200 Constitution Ave., N.W., Washington, D.C. 20210, or call 202-219-9116.

Reemployment Rights

Under the Veterans' Reemployment Rights (VRR) law (Chapter 43, Title 38, U.S. Code), a person who left a civilian job to enter active duty in the Armed Forces, either voluntarily or involuntarily, may be entitled to return to his or her civilian job after discharge or release from active duty. This law covers reemployment rights for those who rendered active-duty service, initial active duty for training, active duty for training, or inactive duty for training. There are four requirements that must be met under the Veterans' Reemployment Rights law:

1. The person must have been employed in other than a temporary civilian job.
2. The person must have left the civilian job for the purpose of entering military service.
3. The person must not remain on active duty longer than four years, unless the period beyond four years is at the request and for the convenience of the federal government and the military discharge form carries this statement. Active duty during a period of declared national emergency, if at the request of and for the convenience of the federal government, does not count toward this four-year limitation. In some cases, the limitation may be extended to five years.
4. The person must be discharged or released from active duty under honorable conditions.

The VRR law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed instead of going on active duty. This means that the person may be entitled to benefits that are generally based on seniority, such as pensions, pay increases, missed promotions and missed transfers.

The law also protects a veteran from discharge without just cause for one year from the date of reemployment, and a Reservist or National Guard member from discharge without just cause for six months after returning from initial active duty for training. In addition, the law also prohibits discrimination in hiring, promotion or other advantage of employment because of one's obligation as a member of a reserve or Guard unit.

Applications for reemployment should be given verbally or in writing to a person who is authorized to represent the company for hiring purposes. A record of when and to whom the application was given should be kept. If there are problems in attaining reemployment, the applicant may be eligible for representation by the Department of Labor, if not employed by the federal government. Questions on the VRR law, or requests for assistance in attaining reemployment, if there are problems with private employers or state or local governments, should be directed to the Department of Labor's director for Veterans Employment and Training (DVET) for the state in which the employer is located. Consult telephone directories under U.S. Department of Labor for the telephone number of the DVET or call 1-800-442-2838 for the appropriate DVET telephone number.

When the federal government is the employer of members of the National Guard or reserve, the Office of Personnel Management (OPM) is specifically charged with implementing the VRR law within the executive branch of the federal government, including the Postal Service. For additional information, consult the telephone directory under U.S. Government, or contact the Office of Personnel Management, Staffing Policy Division, Room 6504, 1900 E Street, N.W., Washington, DC 20415.

Postal employees are covered by Section 517 of the Employee and Labor Relations Manual of the U.S. Postal Service. This section, entitled "Military Leave," covers all aspects of military leave procedures for enlistees and reservists. For additional information, consult the local telephone directory under U.S. Government, or contact the Program Manager, Employee Relations Department, U.S. Postal Service, Washington, DC 20260-4256, 202-268-3970.

A veteran must apply to the pre-service employer within 90 days after separation from active duty. If the veteran is hospitalized or recuperating when discharged, the 90-day application period begins upon release from the hospital or completion of recuperation, which may last up to one year. For reservists and National Guard members returning from initial

active duty for training, the application period is 31 days instead of 90.

Unemployment Compensation

The purpose of unemployment compensation for ex-servicemembers is to provide a weekly income for a limited period of time to help them meet basic needs while searching for employment. The amount and duration of payments are governed by state laws, which vary considerably. Benefits are paid from federal funds. Ex-servicemembers should apply immediately after leaving military service at their nearest state employment office, and present copy 4 of their military discharge form (DD-214) to determine their eligibility.

Affirmative Action

Federal legislation prohibits employers with federal contracts or subcontracts of \$10,000 or more from discriminating in employment against Vietnam-Era and "special disabled" veterans. Special disabled veterans, covered throughout their working lives, are those veterans entitled to compensation -- or veterans who but for the receipt of military retired pay would be entitled to compensation -- who are rated under laws administered by VA for disability at 30 percent or more, or rated at 10 or 20 percent in the case of a veteran who has been determined to have a serious employment handicap, or a person who was discharged or released from active duty because of a service-connected disability. Federal legislation requires these contractors to take affirmative action to employ and advance in employment Vietnam-Era and special disabled veterans. Vietnam-Era veterans are covered by this program through 1994. Legislative requirements are administered by the U.S. Labor Department's Office of Federal Contract Compliance Programs (OFCCP). Complaints must be filed at an OFCCP regional office of the Labor Department.

Job Training Partnership Act

The Job Training Partnership Act provides for a national job training program conducted by the Department of Labor. The Assistant Secretary for Veterans Employment and Training, Labor Department, is responsible for administering a training program

specifically for disabled, Vietnam Era and recently separated veterans. Veterans should inquire about the availability of such programs at the nearest state employment office. Veterans programs may be conducted through public agencies and private nonprofit organizations.

Disabled Veterans Outreach Program

Administered by the Assistant Secretary for Veterans Employment and Training of the Department of Labor, this program provides funds for use in states to locate disabled veterans and help them find jobs, especially veterans of the Vietnam Era. Staff members performing these outreach duties are usually disabled veterans themselves who work closely with VA, veterans organizations and other community groups. Most staff members are located in offices of the state employment service but may be stationed in VA's regional offices, psychological and readjustment counseling centers, and other VA facilities.

Employment in the Federal Government

The Vietnam-Era Veterans Readjustment Assistance Act of 1974 enacted into law the Veterans Readjustment Appointment (VRA) authority, which provides for the U.S. policy of promoting maximum job opportunities within the federal government for qualified disabled veterans. The VRA authority allows agencies to make noncompetitive appointments, at their discretion, to federal jobs for Vietnam-Era and post-Vietnam-Era veterans. Such appointments lead to conversion to career or career-conditional employment upon satisfactory completion of two years of service. Veterans seeking VRA appointments should apply directly to the agency where they wish to work,

The Disabled Veterans Affirmative Action Program (DVAAP) is administered by the Office of Personnel Management. All federal departments and agencies are required to establish action plans to facilitate the recruitment, employment and advancement of disabled veterans. OPM reviews agencies' DVAAP action plans to determine if they meet requirements.

Eligible veterans may receive veterans' preference in federal employment, which provides for additional points added to passing scores in examinations, first consideration for certain jobs, and preference for retention in reductions in

force. Preference also is provided for: (1) unremarried widows and widowers of deceased veterans and mothers of military personnel who died in service; (2) spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and (3) mothers of veterans who have permanent and total service-connected disabilities.

Individuals interested in these benefits and other federal employment opportunities may contact the personnel offices of the federal agencies in which they wish to be employed. Information also may be obtained by contacting the Federal Employment Information Centers of the U.S. Office of Personnel Management. The centers are listed in telephone books under U.S. Government. Veterans also may obtain a nationwide listing of the Federal Employment Information Centers by writing to the U.S. Office of Personnel Management, Federal Employment Information Center, 1900 E Street, N.W., Washington, D.C. 20415.

Transition Assistance Program

The Labor Department has established the Transition Assistance Program (TAP) to assist servicemembers who are scheduled for separation from active duty. The program establishes a partnership with the Defense Department, Department of Veterans Affairs and Labor Department to provide employment and training information to servicemembers within 180 days of separation. Three-day workshops to assist in civilian employment are conducted at military installations throughout the nation. Additional counseling is available to disabled servicemembers. For information, contact VETS, Labor Department, 200 Constitution Ave., N.W., Room S1313, Washington, DC 20210, or call 202-219-5573.

Credit For Farms and Homes

Loans and guaranties can be provided by Farmers Home Administration (FmHA) to qualified individuals to buy, improve or operate farms. Loans and guaranties are available for housing in towns generally up to 10,000 population. In some circumstances the town population can be as large as 20,000. For individual loans, applications from eligible veterans have preference for processing. For further information contact FmHA, U.S. Department of Agriculture, Washington, D.C. 20250, or apply at local FmHA offices, usually located in county seats.

FHA Home Mortgage Insurance

HUD administers the Federal Housing Administration Home Mortgage Insurance Program for Veterans. These home loans require less downpayment than other FHA programs. Veterans on active duty are eligible who originally enlisted before Sept. 8, 1980, or who entered on active duty before Oct. 14, 1982, and who were discharged under other than dishonorable conditions with at least 90 days service. Veterans with enlisted service after Sept. 7, 1980, or who entered on active duty after Oct. 16, 1981, must have served at least 24 months unless discharged for hardship or disability. Active duty for training is qualifying service. Submit VA Form 26-8261a, available at any VA office, to VA for a Certificate of Veteran Status. This certificate is submitted by the lender to FHA.

Naturalization Preference

Aliens with honorable service in the U.S. Armed Forces during periods in which the United States was engaged in conflicts or hostilities may be naturalized without having to comply with the general requirements for naturalization. Such aliens must have either been lawfully admitted to the United States for permanent residence or been inducted, enlisted, re-enlisted or extended an enlistment in the Armed Forces while within the United States, Puerto Rico, Guam, the Virgin Islands of the United States, the Canal Zone or American Samoa. Hostilities must be periods declared by the President.

Aliens with honorable service in the U.S. Armed Forces for three years or more during periods not considered a conflict or hostility by Executive Order may be naturalized provided they have been lawfully admitted to the United States for permanent residence. Applications must be made while serving in the Armed Forces or within six months of discharge.

Aliens who have served honorably for at least 12 years may also be granted special immigrant status. To be eligible for this benefit the person must have enlisted outside the United States pursuant to a treaty or agreement between the United States and the Philippines, the Federated States of Micronesia or the Republic of the Marshall Islands. The service must have occurred after Oct. 15, 1978.

In addition, Filipinos with active duty service during World War II in the Philippine Scouts, Commonwealth Army of the Philippines or a recognized guerrilla unit may be naturalized without having been admitted for lawful permanent residence or having enlisted or reenlisted in the United States. Such persons must submit their applications to the Immigration and Naturalization Service by Feb. 2, 1995.

Aliens who died as a result of wounds incurred or disease contracted during periods of hostilities declared by the President may receive recognition as U.S. citizens. An application may be submitted by the person's next of kin, or other authorized representative. This posthumous citizenship is honorary only and does not confer any other benefits to the person's surviving relatives.

Contact the nearest office of the Immigration and Naturalization Service, Justice Department, for assistance.

Small Business Administration

The SBA has a number of programs designed to help foster and encourage small business enterprise, including businesses owned or operated by veterans. Help available from the SBA includes: business training, conferences, one-on-one counseling, advocacy, surety bonding, government procurement and financial management assistance. Most SBA loans are made under its Loan Guaranty Program. The loan amount is advanced by the bank or other lending institution, with SBA guaranteeing up to 90 percent of the total amount. Since 1983, the SBA has administered a direct loan program for Vietnam-Era and disabled veterans. A Vietnam-Era or disabled veteran who meets SBA's credit criteria may qualify for a direct loan if unable to obtain financing from commercial or other lenders. In each SBA field office there is a veterans affairs officer who is designated as the contact person to assist veterans in dealings with the SBA. Information on any of SBA's programs is available without charge from any of its approximately 100 field offices. Veterans should check the U.S. Government section of their local phone book for the address of the nearest SBA office. The SBA maintains a national toll-free number: 1-800-827-5722 (1-800-U-ASK-SBA).

Social Security

Monthly retirement, disability, and survivor benefits under Social Security are payable to a veteran and dependents if the veteran has earned enough work credits under the program. A lump-sum death payment of \$255 also is made upon the veteran's death and can be paid only to the veteran's eligible spouse or child entitled to benefits. In addition, the veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection also is available to people who have received Social Security disability benefits for 24 months and to insured people and their dependents with permanent kidney failure who need dialysis or kidney transplants.

Active duty or active duty for training in the U.S. uniformed services has counted toward Social Security since January 1957, when taxes were first withheld from a serviceperson's basic pay. Service personnel and veterans receive an extra \$300 credit for each quarter in which they received any basic pay for active duty or active duty for training after 1956 and before 1978. After 1977, a credit of \$100 is granted for each \$300 of reported wages up to a maximum credit of \$1,200 if reported wages are \$3,600 or more. No additional Social Security taxes are withheld from pay for these extra credits. Also, noncontributory Social Security credits of \$160 a month may be granted to veterans who served after Sept. 15, 1940, and before 1957.

Further information about Social Security credits and benefits is available from any of the more than 1,300 Social Security offices. For the address and phone number, look in the telephone directory under Social Security Administration or U.S. Government. A toll-free number, 1-800-772-1213, also is available.

Supplemental Security Income

Supplemental Security Income (SSI) provides monthly payments for those age 65 or older, or who are blind or otherwise disabled, if they have little or no income or resources. States may supplement the federal payments to eligible persons and may disregard additional amounts of income. Although VA compensation and pension benefits are counted in determining income for SSI purposes, certain types or amounts of income do not count. Also, not all resources count in determining eligibility. For example, the person's home and the land it is on do not count, regardless of value. Personal effects or household goods, automobiles and life

insurance may not count, depending on their value. Information and assistance in making application for this program may be obtained at any Social Security office or by calling the toll-free number, 1-800-772-1213.

Passports to Visit Overseas Cemeteries

"No-fee" or "fee-free" passports are available for family members visiting overseas grave sites of veterans. Those eligible for such passports include widows, parents, children, sister, brothers and guardians of the deceased who are buried or commemorated in permanent American military cemeteries on foreign soil. For additional information, please write to the American Battle Monuments Commission, Room 5127, Pulaski Building, 20 Massachusetts Avenue, N.W., Washington D.C. 20314.

Military

Medals

Medals awarded while in active service will be issued by the appropriate service if requested by veterans or, if deceased, their next of kin. Requests for medals pertaining to service in the Navy, Marine Corps, and Coast Guard should be sent to the Navy Liaison Office, Room 3475, N-314, 9700 Page Blvd., St. Louis, MO 63132-5100. Requests for medals pertaining to service in the Army should be sent to Army Commander, U.S. Army Reserve Personnel Center, ATTN: DARPPAS-EAW, 9700 Page Blvd., St. Louis, MO 63132-5100. Requests for medals pertaining to service in the Air Force should be sent to the National Personnel Records Center (Military Personnel Records), 9700 Page Blvd., St. Louis, MO 63132-5100.

The veteran's full name should be printed or typed, so that it can be read clearly, but the request must also contain the signature of the veteran or the signature of the next of kin if the veteran is deceased. Include the veteran's branch of service, service number or Social Security number, whichever is appropriate, and dates of service, or at least the approximate years. If a copy of the discharge/separation document is available (WDAGO Form 53-55 or DD Form 214), please include it. If possible, send the request on Standard Form 180, "Request Pertaining To Military Records." These forms are generally available from VA offices or veterans organizations.

Commissary and Exchange Privileges

Honorably discharged veterans with a service-connected disability rated at 100 percent, unremarried surviving spouses of members or retired members of the Armed Forces, recipients of the Medal of Honor, eligible dependents of the foregoing categories, and eligible orphans are entitled to unlimited exchange and commissary store privileges in the United States. Certain reservists and dependents also are eligible. Entitlement to these privileges overseas is governed by international law, and privileges are available only to the extent agreed upon by the foreign governments concerned. Certification of total disability will be given by VA. Assistance in completing DD Form 1172 (Application for Uniformed Services Identification and Privilege Card) may be provided by VA.

Review of Discharges

Each of the military services maintains a Discharge Review Board with authority to change, correct, or modify discharges or dismissals that are NOT issued by a sentence of a general court martial. The board has NO authority to address medical discharges. The veteran or -- if deceased or incompetent -- the surviving spouse, next of kin or legal representative may apply for a review of discharge by writing to the military department concerned using Department of Defense Form 293 (DD-293), which may be obtained at any VA office. If more than 15 years have passed since discharge, DD Form 149 should be used for applications to the Board for the Correction of Military Records.

Service discharge review boards conduct hearings by established boards in Washington, D.C. Traveling review boards also visit selected cities to hear cases based on demand as evidenced by the number of applicants who have submitted a DD Form 293. In addition, the Army sends teams to locations to videotape an applicant's testimony. This tape is reviewed by a regularly constituted board in Washington, D.C.

Under Public Law 95-126, discharges awarded as a result of unauthorized absence in excess of 180 days make persons ineligible for receipt of VA benefits regardless of action taken by discharge review boards unless VA determines there

were compelling circumstances for the absences. In addition, boards for the correction of military records may consider such cases. Applications to these boards are made on DD Form 149.

Veterans with disabilities incurred or aggravated during active military service in line of duty may qualify for medical or related benefits regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharges be reviewed for possible recharacterization, provided they file their appeal within 15 years from the date of separation.

Questions regarding discharge review may be addressed to the appropriate discharge review board at the following addresses:

Army -- Army Discharge Review Board, Attention: SFMR-RBB, Room 200A, 1941 Jefferson Davis Highway, Arlington, VA 22202-4504.

Navy and USMC -- Navy Discharge Review Board, 801 N. Randolph St., Suite 905, Arlington, VA 22203.

Air Force -- Air Force Military Personnel Center, Attention: DPMDOA1, Randolph AFB, TX 78150-6001.

Coast Guard -- Coast Guard, Attention: GPE1, Washington, DC 20593.

Military Records

A veteran and spouse should be aware of the location of the veteran's discharge and separation papers. If the veteran cannot locate discharge and separation papers, duplicate copies may be obtained by contacting the National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO 63132-5100. Specify that a duplicate separation document or discharge is needed. The veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the veteran or the signature of the next of kin, if the veteran is deceased. Include the veteran's branch of service, service number or Social Security number, whichever is appropriate, and exact dates or approximate years of service. If possible, use the Standard Form 180, Request Pertaining To Military Records. These forms are available from VA offices and veterans organizations.

In case of a medical emergency, information from a veteran's records may be obtained by phoning the National Personnel Records Center: Air Force (314) 538-4243; Army (314) 538-4261; Navy/Marine Corps/Coast Guard (314) 538-4141.

Correction of Military Records

The secretary of a military department, acting through a board for correction of military records, has authority to correct any military record when necessary to correct an error or remove an injustice. Applications for correction of a military record, including review of discharges issued by courts martial, may be considered by a correction board.

Generally, a request for correction must be filed by the veteran, survivor or legal representative within three years after discovery of the alleged error or injustice. The board may excuse failure to file within the prescribed time, however, if it finds it would be in the interest of justice to do so. It is the responsibility of the applicant to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider the application despite the delay.

To justify any correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all evidence which may be available, such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application must be made on DD Form 149, which may be obtained at any VA office. Send completed application to the address indicated on the form.

Death Gratuity

Military services provide death gratuities of \$6,000 to a deceased servicemember's spouse or children. Parents, brothers or sisters may be provided the gratuity, if designated by the deceased. This is paid as soon as possible by the last military command unit of the deceased. If not received within a reasonable time, application may be made to the service concerned. The death gratuity is payable in case of any death in active service, or any death within 120 days thereafter from causes related to active service. The gratuity reveals to

\$3,000 by law 180 days after the Persian Gulf Conflict is declared officially ended.

Armed Forces Retirement Homes

Certain veterans are eligible for residence in two retirement homes run by an independent federal agency, the Armed Forces Retirement Home, and managed locally by advisory boards. For information, write to the Admissions Office, U.S. Soldiers' and Airmen's Home, Washington, D.C. 20317, or phone 1-800-422-9988; or to U.S. Naval Home, 1800 Beach Dr., Gulfport, Miss. 39507, or phone 1-800-332-3527.

Appeals

Claimants for VA benefits have the right to appeal determinations made by a VA regional office or medical center. Typical issues which may be appealed are determinations dealing with compensation or pension benefits, education benefits, waiver of recovery of overpayments, and reimbursement of unauthorized medical services.

A claimant has one year from the date of the notification of a VA decision to file an appeal. An appeal is initiated by filing a notice of disagreement, which should be filed with the VA office, such as a regional office or medical center, responsible for making the decision that is being appealed.

Following receipt of the written notice, the Department of Veterans Affairs office will furnish the claimant a "Statement of the Case" setting forth the issue, facts, applicable law and regulations, and the reasons for the determination.

To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days after the date of the Statement of the Case, or within one year from the notification of the original determination, whichever is later.

Board of Veterans' Appeals

The Board of Veterans' Appeals conducts the appellate program for the Secretary of Veterans Affairs and makes final VA decisions on appeals involving all benefits administered by

VA. A claimant may be represented by a veterans service organization, an agent or an attorney. Attorneys and recognized agents may charge a fee for representing a claimant or appellant before VA, including the Board of Veterans' Appeals, under certain circumstances. The Board reviews the reasonableness of fee agreements of attorneys and agents recognized by VA. The Board also makes decisions concerning the eligibility of attorneys for payment of fees from the claimant's past-due benefits.

Hearings on appeal before a member of the Board of Veterans' Appeals may be arranged following the filing of a notice of disagreement. At the election of the appellant, the hearing may be held in Washington, D.C., or at a VA regional office.

The appellate decisions of the Board of Veterans' Appeals have been indexed to facilitate access to the contents of decisions (BVA Index 1-01-1). The index is published quarterly in microfiche form. It is Index 1-01-1). The index is published quarterly in microfiche form. It is organized to provide citations to BVA decisions by subject. The index is available at VA regional offices and at the Board of Veterans' Appeals in Washington, D.C. Microfiche copies can be purchased from Promisel and Korn, Inc., 7201 Wisconsin Avenue, Suite 480, Bethesda, MD 20814. For further information, contact Department of Veterans Affairs, (01C1), Board of Veterans' Appeals, Washington, DC 20420.

U.S. Court of Veterans Appeals

A claim may be appealed from the Board of Veterans' Appeals to the Court of Veterans Appeals. This seven-judge court is separate from the Department of Veterans Affairs. Only the claimant may seek a review by the court.

The claimant must have filed a Notice of Disagreement, which starts the appeal process at the VA regional office or medical center, on or after Nov. 18, 1988. The notice of appeal must be received by the court within 120 days after the board mails its final decision.

The court does not hold trials or receive new evidence. The court reviews the record which was considered by VA and was available to the board. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit

and to the Supreme Court of the United States. Appellants may represent themselves before the court or have lawyers or nonlawyers as representatives.

For information about the court's rules and procedures contact the clerk's office at 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call 1-800-869-8654.

VA Facilities

Where to Go for Help

Veterans and dependents from throughout the country may obtain information on VA benefits from regional offices by calling a toll-free number, 1-800-827-1000. Callers are automatically connected to the closest VA regional office. Other telephone services nationwide include:

| | |
|--|----------------|
| Life Insurance, | 1-800-669-8477 |
| Radiation Helpline | 1-800-827-0365 |
| Debt Management Center | 1-800-827-0648 |
| Education Loan | 1-800-326-8276 |
| Telecommunication Device for the Deaf (TDD) | 1-800-829-4833 |
| CHAMPVA | 1-800-733-8387 |

Many VA medical centers operate outpatient clinics. Some clinics operate independently of medical centers. All clinics can make referrals for care in VA medical centers.

The following designations for medical centers indicate additional programs available: * for nursing-home care units; # for domiciliaries.

Some national cemeteries can bury only cremated remains or casketed remains of eligible family members of those already buried. Contact the cemetery director for information on the availability of space.

ALABAMA

Medical Centers:

Birmingham 35233 (700 S. 19th St., 205-534-6581)

Montgomery 36109 (215 Perry Hill Rd., 205-228-4670)
*Tuscaloosa 35404 (3701 Loop Rd. East, 205-228-2760)
*Tuskegee 36083 (205-534-3550)

Clinics:

Mobile 36604 (1359 Springhill Ave., 205-690-2875)
Huntsville 35801 (201 Governor's Dr. SW, 205-533-1675)

Regional Office:

Montgomery 36104 (474 S. Court St., local, 262-7781;
statewide, 1-800-827-1000)

Vet Centers:

Birmingham 35205 (1425 S. 21st St., Suite 108,
205-933-0500)
Mobile 36604 (951 Government St., Suite 122, 205-694-4194)

National Cemeteries:

Fort Mitchell (Seale 36875, 553 Highway 165, 205-855-4731)
Mobile 36604 (1202 Virginia St.; for information, call
Barrancas, FL, NC, 904-452-3357)

ALASKA

Clinics:

Anchorage Outpatient Clinic and Regional Office 99508-2989
(2925 De Barr Rd., 907-257-4700)

Fort Wainwright 99703 (Bassett Army Hospital, Rm. 262,
907-353-5208)

Regional Office:

Anchorage 99508-2989 (2925 DeBarr Rd., local, 257-4700;
statewide 1-800-827-1000)

Benefits Office:

Juneau 99802 (P.O. Box 20069, Fed. Bldg., Rm. 103)

Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr., Suite 115,
907-563-6966)
Fairbanks 99701 (520 E. 5th Ave., Suite 200, 907-456-4238)
Kenai 99611 (P.O. Box 1883, 907-283-5205)
Wasilia 99687 (851 E. Westpoint Ave., Suite 109,
907-376-4318)

National Cemeteries:

Fort Richardson 99505 (P.O. Box 5-498, Bldg. 997, Davis
Highway, 907-862-4217)
Sitka 99835 (P.O. Box 1065; Saw Mill Creek Rd., for
information, call Ft. Richardson, AK, NC, 907-862-4217)

ARIZONA

Medical Centers:

*Phoenix 85012 (650 East Indian School Rd., 602-277-5551)
#Prescott 86313 (602-445-4860)
*Tucson 85723 (3601 S. 6th Ave., 602-792-1450)

Regional Office:

Phoenix 85012 (3225 N. Central Ave., local, 263-5411;
statewide, 1-800-827-1000)

Vet Centers:

Phoenix 85004 (141 E. Palm Ln., Suite 100, 602-379-4769)
Prescott 86301 (637 Hillside Ave., Suite A, 602-778-3469)
Tucson 85723 (3055 N. 1st Ave., 602-882-0333)

National Cemeteries:

National Memorial Cemetery of Arizona (Phoenix 85024,
23029 N. Cave Creek Rd., 602-379-4615, 6/7)
Prescott 86313 (VA Medical Center, 500 Highway 89N.,
602-776-6028)

ARKANSAS

Medical Centers:

Fayetteville 72703 (1100 N. College Ave., 501-742-5555)

#*Little Rock 72205 (4300 W. 7th St., 501-661-1202,
700-740-4601)

Regional Office:

North Little Rock 72115 (Bldg. 65, Ft. Roots, P.O. Box
1280, local, 370-3800; statewide, 1-800-827-1000)

Vet Center:

North Little Rock 72114 (201 W. Broadway, Suite A,
501-324-6395)

National Cemeteries:

Fayetteville 72701 (700 Government Ave., 501-444-5051)
Fort Smith 72901 (522 Garland Ave., 501-783-5345)
Little Rock 72206 (2523 Confederate Blvd., 501-374-8011)

CALIFORNIA

Medical Centers:

*Fresno 93703 (2615 E. Clinton Ave., 209-225-6100)
*Livermore 94550 (4951 Arroyo Rd., 415-447-2560)
*Loma Linda 92357 (11201 Benton St., 714-825-7084)
*Long Beach 90822 (5901 E. 7th St., 310-494-2611)
#*Palo Alto 94304 (3801 Miranda Ave., 415-493-5000)
*San Diego 92161 (3350 La Jolla Village Dr., 619-552-8585)
San Francisco 94121 (4150 Clement St., 415-221-4810)
*Sepulveda 91343 (1611 Plummer St., 818-891-7711)
#*West Los Angeles 90073 (Wilshire & Sawtelle Blvds.,
310-478-3711)

Clinics:

Los Angeles 90013 (425 S. Hill St., 310-894-3902)
Benicia 94510 (N. Calif. System of Clinics, 5500 E. 2nd
St., 510-372-2000)
Oakland 94612 (2221 Martin Luther King Jr. Way,
510-273-7096)
Redding 96001 (2787 Eureka Way, 916-246-5056)
Sacramento 95820 (4600 Broadway, 916-731-7300)
San Diego 92108 (2022 Camino Del Rio North, 619-557-6210)
Santa Barbara 93110 (4440 Calle Real, 805-683-1491)

Regional Offices:

Los Angeles 90024 (Fed. Bldg., 11000 Wilshire Blvd., serving counties of Inyo, Kern, Los Angeles, Orange, San Bernardino, San Luis Obispo, Santa Barbara and Ventura, local, 479-4011; statewide, 1-800-827-1000)

San Diego 92108 (2022 Camino Del Rio North, serving counties of Imperial, Riverside and San Diego, local 297-8220; statewide, 1-800-827-1000)

San Francisco 94105 (211 Main St., local, 495-8900; statewide, 1-800-827-1000) serving the remaining counties in California except for Alpine, Lassen, Modoc and Mono. (Recorded benefits. 24-hour availability, 974-0138)

Counties of Alpine, Lassen, Modoc and Mono served by Reno, Nev., RO.

Benefits Office:

East Los Angeles 90022 (5400 E. Olympic Blvd.)

Vet Centers:

Anaheim 92805 (859 S. Harbor Blvd., 714-776-0161)

Burlingame 94010 (1234 Howard Ave., 415-344-3126)

Commerce 90040 (VA East L.A. Clinic, 5400 E. Olympic Blvd., #140, 213-728-9966)

Concord 94520 (1899 Clayton Rd., Suite 140, 415-680-4526)

Eureka 95501 (305 V St., 707-444-8271)

Fresno 93721 (1340 Van Ness Ave., 209-467-5660)

Los Angeles 90003 (S. Central L.A., 251 W. 85th Pl., 310-215-2380)

Los Angeles 90025 (West L.A., 2000 Westwood Blvd., 310-475-9509)

Marina 93933 (455 Reservation Rd., Suite E, 408-384-1660)

Oakland 94612 (287 17th St., 510-763-3904)

Riverside 92504 (4954 Arlington Ave., Suite A, 714-359-8967)

Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 707-586-3295)

Sacramento 95825 (1111 Howe Ave., Suite 390, 916-978-5477)

San Diego 92103 (2900 6th Ave., 619-294-2040)

San Francisco 94102 (1540 Market St., Suite 350, 415-522-6887)

San Jose 95126 (1022 West Hedding, 408-249-1643)

Santa Barbara 93101 (1300 Santa Barbara St., 805-564-2345)

Sepulveda 91343 (16126 Lassen St., 818-892-9227)

Upland 91786 (313 N. Mountain Ave., 714-982-0416)

Vista 92083 (1830 West Dr., Tri City Plaza, Suite 103, 619-747-7305)

National Cemeteries:

Fort Rosecrans (San Diego 92166, Point Loma, P.O. Box 6237, 619-553-2084)
Golden Gate (San Bruno 94066, 1300 Sneath Ln., 415-761-1646)
Los Angeles 90049 (950 S. Sepulveda Blvd., 310-824-4311)
Riverside 92508 (22495 Van Buren Blvd., 909-653-8417)
San Francisco 94129 (P.O. Box 29012, Presidio of San Francisco, 415-561-2008)
San Joaquin Valley (Gustine 95322, 32053 W. McCabe Rd., 209-854-2276)

COLORADO

Medical Centers:

*Denver 80220 (1055 Clermont St., 303-399-8020)
*Fort Lyon 81038 (719-456-1260)
*Grand Junction 81501 (2121 North Ave., 303-242-0731)

Clinic:

Colorado Springs 80909 (1785 N. Academy Blvd., 719-380-0004)

Regional Office:

Denver 80225 (44 Union Blvd., P.O. Box 25126, local, 980-1300; statewide, 1-800-827-1000)

Vet Centers:

Boulder 80302 (2128 Pearl St., 303-440-7306)
Colorado Springs 80903 (411 S. Tejon, Suite G, 719-471-9992)
Denver 80204 (1815 Federal Blvd., 303-433-7123)

National Cemeteries:

Fort Logan (Denver 80235, 3698 S. Sheridan Blvd., 303-761-0117)
Fort Lyon 81038 (VA Medical Center, 719-456-3152)

CONNECTICUT

Medical Centers:

Newington 06111 (555 Willard Ave., 203-666-6951)
*West Haven 06516 (W. Spring St., 203-932-5711)

Regional Office:

Hartford 06103 (450 Main St., local, 278-3230; statewide,
1-800-827-1000)

Vet Centers:

Hartford 06120 (370 Market St., 203-240-3543)
New Haven 06511 (562 Whalley Ave., 203-773-2232 or
773-2236)
Norwich 06360 (16 Franklin St., Rm. 109, 203-887-1755)

DELAWARE

Medical Center:

*Wilmington 19805 (1601 Kirkwood Highway, 302-994-2511)

Regional Office:

Wilmington 19805 (1601 Kirkwood Highway, local, 998-0191;
statewide, 1-800-827-1000)

Vet Center:

Wilmington 19805 (VAMROC Bldg. 2, 1601 Kirkwood Highway,
302-994-1660)

DISTRICT OF COLUMBIA

Medical Center:

*Washington, D.C. 20422 (50 Irving St., N.W., 202-745-8000)

Regional Office:

Washington, D.C. 20421 (941 N. Capitol St., N.E., local,
872-1151)

Vet Center:

Washington, D.C. 20003 (801 Pennsylvania Ave., S.E.,
202-745-8400/02)

FLORIDA

Medical Centers:

- #*Bay Pines 33504 (1000 Bay Pines Blvd., N., 813-826-4011)
- *Gainesville 32608 (1601 Southwest Archer Rd.,
904-376-1611)
- *Lake City 32055 (801 S. Marion St., 904-755-3016)
- *Miami 33125 (1201 N.W. 16th St., 305-324-4455)
- *Tampa 33612 (13000 Bruce B. Downs Blvd., 813-822-6011)

Clinics:

- Daytona Beach 32117 (1900 Mason Ave., 904-274-4600)
- Fort Myers 33901 (2070 Carrell Rd., 813-939-3939)
- Jacksonville 32206 (1833 Boulevard, 904-791-2712)
- Key West 33040 (1111 12th St., Suite 207, 305-536-6696)
- Oakland Park 33334 (5599 N. Dixie Highway, 305-771-2101)
- Orlando 32806 (83 W. Columbia St., 407-425-7521)
- Pensacola 32503 (312 Kenmore Rd., 904-476-1100)
- Port Richey 34668 (8911 Ponderosa, 813-869-3203)
- Riviera Beach 33404 (Executive Plaza, 301 Broadway,
407-845-2800)

Regional Office:

- St. Petersburg 33701 (144 1st Ave. S., local, 898-2121;
statewide, 1-800-827-1000)
- Fort Myers 33901 (2070 Carrell Rd.)
- Jacksonville 32206 (1833 Boulevard, Rm. 3109)
- Miami 33130 (Federal Bldg., Rm. 120, 51 S.W. 1st Ave.)
- Oakland Park 33334 (5599 N. Dixie Highway)
- Orlando 32806 (83 W. Columbia St.)
- Pensacola 32503-7492 (312 Kenmore Rd., Rm. 1G250)
- Riviera Beach 33404 (Executive Plaza, 310 Broadway)

Vet Centers:

- R. Lauderdale 33301 (315 N.E. 3rd Ave., 800-827-2204)
- Jacksonville 32202 (255 Liberty St., 904-791-3621)
- Lake Worth 33461 (2311 10th Ave., North #13-Palm Beach,

407-585-0441)
Miami 33129 (2700 S.W. 3rd Ave., Suite 1A, 305-859-8387)
Orlando 32809 (5001 S. Orange Ave., Suite A, 407-648-6151)
Pensacola 32501 (15 W. Strong St., Suite 100 C,
904-479-6665)
Sarasota 34239 (1800 Siesta Dr., 813-952-9406)
St. Petersburg 33713 (2837 1st Ave., N., 813-893-3791)
Tallahassee 32303 (249 E. 6th Ave., 904-942-8810)
Tampa 33604 (1507 W. Sligh Ave., 813-228-2621)

National Cemeteries:

Barrancas (Pensacola 32508, Naval Air Station,
904-452-3357 or 452-4196)
Bay Pines 33504 (P.O. Box 477, 813-398-9426)
Florida (Bushnell 33513, P.O. Box 337, 904-793-7740)
St. Augustine 32084 (104 Marine St.; for information, call
Florida NC 904-793-7740)

GEORGIA

Medical Centers:

*Augusta 30910 (1 Freedom Way, 706-251-7189 -- uptown;
706-251-3934 -- downtown)
*Decatur 30033 (1670 Clairmont Rd., 404-321-6111)
#*Dublin 31021 (1826 Veterans Blvd, 700-258-2717)

Regional Office:

Atlanta 30365 (730 Peachtree St., N.E., local, 881-1776;
statewide, 1-800-827-1000)

Clinic:

Baton Rouge 70806 (216 S. Foster Dr., 318-389-0628)

Vet Centers:

Atlanta 30309 (922 W. Peachtree St., 404-347-7264)
Savannah 31406 (8110 White Bluff Rd., 912-927-7360)

National Cemetery:

Marietta 30060 (500 Washington Ave., 404-428-5631)

HAWAII

Medical & Regional Office:

Honolulu 96850 (P.O. Box 50188, 300 Ala Moana Blvd., Rm. 1204, Medical office -- 808-541-1409; Regional Office: -- from Oahu, 541-1000; statewide, 1-800-827-1000; toll-free service from Guam 475-8387)

Vet Centers:

Hilo 96720 (120 Kelwe St., Suite 201, 808-969-3833)
Honolulu 96814 (1680 Kapiolani Blvd., Suite F, 808-541-1764)
Kailua-Kona 96740 (Pottery Terrace, Fern Bldg., 75-5995 Kuakini Hwy., #415, 808-329-0574)
Lihue 96766 (3367 Kuhio Hwy., Suite 101-Kauai, 800-246-1163)
Wailuku 96793 (Ting Bldg., 35 Lunalilo, Suite 101, 808-242-8557)

National Cemetery:

National Memorial Cemetery of the Pacific (Honolulu 96813, 2177 Puowaina Dr., 808-551-1431)

IDAHO

Medical Center:

*Boise 83702 (500 West Fort St., 208-336-5100)

Clinic:

Pocatello 83201 (1651 Alvin Rickin Dr., 208-232-6214)

Regional Office:

Boise 83724 (Federal Bldg. & U.S. Courthouse, 550 W. Fort St., Box 044, local, 334-1010; statewide, 1-800-827-1000)

Vet Centers:

Boise 83706 (1115 W. Boise Ave., 208-342-3612)
Pocatello 83201 (1975 S. 5th St., 208-232-0316)

ILLINOIS

Medical Centers:

Chicago 60611 (Lakeside, 333 E. Huron St., 312-943-6600)
Chicago 60680 (Westside, 820 S. Damen Ave., P.O. Box 8195,
312-666-6500)
*Danville 61832 (1900 E. Main St., 217-442-8000)
*Hines 60141 (Roosevelt Rd. & 5th Ave., 708-343-7200)
*Marion 62959 (2401 W. Main St., 618-997-5311)
#*North Chicago 60064 (3001 Green Bay Rd., 708-688-1900)

Clinic:

Peoria 61605 (411 Dr. Martin Luther King Dr., 309-671-7350)

Regional Office:

Chicago 60680 (536 S. Clark St., P.O. Box 8136, local,
663-5510; statewide, 1-800-827-1000)

Vet Centers:

Chicago 60637 (5505 S. Harper, 312-684-5500)
Chicago Heights 60411 (1600 Halsted St., 708-754-0340)
East St. Louis 62203 (1269 N. 89th St., Suite 1,
618-397-6602)
Moline 61265 (1529 46th Ave., Rm. #6, 309-762-6954)
Oak Park 60302 (155 S. Oak Park Ave., 708-383-3225)
Peoria 61603 (605 N.E. Monroe St., 309-671-7300)
Springfield 62702 (624 S. 4th St., 217-492-4955)
Evanston 60202 (656 Howard St., 708-332-1019)

National Cemeteries:

Alton 62003 (600 Pearl St.; for information, call
Jefferson Barracks, MO, NC 314-263-8691/2)
Camp Butler (Springfield 62707, R.R. #1, 217-522-5764)
Danville 61832 (1900 E. Main St., 217-431-6550)
Mound City 62963 (P.O. Box 38, Hwy 37, for information,
call Jefferson Barracks, MO, NC, 314-263-8691/2)
Quincy 62301 (36th & Maine Sts., for information, call
Keokuk, IA, NC, 319-524-1304)
Rock Island 61265 (P.O. Box 737, 309-782-2094)

INDIANA

Medical Centers:

- *Fort Wayne 46805 (2121 Lake Ave., 219-426-5431)
- *Indianapolis 46202 (1481 W. 10th St., 317-635-7401)
- *Marion 46952 (E. 38th St., 317-674-3321)

Clinics:

- Crown Point 46307 (9330 Broadway, 219-662-0001)
- Evansville 47713 (500 E. Walnut, 812-465-6202)

Regional Office:

- Indianapolis 46204 (575 N. Pennsylvania St., local, 226-5566; statewide, 1-800-827-1000)

Vet Centers:

- Evansville 47711 (311 N. Weinbach Ave., 812-473-5993 or 473-6084)
- Fort Wayne 46802 (528 West Berry St., 219-460-1456)
- Gary 46408 (2236 West Ridge Rd., 219-887-0048)
- Indianapolis 46208 (3833 Meridian, 317-927-6440)

National Cemeteries:

- Crown Hill (Indianapolis 46208, 700 W. 38th St.; for information, call Marion, IN, NC, 317-674-0284)
- Marion 46952 (1700 E. 38th St., 317-674-0284)
- New Albany 47150 (1943 Ekin Ave.; for information, call Zachary Taylor, KY, NC, 502-893-3852)

IOWA

Medical Centers:

- #Des Moines 50310 (30th & Euclid Ave., 515-255-2173)
- Iowa City 52246 (Hwy. 6 West, 319-338-0581)
- #*Knoxville 50138 (1515 W. Pleasant St., 515-842-3101)

Clinic:

- Bettendorf 52722 (2979 Victoria Dr., 319-332-9274)

Regional Office:

Des Moines 50309 (210 Walnut St., local, 284-0219;
statewide, 1-800-827-1000)

Vet Centers:

Des Moines 50310 (2600 Harding Rd., 515-284-4929)
Sioux City 51101 (706 Jackson, 712-255-3808)

National Cemetery:

Keokuk 52632 (1701 J St., 319-524-1304)

KANSAS

Medical Centers:

#*Leavenworth 66048 (4101 S. 4th St., Trafficway
(913-682-2000)
*Topeka 66622 (2200 Gage Blvd., 913-272-3111)
*Wichita 67218 (5500 E. Kellogg, 316-685-2221)

Regional Office:

Wichita 67218 (5500 E. Kellogg, local, 682-2301; statewide,
1-800-827-1000)

Vet Centers:

Wichita 67211 (413 S. Pattie, 316-265-3260)

National Cemeteries:

Fort Leavenworth 66027 (P.O. Box 1694, for information,
call Leavenworth, KS, NC, 913-682-1748/9)
Fort Scott 66701 (P.O. Box 917, 316-223-2840)
Leavenworth 66048 (P.O. Box 1694, 913-682-1748/9)

KENTUCKY

Medical Centers:

*Lexington 40511 (Leestown Rd., 606-233-4511)

Louisville 40206 (800 Zorn Ave., 502-895-3401)

Regional Office:

Louisville 40202 (545 S. Third St., local, 584-2231;
statewide, 1-800-827-1000)

Vet Centers:

Lexington 40503 (1117 Limestone Rd., 606-276-5269)
Louisville 40208 (1355 S. 3rd St., 502-636-4002)

National Cemeteries:

Camp Nelson (Nicholasville 40356, 6980 Danville Rd.,
606-885-5727)
Cave Hill (Louisville 40204, 701 Baxter Ave., for
information, call Zachary Taylor, KY, NC, 502-893-3852)
Danville 40442 (377 N. First St., for information, call
Camp Nelson, KY, NC, 606-885-5727)
Lebanon 40033 (20 Highway 208, 502-893-3852)
Lexington 40508 (833 W. Main St., for information, call
Camp Nelson, KY, NC, 606-885-5727)
Mill Springs (Nancy 42544, for information call Camp
Nelson, KY, NC, 606-885-5727)
Zachary Taylor (Louisville 40207, 4701 Brownsborn Rd.,
502-893-3852)

LOUISIANA

Medical Centers:

*Alexandria 71301 (Shreveport Hwy., 318-497-0243)
New Orleans 70146 (1601 Perdido St., 504-682-5811)
Shreveport 71130 (510 E. Stoner Ave., 318-493-6411)

Regional Office:

New Orleans 70113 (701 Loyola Ave., local, 589-7191;
statewide, 1-800-827-1000)

Vet Centers:

Bossier City 71112 (2103 Old Minden Rd., 318-742-2733)
New Orleans 70116 (1529 N. Claiborne Ave., 504-943-8386)
Shreveport 71104 (Bldg. 3, Suite 260, 2620 Centenary
Blvd., 318-425-8387)

National Cemeteries:

Alexandria (Pineville 71360, 209 E. Shamrock St.,
318-473-7588)
Baton Rouge 70806 (220 N. 19th St., for information, call
Port Hudson, LA, NC, 504-389-0788)
Port Hudson (Zachary 70791, 20978 Port Hickey Rd.,
504-389-0788)

MAINE

Medical Center:

*Togus 04330 (Route 17 East, 207-623-8411)

Regional Office:

Togus 04330 (Route 17 East, local, 623-8000; statewide,
1-800-827-1000)

Benefits Office:

Portland 04101 (475 Stevens Ave., 207-780-3569)

Vet Centers:

Bangor 04401 (352 Harlow St., 207-947-3391)
Portland 04101 (63 Preble St., 207-780-3584)

National Cemetery:

Togus 04330 (VA Medical & Regional Office Center, for
information, call Massachusetts NC, 508-563-7113)

MARYLAND

Medical Centers:

Baltimore 21201 (10 N. Greene St., 410-605-6000)
Baltimore 21201 (Prosthetic Assessment Information Center,
103 S. Gay St., 410-962-3934)
*Fort Howard 21052 (N. Point Rd., 410-477-1800)
*Perry Point 21902 (410-642-2411)

Clinic:

Baltimore 21201 (31 Hopkins Plaza, Fed. Bldg.,
410-962-4610)

Regional Office:

Baltimore 21201 (31 Hopkins Plaza, Fed. Bldg., local,
6855454; counties of Montgomery & Prince Georges served
by Washington, DC, RO, 202-872-1151; other areas,
1-800-827-1000)

Vet Centers:

Baltimore 21230 (777 Washington Blvd., 410-539-5511)
Elkton 21921 (7 Elkton Commercial Plaza, South Bridge St.,
410-398-0171)
Silver Spring 20910 (1015 Spring St., Suite 101,
301-589-1073 or 301-589-1236)

National Cemeteries:

Annapolis 21401 (800 West St., for information, call
Baltimore, MD, NC, 410-962-4730)
Baltimore 21228 (5501 Frederick Ave., 410-962-4730)
Loudon Park (Baltimore 21229, 3445 Frederick Ave., for
information, call Baltimore, MD, NC, 410-962-4730)

MASSACHUSETTS

Medical Centers:

#*Bedford 01730 (200 Spring Rd., 617-275-7500)
Boston 02130 (150 S. Huntington Ave. 617-232-9500)
*Brockton 02401 (940 Belmont St., 508-583-4500)
*Northampton 01060 (421 N. Main St., 413-584-4040)
West Roxbury 02132 (1400 VFW Pkwy., 617-323-7700)

Clinics:

Boston 02114 (251 Causeway St., 617-248-1000)
Lowell 01852 (Old Post Office Bldg., 50 Kearney Sq.,
508-453--1746)
Springfield 01103 (1550 Main St., 413-785-0301)
New Bedford 02740 (53 N. Sixth St., 508-999-5504)
Worcester 01608 (595 Main St., 508-793-0200)

Regional Office:

Boston 02203 (JFK Federal Bldg., Government Center, local, 227-4600; statewide, 1-800-827-1000)
Towns of Fall River & New Bedford, counties of Barnstable, Dukes, Nantucket, Bristol, part of Plymouth served by Providence, R.I., RO.

Vet Centers:

Brockton 02401 (1041 Pearl St., 508-580-2730/31)
Boston 02215 (665 Beacon St., 617-424-0065 or 565-6195)
Lowell 01852 (73 East Merrimack St., 617-453-1151)
New Bedford 02740 (468 North St., 508-999-6920)
Springfield 01103 (1985 Main St., 413-737-5167)
Worcester 01605 (108 Grove St., 508-752-3526)

National Cemetery:

Massachusetts (Bourne 02532, 508-563-7113/4)

MICHIGAN

Medical Centers:

*Allen Park 48101 (Southfield & Outer Drive, 313-562-6000)
*Ann Arbor 48105 (2215 Fuller Rd., 313-769-7100)
*Battle Creek 49016 (5500 Armstrong Rd., 616-966-5600)
*Iron Mountain 49801 (H Street, 906-774-3300)
*Saginaw 48602 (1500 Weiss St., 517-793-2340)

Clinics:

Gaylord 49735 (850 N. Otsego, 517-732-7525)
Grand Rapids 49505 (3019 Colt, N.E., 616-365-9575)

Regional Office:

Detroit 48226 (Patrick V. McNamara Federal Bldg., 477 Michigan Ave., local, 964-5110; statewide, 1-800-827-1000)

Vet Centers:

Grand Rapids 49507 (1940 Eastern Ave., S.E., 616-243-0385)
Lincoln Park 48146 (1766 Fort St., 313-381-1370)
Oak Park 48237 (20820 Greenfield Rd., 313-967-0040)

National Cemetery:

Fort Custer (Augusta 49012, 15501 Dickman Rd.,
616-731-4164)

MINNESOTA

Medical Centers:

*Minneapolis 55417 (One Veterans Dr., 612-725-2000)
#*St. Cloud 56303 (4801 8th St. North, 612-252-1670)

Clinic:

St. Paul 55111 (Fort Snelling, 612-725-6767)

Regional Office:

St. Paul 55111 (Federal Bldg., Fort Shelling, local,
726-1454; statewide, 1-800-827-1000) counties of Becket,
Beltrami, Clay, Clearwater, Kittson, Lake of the Woods,
Mahnomon, Marshall, Norman, Otter Tail, Pennington,
Polk, Red Lake, Roseau, Wilkin served by Fargo, N.D.,
RO.

Vet Centers:

Duluth 55802 (405 E. Superior St., 218-722-8654)
St. Paul 55114 (2480 University Ave., 612-644-4022)

National Cemetery:

Fort Shelling (Minneapolis 55450, 7601 34th Ave. So.,
612-726-1127/8)

MISSISSIPPI

Medical Centers:

#*Biloxi 39531 (400 Veterans Ave., 601-388-5541)
*Jackson 39216 (1500 E. Woodrow Wilson Dr., 601-362-4471)

Regional Office:

Jackson 39269 (100 W. Capitol St., local, 965-4873;
statewide, 1-800-827-1000)

Vet Centers:

Biloxi 39530 (767 W. Jackson St., 601-435-5414)
Jackson 39206 (4436 N. State St., Suite A3, 601-965-5727)

National Cemeteries:

Biloxi 39535 (P.O. Box 4968, 601-388-6668)
Corinth 38834 (1551 Horton St., for information, call
Memphis, TN, NC, 901-386-8311)
Natchez 39120 (41 Cemetery Rd., 601-445-4981)

MISSOURI

Medical Centers:

*Columbia 65201 (800 Hospital Dr., 314-443-2511)
Kansas City 64128 (4801 Linwood Blvd., 816-861-4700)
*Poplar Bluff 63901 (1500 N. Westwood Blvd., 314-686-4151)
St. Louis 63106 (John Cochran Div., 915 N. Grand Blvd.,
314-652-4100)
*St. Louis 63125 (Jefferson Barracks Div., 314-487-0400)

Clinic:

Mt. Vernon 65712 (600 N. Main St., 417-466-4000)

Regional Office:

St. Louis 63103 (Federal Bldg., 1520 Market St., local,
342-1171; statewide, 1-800-827-1000)

Benefits Office:

Kansas City 64106 (Federal Office Bldg., 601 E. 12th St.)

Vet Centers:

Kansas City 64111 (3931 Main St., 816-753-1866 or
753-1974)
St. Louis 63103 (2345 Pine St., 314-231-1260)

National Cemeteries:

Jefferson Barracks (St. Louis 63125, 101 Memorial Dr.,
314-263-8691/2)
Jefferson City 65101 (1024 E. McCarty St., for
information, call Jefferson Barracks, MO, NC,
314-263-8691/2)
Springfield 65804 (1702 E. Seminole St., 417-881-9499)

MONTANA

VA Medical & Regional Office Center

Fort Harrison 59636 (William St. off Hwy. 12 W.,
406-442-6410)

Medical Center:

*Miles City 59301 (210 S. Winchester, 406-232-3060)

Clinic:

Billings 59102 (1127 Alderson Ave., 406-657-6786)

Regional Office:

Fort Harrison 59636 (local, 447-7975; statewide,
1-800-827-1000)

Vet Centers:

Billings 59102 (1948 Grand Ave., 406-657-6071)
Missoula 59802 (500 N. Higgins Ave., 406-721-4918)

NEBRASKA

Medical Centers:

*Grand Island 68801 (2201 N. Broadwell, 308-382-3660)
Lincoln 68510 (600 S. 70th St., 402-489-3802)
Omaha 68105 (41 01 Woolworth Ave., 402-346-8800)

Regional Office:

Lincoln 68516 (5631 S. 48th St., local, 437-5001;
statewide, 1-800-827-1000)

Vet Centers:

Lincoln 68508 (920 L St., 402-476-9736)
Omaha 68106 (5123 Leavenworth St., 402-553-2068)

National Cemetery

Fort McPherson (Maxwell 69151, HCO 1, Box 67,
308-582-4433)

NEVADA

Medical Center:

*Reno 89520 (1000 Locust St., 702-786-7200)

Clinic:

Las Vegas 89102 (1703 W. Charleston, 702-385-3700)

Regional Office:

Reno 89520 (1201 Terminal Way, local, 329-9244; statewide,
1-800-827-1000) Also serving the following counties in
California: Alpine, Lassen, Modoc and Mono.

Vet Centers:

Las Vegas 89101 (704 S. 6th St., 702-388-6368)
Reno 89503 (1155 W. 4th St., Suite 101, 702-323-1294)

NEW HAMPSHIRE

Medical Center:

*Manchester 03104 (718 Smyth Rd., 603-624-4366)

Regional Office

Manchester 03101 (Norris Cotton Federal Bldg., 275
Chestnut St., local, 666-7785; statewide,
1-800-827-1000)

Vet Center:

Manchester 03104 (103 Liberty St., 603-668-7060)

NEW JERSEY

Medical Centers:

*East Orange 07019 (Tremont Ave. & S. Center,
201-676-1000)

*Lyons 07939 (Valley & Knollcrott Rd., 201-647-0180)

Clinic:

Brick 08724 (970 Rt. 70, 908-206-8900)

Regional Office:

Newark 07102 (20 Washington Pl., local, 645-2150;
statewide, 1-800-827-1000)

Vet Centers:

Jersey City 07302 (115 Christopher Columbus Dr.,
201-656-6886 or 656-7484)

Linwood 08221 (222 New Road, Bldg. 2, Suite 4,
609-927-8387)

Newark 07102 (75 Halsey St., 201-622-6940)

Trenton 08608 (318 E. State St., 609-989-2260)

National Cemeteries:

Beverly 08010 (R.D. #1, Bridgeboro Rd., 609-989-2137)

Finn's Point (Salem 08079, R.F.D. #3, Fort Mott Rd., Box
542, for information, call Beverly, N J, NC,
609-989-2137)

NEW MEXICO

Medical Center:

*Albuquerque 87108 (2100 Ridgecrest Dr., S.E.,
505-265-1711)

Regional Office:

Albuquerque 87102 (Dennis Chavez Federal Bldg., 500 Gold

Ave., S.W., local, 766-3361; statewide, 1-800-827-1000)

Vet Centers:

Albuquerque 87107 (4603 4th St., N.W., 505-345-8366 or 345-8876)

Farmington 87402 (4251 E. Main, Suite B, 505-327-9684)

Santa Fe 87505 (1996 Warner St., Warner Plaza, Suite 5, 505-988-6562)

National Cemeteries:

Fort Bayard 88036 (P.O. Box 189, for information, call Fort Bliss, TX, NC, 915-540-6182)

Santa Fe 87504 (501 N. Guadalupe St., P.O. Box 88, 505-988-6400)

NEW YORK

Medical Centers:

*Albany 12208 (113 Holland Ave., 518-462-3311)

*Batavia 14020 (Redfield Pkwy., 716-343-7500)

#*Bath 14810 (Argonne Ave., 607-776-2111)

*Bronx 10468 (130 W. Kingsbridge Rd., 212-584-9000)

#*Brooklyn 11209 (800 Poly Place, 718-630-3500)

*Buffalo 14215 (3495 Bailey Ave., 716-834-9200)

#*Canandaigua 14424 (R. Hill Ave., 716-394-2000)

*Castle Point 12511 (914-831-2000)

#*Montrose 10548 (Old Albany Post Rd., 914-737-4400)

New York City 10010 (1st Ave. & E. 24th St., 212-686-7500)

*Northport 11768 (Middleville Rd., Long Island, 516-261-4400)

*Syracuse 13210 (Irving Ave. & University Pl., 315-476-7461)

Clinics:

Brooklyn 11205 (35 Ryerson St., 212-330-7785)

New York City 10001 (252 7th Ave. & 24th St., 212-620-6636)

Rochester 14614 (Federal Ofc. Bldg. & Courthouse, 100 State St., 716-263-5734)

Regional Offices:

Buffalo 14202 (Federal Bldg., 111 W. Huron St., local,

8465191; statewide, 1-800-827-1000) serving the remaining counties of New York.

New York City 10001 (252 Seventh Ave. at 24th St., local, 620-6901; statewide, 1-800-827-1000) sewing counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

Benefits Offices:

Albany 12207 (Leo W. O'Brian Federal Bldg., Clinton Ave. & N. Pearl St.)

Rochester 14614 (Federal Office Bldg. & Courthouse, 100 State St.)

Syracuse 13202 (344 W. Genesee St.)

Vet Centers:

Albany 12206 (875 Central Ave., 518-438-2505)

Babylon 11702 (116 West Main St., 516-661-3930)

Bronx 10458 (226 East Fordham Rd., Rms. 216-217, 212-367-3500)

Brooklyn 11201 (165 Cadman Plaza, East, 718-330-2825)

Buffalo 14209 (351 Linwood Ave., 716-882-0505 or 882-0508)

New York 10036 (120 West 44th St., 212-944-2931 or 944-2932)

Rochester 14608 (134 S. Fitzhugh St., 716-263-5710)

Staten Island 10301 (150 Richmond Terrace, 718-816-6899 or 816-4499)

Syracuse 13203 (210 North Townsend St., 315-423-5690)

White Plains 10601 (200 Hamilton Ave., 914-682-6850)

Woodhaven 11421 (75-10B 91st Ave., 718-296-2871)

National Cemeteries:

Bath 14810 (VA Medical Center, 607-776-2111, ext. 1293)

Calverton 11933 (210 Princeton Blvd., 516-727-5410 or 727-5770)

Cypress Hills (Brooklyn 11208, 625 Jamaica Ave., for information, call Long Island, NY, NC, 516-454-4949)

Long Island (Farmingdale 11735, 516-454-4949)

Woodlawn (Elmira 14901, 1825 Davis St., for information, call Bath, NY, NC, 607-776-2111, ext. 1293)

NORTH CAROLINA

Medical Centers:

- *Asheville 28805 (1100 Tunnel Rd., 704-672-5011)
- *Durham 27705 (508 Fulton St., 919-671-6011)
- *Fayetteville 28301 (2300 Ramsey St., 919-699-7000)
- *Salisbury 28144 (1601 Brenner Ave., 704-699-2000)

Clinic:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St.,
919-631-5562)

Regional Office:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St.,
local, 748-1800, statewide, 1-800-827-1000)

Vet Centers:

Charlotte 28202 (223 S. Brevard St., Suite 103,
704-333-6107)
Fayetteville 28301 (4 Market Square, 919-323-4908)
Greensboro 27406 (2009 Elm-Eugene St., 919-333-5366)
Greenville 27834 (150 Arlington Blvd., Suite B,
919-355-7920)

National Cemeteries:

New Bern 28560 (1711 National Ave., 919-637-2912)
Raleigh 27610 (501 Rock Quarry Rd., 919-832-0144)
Salisbury 28144 (202 Government Rd., 704-636-2661)
Wilmington 28403 (2011 Market St., 919-632-2912)

NORTH DAKOTA

Medical Center:

*Fargo 58102 (2101 Elm St., 701-232-3241)

Regional Office:

Fargo 58102 (655 First Ave. North, local, 293-3656;
statewide, 1-800-827-1000; mail only: 2101 N. Elm St.)

Vet Centers:

Fargo 58103 (1322 Gateway Dr., 701-237-0942)
Minot 58701 (108 E. Burdick Expressway, 701-852-0177)

OHIO

Medical Centers:

#*Brecksville 44141 (10000 Brecksville Rd., 216-526-3030)
*Chillicothe 45601 (17273 State Route 104, 614-773-1141)
#*Cincinnati 45220 (3200 Vine St., 513-861-3100)
Cleveland 44106 (10701 East Blvd., 216-791-3800)
#*Dayton 45428 (4100 W. 3rd St., 513-268-6511)

Clinics:

Canton 44702 (221 Third St., S.E., 216-489-4660)
Columbus 43221 (2090 Kenny Rd., 614-469-5665)
Toledo 43614 (3333 Glendale Ave., 419-259-2000)
Youngstown 44505 (2031 Belmont, 216-740-9200)

Regional Office:

Cleveland 44199 (Anthony J. Celebrezze Federal Bldg., 1240
E. 9th St., local, 621-5050; statewide, 1-800-827-1000)

Benefits Offices:

Cincinnati 45202 (The Society Bank Center, Suite 210,
36 E. 7th St.)
Columbus 43215 (Federal Bldg., Rm. 309,200 N. High St.)

Vet Centers:

Cincinnati 45219 (30 E. Hollister St., 513-569-7140)
Cleveland 44111 (11511 Lorain Ave., 216-671-8530)
Cleveland Heights 44118 (2134 Lee Rd., 216-932-8471)
Columbus 43205 (1054 E. Broad St., 614-253-3500)
Dayton 45402 (6 S. Patterson Blvd., 513-461-9150)

National Cemetery:

Dayton 45428 (VA Medical Center, 4100 W. Third St.,
513-262-2115)

OKLAHOMA

Medical Centers:

Muskogee 74401 (Honor Heights Dr., 918-745-3011)
Oklahoma City 73104 (921 N.E. 13th St., 405-743-3011)

Clinics:

Lawton 73502 (Comanche Co. Hospital, P.O. Box 49,
405-357-6611)
Tulsa 74121 (635 W. 11th St., 918-581-7161)

Regional Office:

Muskogee 74401 (Federal Bldg., 125 S. Main St., local,
687-2500; statewide, 1-800-827-1000)

Benefits Office:

Oklahoma City 73102 (200 N.W. 5th St.)

Vet Centers:

Oklahoma City 73105 (3033 N. Walnut, Suite 101 W,
405-270-5184)
Tulsa 74101 (1855 E. 15th St., 918-581-7105)

National Cemetery:

Fort Gibson 74434 (1423 Cemetery Rd., 918-478-2334)

OREGON

Medical Centers:

*Portland 97207 (3710 SW U.S. Veterans Hospital Rd.,
503-220-8262)
*Roseburg 97470 (913 New Garden Valley Blvd.,
503-440-1000)

Clinics:

Bandon 97411 (1010 1st St. SE. Suite 100, 33 Michigan St.
SE, 503-347-4736)
Eugene 97401 (138 W. 8th St., 503-465-6481)

Portland 97207 (8909 SW Barbur Blvd., 503-465-6481)

Domicillary:

White City 97503 (Hwy. 62, 503-826-2111)

Regional Office:

Portland 97204 (Federal Bldg., 1220 S.W. 3rd Ave., local,
221-2431; statewide, 1-800-827-1000)

Vet Centers:

Eugene 97403 (1966 Garden Ave., 503-465-6918)
Grants Pass 97526 (615 N.W. 5th St., 503-479-6912)
Portland 97220 (8383 N.E. Sandy Blvd., Suite 110,
503-273-5370)
Salem 97301 (318 Church St., N.E., 503-362-9911)

National Cemeteries:

Eagle Point 97524 (2763 Riley Rd., 503-826-2511)
Roseburg 97470 (VA Medical Center, 503-440-1000)
Willamette (Portland 97266, 11800 S.E. Mt. Scott Blvd.,
503-273-5250)

PENNSYLVANIA

Medical Centers:

*Altoona 16603 (Pleasant Valley Blvd., 814-943-8164)
#*Butler 16001 (New Castle Rd., 412-287-4781)
#*Coatesville 19320 (Black Horse Rd., 215-384-7711)
*Erie 16501 (135 E. 38th St., 814-868-8661)
*Lebanon 17042 (South Lincoln Ave., 717-272-6621)
*Philadelphia 19104 (University & Woodland Aves.,
215-382-2400)
*Pittsburgh 15240 (University Drive C, 412-683-3000)
Pittsburgh 15206 (Highland Dr., 412-363-4900)
*Wilkes-Barre 18711 (1111 E. End Blvd., 717-824-3521)

Clinics:

Allentown 18103 (2937 Hamilton Blvd., 215-776-4304)
Harrisburg 17108 (Federal Bldg., 228 Walnut St.,
717-782-4590)
Philadelphia 19102 (1421 Cherry St., 215-597-7244)

Sayre 18840 (Guthrie Square, 717-888-8062)

Regional Offices:

Philadelphia 19101 (RO & Insurance Center, P.O. Box 8079, 5000 Wissahickon Ave., local, 438-5225; statewide, 1-800-827-1000; recorded benefits information, 215-951-5368, 24hour availability.) Serves counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York.

Pittsburgh 15222 (1000 Liberty Ave., local, 281-4233; statewide, 1-800-827-1000) serving the remaining counties of Pennsylvania.

Benefits Office:

Wilkes-Barre 18701 (19-27 N. Main St.)

Vet Centers:

Erie 16501 (G. Daniel Baldwin Bldg., 1000 State St., Suites 1 & 2, 814-453-7955)

Harrisburg 17110 (1007 N. Front St., 717-782-3954)

McKeesport 15132 (500 Walnut St., 412-678-7704)

Philadelphia 19107 (1026 Arch St., 215-627-0238)

Philadelphia 19120 (101 E. Olney Ave., Box C-7, 215-924-4670)

Pittsburgh 15222 (954 Penn Ave., 412-765-1193)

Scranton 18509 (959 Wyoming Ave., 717-344-2676)

National Cemeteries:

Indiantown Gap (Annaville 17003, R.R.2, P.O. Box 484, 717-865-5254/5)

Philadelphia 19138 (Haines St. & Limekiln Pike; for information, call Beverly, NJ, NC, 609-989-2137)

PHILIPPINES

Regional Office:

Manila 96440 (1131 Roxas Blvd., APO AP 96440, local, 810-521-7521; from U.S. 011632-521-7116, ext. 2577 or 2220)

PUERTO RICO

Medical Center:

*San Juan 00927 (1 Veterans Plaza, Rio Piedras GPO Box 5800, 809-758-7575)

Clinics:

Mayaguez 00708 (Carr. Estatal #2, Frente ARes. Sultana, 809-831-3400)

Ponce 00731 (Reparada Industrial-Lot #1, Calle Principal, 809-841-3115)

Regional Office:

San Juan 00936 (U.S. Courthouse & Federal Bldg., Carlos E. Chardon St., Hato Rey, GPO Box 4867, local, 766-5141; all other San Juan areas and the Virgin Islands, 1-800-827-1000) To call San Juan from U.S. Virgin Islands, 1-800-827-1000

Vet Centers:

Arecibo 00612 (52 Gonzalo Marin St., 809-879-4510 or 879-4581) Ponce 00731 (35 Mayor St., 809-841-3260)

Rio Piedras 00921 (Condomino Medical Center Plaza, Suite LC8A & LC9, La Riviera, 809-783-8794)

National Cemetery:

Puerto Rico (Bayamon 00960, P.O. Box 1298, 809-798-8400)

RHODE ISLAND

Medical Center:

Providence 02908 (Davis Park, 401-273-7100)

Regional Office:

Providence 02903 (380 Westminster Mall, local, 273-4910;
statewide, 1-800-827-1000)

Vet Center:

Cranston 02920 (789 Park Ave., 401-467-2046 or 467-2056)

SOUTH CAROLINA

Medical Centers:

Charleston 29401 (109 Bee St., 803-577-5011)
*Columbia 29209 (Garners Ferry Rd., 803-774-4000)

Clinic:

Greenville 29601 (120 Mallard St., 803-232-7303)

Regional Office:

Columbia 29201 (1801 Assembly St., local, 765-5861;
statewide, 1-800-827-1000)

Vet Centers:

Columbia 29201 (1313 Elmwood Ave., 803-765-9944)
Greenville 29601 (904 Pendelton St., 803-271-2711)
North Charleston 29418 (5603A Rivers Ave., 803-747-8387)

National Cemeteries:

Beaufort 29902 (1601 Boundary St., 803-524-3925)
Florence 29501 (803 E. National Cemetery Rd., 803-669-8783)

SOUTH DAKOTA

Medical Centers:

*Fort Meade 57741 (I 90/Hwy. 34, 605-347-2511)
#Hot Springs 57747 (Off 5th St., 605-745-4101)
*Sioux Falls 57117 (2501 W. 22nd St., 605-336-3230)

Regional Office:

Sioux Falls 57117 (P.O. Box 5046, 2501 W. 22nd St., local,

336-3496; statewide, 1-800-827-1000)

Vet Centers:

Rapid City 57701 (610 Kansas City St., 605-348-0077 or
348-1752)

Sioux Falls 57102 (115 North Dakota St., 605-332-0856)

National Cemeteries:

Black Hills (Sturgis 57785, P.O. Box 640, 605-347-3830)

Fort Meade 57785 (VA Medical Center, for information, call
Black Hills, SD, NC, 605-347-3830)

Hot Springs 57747 (VA Medical Center, 605-745-4101)

TENNESSEE

Medical Centers:

*Memphis 38104 (1030 Jefferson Ave., 901-523-8990)

#*Mountain Home 37684 (Sidney & Lamont St., 615-926-1171)

*Murfreesboro 37129 (3400 Lebanon Rd., 615-893-1360)

Nashville 37212 (1310 24th Ave., South, 615-327-4751)

Clinics:

Chattanooga 37411 (Bldg. 6200 East Gate Center,
615-855-6550)

Knoxville 37923 (9047 Executive Park Dr., Suite 100,
615-549-9319)

Regional Office:

Nashville 37203 (110 9th Ave. South, local, 736-5251;
statewide, 1-800-827-1000)

Vet Centers:

Chattanooga 37404 (425 Cumberland St., Suite 140,
615-752-5234)

Johnson City 37601 (703 S. Roan St., 615-928-8387)

Knoxville 37914 (2817 E. Magnolia Ave., 615-971-5866)

Memphis 38104 (1835 Union, Suite 100, 901-722-2510)

National Cemeteries:

Chattanooga 37404 (1200 Bailey Ave., 615-855-6590/91)

Knoxville (Mountain Home 37684, P.O. Box 8, call Mountain Home NC for information, 615-929-7891)
Memphis 38122 (3568 Townes Ave., 901-386-8311)
Mountain Home 37684 (P.O. Box 8, 615-929-7891)
Nashville (Madison 37115, 1420 Gallatin Rd. So., 615-327-5360)

TEXAS

Medical Centers:

*Amarillo 79106 (6010 Amarillo Blvd., West, 806-735-7711)
*Big Spring 79720 (2400 S. Gregg St., 915-728-7000)
#*Bonham 75418 (1201 East Ninth, 903-760-6200)
#*Dallas 75216 (4500 S. Lancaster Rd., 214-749-5011)
*Houston 77030 (2002 Holcombe Blvd., 713-794-7000)
*Kerrville 78028 (3600 Memorial Blvd., 512-735-0000)
Marlin 76661 (1016 Ward St., 817-723-1011)
*San Antonio 78284 (7400 Merton Minter Blvd., 512-779-5011)
#*Temple 76504 (1901 S. First, 817-760-4811)
#*Waco 76711 (4800 Memorial Dr., 817-734-6000)

Clinics:

Beaumont 77701 (3385 Fannin St., 409-839-2480)
Corpus Christi 78405 (5283 01d Brownsville Rd., 512-888-3251)
El Paso 79925 (5919 Brook Hollow Dr., 915-540-7892)
Laredo 78043 (2359 E. Saunders Ave., 512-725-7060)
Lubbock 79410 (4902 34th St., #10, 806-796-7900)
Lufkin 75901 (1301 Frank Ave., 409-637-1342)
McAllen 78501 (2101 S. Rowe Blvd., 512-618-7100)
San Antonio 78229 (9502 Computer Dr., 512-617-2672)
Victoria 77901 (2710 E. Airline Dr., 512-572-0006)

Regional Offices:

Houston 77054 (2515 Murworth Dr., local, 664-4664; statewide, 1-800-827-1000, serves counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kimble,

Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak,
McCulloch, McMullen, Mason, Matagorda, Maverick, Medina,
Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange,
Pecos, Polk, Real, Refugio, Sabine, San Augustine, San
Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton,
Terrell, Trinity, Tyler, Uvalde, Val Verde, Victoria,
Walker, Waller, Washington, Webb, Wharton, Willacy,
Wilson, Zapata, Zavala)

Waco 76799 (1400 N. Valley Mills Dr., local, 817-772-3060;
statewide, 1-800-827-1000, serves counties not listed
above)

Bowie County served by Little Rock, AR, RO, 1-800-827-1000

Benefits Offices:

Dallas 75242 (U.S. Courthouse & Federal Ofc. Bldg., 1100
Commerce St.)

Fort Worth 76102 (300 W. Rosedale St.)

Lubbock 79401 (Federal Bldg., 1205 Texas Ave.)

San Antonio 78229-2041 (3601 Bluemel Rd.)

Vet Centers:

Amarillo 79109 (3414 E. Olsen Blvd., Suite E.,
806-376-2127)

Austin 78723 (3401 Manor Rd., Suite 102, 512-476-0607)

Corpus Christi 78404 (3166 Reid Dr., Suite 1,
512-888-3101)

Dallas 75244 (5232 Forest Lane, Suite 111, 214-361-5896)

El Paso 79903 (2121 Wyoming St., 915-542-2851)

Fort Worth 76104 (1305 W. Magnolia, Suite B, 817-921-3733)

Houston 77004 (4905A San Jacinto, 713-522-5354 or
522-5376)

Houston 77007 (8100 Washington Ave., Suite 120,
713-880-8387)

Laredo 78041 (6020 McPherson Rd. # 1, 512-723-4680)

Lubbock 79410 (3208 34th St., 806-743-7551)

McAllen 78501 (1317 E. Hackberry St., 512-631-2147)

Midland 79703 (3404 W. Illinois, Suite 1, 915-697-8222)

San Antonio 78212 (231 W. Cypress St., 512-229-4025)

National Cemeteries:

Fort Bliss 79906 (5200 Fred Wilson Rd., P.O. Box 6342,
915-540-6182)

Fort Sam Houston (San Antonio 78209, 1520 Harry Wurzbach
Rd., 512-820-3891)

Houston 77038 (10410 Veterans Memorial Dr., 713-447-8686)

Kerrville 78028 (VA Medical Center, 3600 Memorial Blvd.,

for information call Fort Sam Houston, TX, NC,
512-820-3891)
San Antonio 78202 (517 Paso Hondo St., for information,
call Fort Sam Houston, TX, NC, 512-820-3891)

UTAH

Medical Center:

*Salt Lake City 84148 (500 Foothill Dr., 801-582-1565)

Regional Office:

Salt Lake City 84147 (P.O. Box 11500, Federal Bldg., 125
S. State St., local, 524-5960; statewide, 1-800-827-1000)

Vet Centers:

Provo 84601 (750 North 200 West, Suite 105, 801-377-1117)
Salt Lake City 84106 (1354 East 3300, South, 801-584-1294)

VERMONT

Medical Center:

*White River Junction 05001 (N. Hartland Rd., 802-295-9363)

Regional Office:

White River Junction 05001 (N. Hartland Rd., local,
296-5177; statewide, 1-800-827-1000)

Vet Centers:

South Burlington 05401 (359 Dorset St., 802-862-1806)
White River Junction 05001 (Gilman Office Center, Bldg.
#2, Holiday Inn Dr., 802-295-2908)

VIRGINIA

Medical Centers:

*Hampton 23667 (Emancipation Dr., 804-722-9961)

*Richmond 23249 (1201 Broad Rock Rd., 804-230-0001)

*Salem 24153 (1970 Roanoke Blvd., 703-982-2463)

Regional Office:

Roanoke 24011 (210 Franklin Rd., S.W., local, 982-6440;
statewide, 1-800-827-1000) Northern Virginia counties of
Arlington & Fairfax, cities of Alexandria, Fairfax,
Falls Church served by Washington, D.C., RO,
202-872-1151.

Vet Centers:

Norfolk 23505 (7450-1/2 Tidewater Dr., 804-587-1338)
Richmond 23220 (3022 W. Clay St., 804-353-8958)
Roanoke 24016 (320 Mountain Ave., S.W., 703-342-9726)
Springfield 22150 (7024 Spring Garden Dr., Brookfield
Plaza, 703-866-0924)

National Cemeteries:

Alexandria 22314 (1450 Wilkes St., for information, call
Quantico, VA, NC, 703-690-2217)
Balls Bluff (Leesburg 22075, for information, call
Culpeper, VA, NC, 703-825-0027)
City Point (Hopewell 23860, 10th Ave. & Davis St., for
information, call Richmond, VA, NC, 804-222-1490)
Cold Harbor (Mechanicsville 23111, Rt. 156 North, for
information, call Richmond, VA, NC, 804-222-1490)
Culpeper 22701 (305 U.S. Ave., 703-825-0027)
Danville 24541 (721 Lee St., for information, call
Salisbury, NC, NC, 704-636-2661)
Fort Harrison (Richmond 23231, 8620 Varina Rd., for
information, call Richmond, VA, NC, 804-222-1490)
Glendale (Richmond 23231, 8301 Willis Church Rd., for
information, call Richmond, VA, NC, 804-222-1490)
Hampton 23669 (Cemetery Rd. at Marshall Ave.,
804-723-7104)
Hampton 23669 (VA Medical Center, 804-723-7104)
Quantico (Triangle 22172, P.O. Box 10, 18424 Joplin Rd.,
703-690-2217)
Richmond 23231 (1701 Williamsburg Rd., 804-222-1490)
Seven Pines (Sandston 23150, 400 E. Williamsburg Rd., for
information, call Richmond, VA, NC, 804-222-1490)
Staunton 24401 (901 Richmond Ave., for information, call
Culpeper, VA, NC, 703-825-0027)
Winchester 22601 (401A National Ave., for information,
call Culpeper, VA, NC, 703-825-0027)

VIRGIN ISLANDS

Vet Centers:

St. Croix 00820 (United Shopping Plaza, Suite 4
"Christiansted, 809-778-5553 or 778-5755)
St. Thomas 00801 (Havensight Mall, 809-774-6674)
(For information on VA benefits, call 1-800-827-1000)

WASHINGTON

Medical Centers:

*Seattle 98108 (1660 S. Columbian Way, 206-762-1010)
*Spokane 99205 (N. 4815 Assembly St., 509-328-4521)
#*Tacoma 98493 (American Lake, 206-582-8440)
*Walla Walla 99362 (77 Wainwright Dr., 509-525-5200)

Regional Office:

Seattle 98174 (Federal Bldg., 915 2nd Ave., local,
624-7200; statewide, 1-800-827-1000)

Vet Centers:

Seattle 98122 (1322 E. Pike St., 206-553-2706)
Spokane 99201 (W. 1708 Mission St., 509-327-0274)
Tacoma 98408 (4801 Pacific Ave., 206-473-0731)

WEST VIRGINIA

Medical Centers:

*Beckley 25801 (200 Veterans Ave., 304-255-2121)
Clarksburg 26301 (Milford/Chestnut Sts., 304-623-3461)
Huntington 25704 (1540 Spring Valley Dr., 304-429-6741)
#*Martinsburg 25410 (Route 9, 304-363-0811)

Regional Office:

Huntington 25701 (640 Fourth Ave., local, 529-5720;
statewide, 1-800-827-1000; Counties of Brooke, Hancock,
Marshall, Ohio, served by Pittsburgh, Pa., RO)

Vet Centers:

Beckley 25801 (101 Ellison Ave., 304-252-8220 or 252-8229)
Charleston 25311 (1591 Washington St. East, 304-343-3825)
Huntington 25701 (1014 6th Ave., 304-523-8387)
Martinsburg 25401 (138 W. King St., 304-263-6776/7)
Morgantown 26505 (1191 Pineview Dr., 304-291-4001)
Princeton 24740 (905 Mercer St., 304-425-5653 or 425-5661)
Wheeling 26003 (1070 Market St., 304-232-0587, ext. 271)

National Cemeteries:

Grafton 26354 (431 Walnut St., for information call West
Virginia NC, 304-265-2044)
West Virginia (Grafton 26354, Rt. 2, Box 127,
304-265-2044)

WISCONSIN

Medical Centers:

Madison 53705 (2500 Overlook Terrace, 608-256-1901)
#*Milwaukee 53295 (5000 W. National Ave., 414-384-2000)
*Tomah 54660 (500 E. Veterans St., 608-372-3971)

Clinic:

Superior 54880 (3520 Tower Ave., 715-392-9711)

Regional Office:

Milwaukee 53295 (5000 W. National Ave., Bldg. 6, local,
383-8680; statewide, 1-800-827-1000)

Vet Centers:

Madison 53703 (147 S. Butler St., 608-264-5343)
Milwaukee 53208 (3400 Wisconsin, 414-344-5504)

National Cemetery:

Wood (Milwaukee 53295, 5000 W. National Ave., Bldg. 122,
414-382-5300)

WYOMING

Medical Center:

*Cheyenne 82001 (2360 E. Pershing Blvd., 307-778-7550)
Sheridan 82801 (1898 Fort Rd., 307-672-3473)

Regional Office:

Cheyenne 82001 (2360 E. Pershing Blvd., local, 778-7396;
statewide, 1-800-827-1000)

Vet Centers:

Casper 82601 (111 S. Jefferson, 307-235-8010)
Cheyenne 82001 (3130 Henderson Dr., 307-778-7370)

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