Compensation and Benefits Handbook

For Seriously Ill and Injured Members of the Armed Forces

Welcome

Welcome to the **Wounded, Ill and Injured Compensation & Benefits Handbook**. This handbook is designed to help Service members who are wounded, ill and injured, as well as the family members who are taking care of them, navigate through the military and veteran disability, evaluation, compensation, and benefits programs that are designed to help them.

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

http://turbotap.org

https://www.nko.navy.mil

https://www.aw2.army.mil

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

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

October 1, 2008

To our Recovering Service Members and Their Families

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

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

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

RECOVERY

RECOVERY

Chapter 1:

The Process of Becoming Eligible for Compensation and Benefits

Chapter 1:

The Process of Becoming Eligible for Compensation and Benefits

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

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Section 1:
The Disability Evaluation System (DES) Process

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

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

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

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

The Medical Evaluation Board

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

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

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

The Physical Evaluation Board

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

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

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

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

The DES Pilot

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

The President's Commission on Care for America's Returning Wounded Warriors, sometimes called the Dole-Shalala Report, recommended removing this dual-evaluation process and applying one medical exam and one rating determination by VA that the DoD could use for determining fitness at the PEB. In November 2007, the DoD and VA initiated a joint DES Pilot program in the National Capital Region (NCR) to improve the timelines, effectiveness and transparency of the DES review process. The DoD and VA are evaluating the results of the pilot program and hope to expand the pilot's benefits to all recovering service members.

The pilot program allows military members to file a VA disability claim when they are referred to the DES. In the pilot program, the DoD relies on VA to perform the full medical exam used by the

MEB and PEB to determine if the member meets service retention standards and, later, by the PEB to determine if the member is fit to remain in the service. VA provides a disability rating for each condition found during the medical exam, and the PEB uses these ratings to determine the type of separation or retirement for which the member is eligible.

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

Section 2:
Understanding Disability Ratings and Benefits

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

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

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

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

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

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

PEB disposition finding

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

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

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

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

Section 3:
Your Right to Appeal the PEB's Decision

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

Army:

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

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

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

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

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

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

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

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

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

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

Navy / Marine Corps:

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

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

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

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

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

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

For information on your rights before the formal PEB, visit the Navy legal web page at http://www.jag.navy.mil/documents/PEB.htm for more information.

Air Force

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

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

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

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

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

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

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

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

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

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

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

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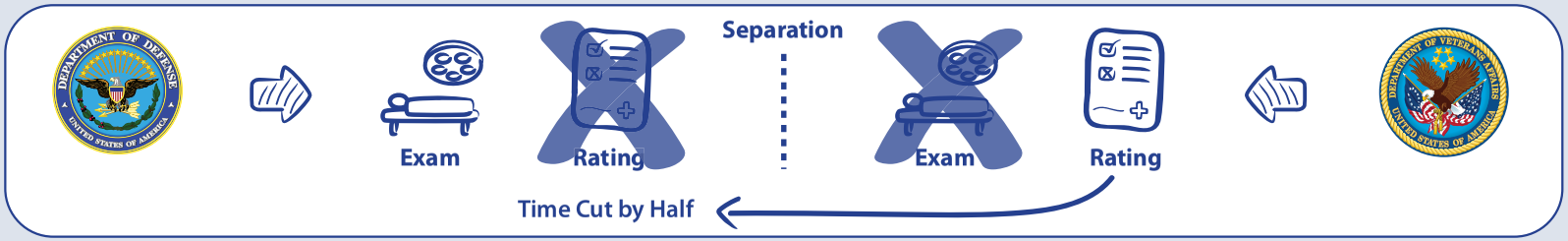
DES Pilot Process Overview

DES Pilot Process Overview



Treatment

Service member becomes injured or ill

Dr. assesses and treats illness or injury

Up to 1 year

MEB

One Physical

Physical Exam (35 days)

Case Development (30 days)

Admin and Record transit (15 days)

80 days

PEB

Informal Board (15 days)

Formal Board (30 days)

Appeal (30 days)

Admin and Record transit (15 days)

VA Rating

Single Rating Agency

Proposed Rating (15 days)

Rating Reconsideration (15 days)

120 days

Transition

Seamless Transition

Finalize DES Disposition

Process to Unit or for separation

45 days

Reintegrate

Return to Duty or Separate

VA benefits month following separation

VA Appeals

30 days=275 days

Timelines are average case processing goals

Section 4:
Resources regarding MEB/PEB

MEB/PEB SUPPORT BY SERVICE:

Army

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

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

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

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

http://www.cs.amedd.army.mil/apdes/docs/General%20and%20Reference%20Information/Army_PDES_booklet.doc

Air Force

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

http://airforcemedicine.afms.mil/idc/groups/public/documents/webcontent/knowledgejunction.hcst?functionalarea=LeadersGuideDistress&doctype=subpage&docname=CTB_030792&incbanner=0

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

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

Navy

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

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

E-Mail: safeharbor@navy.mil

Phone: 1-877-746-8563

Information and support for sailors during MEB

http://www-nmcphc.med.navy.mil/LGuide/Medical/Medical_Boards.htm

Information for sailors on the Formal PEB process

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

USMC

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

Web page: https://www.m4l.usmc.mil

E-mail: smbwwropscenter@usmc.mil

Phone contacts: Defense Switching Network (DSN): 278-9308/09 and commercial: 703-784-9308/09

Public Law governing DES

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

Title 5 USC

http://www.access.gpo.gov/uscode/title5/partiii_subpartc_chapter41_.html

Title 10 USC

http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter61_.html

DoD / Regulations

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

DoDI 1332.38, Physical Disability Evaluation
http://www.dtic.mil/whs/directives/corres/pdf/133238p.pdf

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

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

Service Regulations

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

Navy and Marine Corps

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

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

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

Corps Reserve Components

http://www.combatindex.com/mil_docs/pdf/secnav/1700/1770-3C.pdf

Army

Army Regulation 635-40 – Physical Evaluation for Retention
http://www.army.mil/usapa/epubs/pdf/r635_40.pdf

Army Regulation 40-501 – Standards of Medical Fitness
http://www.army.mil/usapa/epubs/pdf/r40_501.pdf

Army Regulation 600-60 – Physical Performance Evaluation System
http://www.army.mil/usapa/epubs/pdf/r600_60.pdf

Army Regulation 40-400 – Patient Administration
http://www.army.mil/usapa/epubs/pdf/r40_400.pdf

Air Force

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

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

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

VA Schedule for Rating Disabilities (VASRD)

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

http://www.access.gpo.gov/nara/cfr/waisidx_04/38cfr4_04.html

Chapter 2:

RECOVERY

Benefits

Chapter 2:

Benefits

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

DIXON
U.S.ARMY

Section 1:
Pay and Allowances

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

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

All recovering service members

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

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

Severance Pay Calculation Example

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

$1,848.90 (base pay) X 2 = $3,697.80

$3,697.80 X 3 (minimum number of years service for non-combat zone injury) = $11,093.40 lump sum

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

$1,848.90 (base pay) X 2 = $3,697.80

$3,697.80 X 6 (minimum years service for combat zone injury) = $22,186.80

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

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

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

Under the second method, your retirement is based on your time in service using the formulas in U.S.C., Title 10, Chapter 71, Section 1401 (http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter71_.html). Under this formula, your compensation would be determined by taking 2.5 percent multiplied by the total number of years service you have to come up with the percentage of retired pay.

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

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

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

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

You can only stay on TDRL for five years.

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

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

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

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

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

DEPARTMENT OF THE ARMY

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

AIR FORCE

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

COAST GUARD

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

NAVY and MARINE CORPS

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

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

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

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

Pay issues Specific to Combat Zone Injuries/Illnesses

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section 2:
Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program

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

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

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

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

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

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

For example:

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

You may view the complete schedule of losses at www.insurance.va.gov

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

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

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

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

Army National Guard
(703) 607-5851 or raymond.holdeman@ng.army.mil
https://www.hrc.army.mil/site/crsc/tsgli/index.html

TSGLI Navy
(800) 368-3202 or MILL_TSGLI@navy.mil
http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI/

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

TSGLI Air Force
(210) 565-3505 or afpc.casualty@randolph.af.mil

Air Reserves
(800) 525-0102 Ext 227

Air National Guard
(703) 607-1239

TSGLI Coast Guard
(202) 475-5391 or terrence.w.walsh@uscg.mil

Section 3:
Family and Medical Leave Act

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

The National Defense Authorization Act for Fiscal Year 2008 (Public Law 110-181) added protection for families of military members under the Family and Medical Leave Act. This means your family may have job protection when they take time off of work to care for you.

With the changes in the law, your family member may be eligible for up to 26 weeks of unpaid leave in a one-year period to care for you. For this benefit, you must have a serious injury or illness that occurred in the line of duty while on active duty.

Not all family members are eligible. Spouses, children, parents, and/or a next of kin are usually covered if they meet the requirements in the law for time worked at the place of employment. Other family members may be eligible in some cases.

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

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

Section 4:
Department of Veterans Affairs Benefits

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

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

a. Disability compensation for a service-connected injury, continuing illness, mental or physical impairment, and/or permanent and combined disability

b. Pension benefit if you served during a wartime period, have limited income, and have a non-service-connected permanent and combined disability

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

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

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

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

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

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

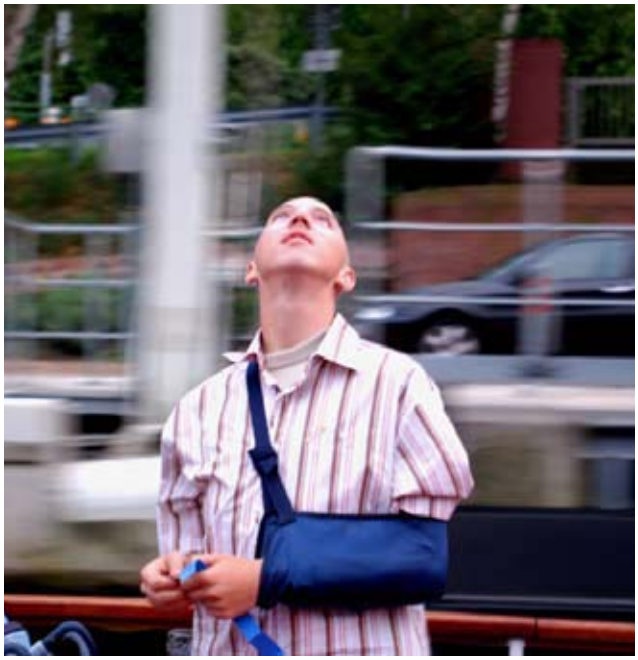
Increased Compensation based on unemployability (VA Form 21-8940) – This form is for compensation based on your unemployability due to total disability from service-connected disability(s) that prevent you from having a substantial occupation.

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

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

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

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



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

Service Disabled Veterans Insurance (VA Form 29-4364)

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

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

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

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

1. **Apply online using the AutoForm application**
   The web-based application will walk you through the application, step-by-step and can be submitted electronically. The application can be accessed at www.insurance.va.gov/autoform/index.asp
2. **Apply using VA Form 29-4364, Application for Service-Disabled Veterans Life Insurance**
   You can download this form from the forms page on the insurance web site at www.insurance.va.gov.

For more information about S-DVI, visit www.insurance.va.gov or call the VA Insurance Service toll-free at 1-800-669-8477.

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

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

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

Supplemental S-DVI (VA Form 29-0188)

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

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

To apply for Supplemental S-DVI, you must:

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

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

Veterans Mortgage Life Insurance (VA Form 29-8636)

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

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

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

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

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

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

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

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

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

Section 5:
Social Security Benefits

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

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

What types of benefits can service members receive?

The SSA pays disability benefits through two programs:

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

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

What is Social Security's definition of disability?

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

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

How does military pay affect eligibility for disability benefits?

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

How do you apply for benefits?

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

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

What do I need to apply?

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

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

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

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

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

How long does it take for a decision?

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

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

What can I do to expedite the process?

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

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

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

Can my family receive benefits?

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

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

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

How can I contact Social Security?

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

Section 6:
Resources regarding Benefits

Pay and Allowances

Army Travel Pay Web Page at DFAS

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

Marine Corps Casualty Branch

Contact the Marine Corps Casualty Branch at 1-800-847-1597 to learn about the Marine travel pay services.

Air Force

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

Navy

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

DFAS Travel Pay Questions/Answers

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

DFAS Disability Retirement web page

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

DFAS Wounded Warrior Homepage

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

Title 10, Chapter 71, Section 1401

You can go to http://www.access.gpo.gov/uscode/title10/subtitlea_partii_chapter71_.html to view the U.S. Code.

Traumatic Servicemembers' Group Life Insurance (TSGLI)

Army

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

Army National Guard

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

Navy

Information about the Navy's TSGLI program is available at http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI, or you can e-mail MILL_TSGLI@navy.mil or call 1-800-368-3202.

Marine Corps

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

Air Force

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

Air Force Reserves

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

Air National Guard

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

Coast Guard

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

Family and Medical Leave Act (FMLA)

How it applies to you

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

NDAA changes to FMLA

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

Law (amended with NDAA input)

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

Public Law 10-181 (2008 NDAA)

To read the Public Law, go to http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=110_cong_public_laws&docid=f:publ181.110.pdf.

Department of Labor

Department of Labor Wage and Hour Helpline

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

State listing of DOL Wage and Hour Division office contacts

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

VA Benefits

Description of VA Benefits

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

VA Forms

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

VA Online Applications

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

Social Security Administration (SSA) Benefits

SSA Wounded Warriors Benefits

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

REHABILITATION

REHABILITATION

Chapter 3:

Non-Medical Support

Chapter 3:

Non-Medical Support

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

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

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

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

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

Section 1:
Vet Centers

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

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

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

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

PULL OUT

Section 2:
Veterans' Service Organizations

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

The below listing is alphabetical by name of the organization.

African American Post Traumatic Stress Disorder Association
Lakewood, WA, 253-589-0766,
http://www.aaptsdassn.org

Air Force Sergeants Association
Suitland, MD, 301-899-3500,
http://www.hqafsa.org

American Ex-Prisoners of War
Arlington, TX, 817-649-2979,
http://www.axpow.org

American GI Forum of the United States
Denver, CO, 303-458-1700,
http://www.agif.us

American Gold Star Mothers, Inc.
Washington, DC, 202-265-0991,
http://www.goldstarmoms.com

American Legion
Indianapolis, IN, 317-630-1200,
http://www.legion.org

American War Mothers
Washington, DC, 202-362-0090,
http://www.americanwarmoms.org

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

Armed Forces Service Corp.
Arlington, VA, 703-379-9311,
http://www.afsc-usa.com

Army and Navy Union, USA, Inc
Niles, OH, 330-307-7049,
http://www.armynavy.net

Blinded Veterans Association
Washington, DC, 202-371-8880,
http://www.bva.org

Blue Star Mothers of America, Inc
Montpelier, VA, 505-352-2941 (fax),
http://www.bluestarmothers.org

Catholic War Veterans
Alexandria, VA, 703-549-3622,
http://www.cwv.org

Congressional Medal of Honor Society of the United States of America
Mt. Pleasant, SC, 843-884-8862,
http://www.cmohs.org

Disabled American Veterans
Cold Spring, KY, 859-441-7300,
http://www.dav.org

Fleet Reserve Association
Alexandria, VA, 800-372-1924,
http://www.fra.org

Gold Star Wives of America, Inc
Birmingham, AL, 703-351-6246,
http://www.goldstarwives.org

Italian American War Veterans of the USA
Youngstown, OH, 772-581-8050,
http://www.ITAMVETS.org

Jewish War Veterans of the USA
Washington, DC, 202-265-6280,
http://www.jwv.org

Legion of Valor of the USA, Inc
Santa Barbara, CA, 805-692-2244,
http://www.legionofvalor.com

Marine Corps League
Fairfax, VA, 703-207-9588/99,
http://www.mcleague.org

Military Chaplains Association of the United States of America
Arlington, VA, 703-533-5890,
http://www.mca-usa.org

Military Order of the Purple Heart of the USA, Inc
Springfield, VA, 703-354-2140,
http://www.purpleheart.org

Military Order of the World Wars
Alexandria, VA, 703-683-4911,
http://www.militaryorder.net

National Amputation Foundation, Inc
Malverne, NY, 516-887-3600,
http://www.nationalamputation.org

National Association for Black Veterans, Inc
Milwaukee, WI, 800-842-4597,
http://www.nabvets.com

National Association of County Veterans Service Officers, Inc
Arlington, VA, 910-592-2862,
http://www.nacvso.org

National Association of State Directors of Veterans Affairs
Madison, WI, 608-266-1311,
http://www.nasdva.com

National Veterans Legal Services Program
Washington, DC, 202-265-8305,
http://www.nvlsp.org

Navy Club of the United States of America
Lafayette, IN, 800-628-7265,
http://www.navyclubusa.org

Navy Mutual Aid Association
Arlington, VA, 571-481-2324,
http://www.navymutual.org

Non Commissioned Officers Association
San Antonio, TX, 210-653-6161,
http://www.ncoausa.org

Paralyzed Veterans of America
Washington, DC, 202-872-1300,
http://www.pva.org

Polish Legion of American Veterans, USA
Washington, DC, 727-848-7826,
http://www.plav.org

Swords to Plowshares: Veterans Rights Organization
San Francisco, CA, 415-252-4788,
http://www.swords-to-plowshares.org

The Retired Enlisted Association
Aurora, CO, 800-338-9337,
http://www.trea.org

United Spinal Association
Jackson Heights, NY, 718-803-3782,
http://www.unitedspinal.org

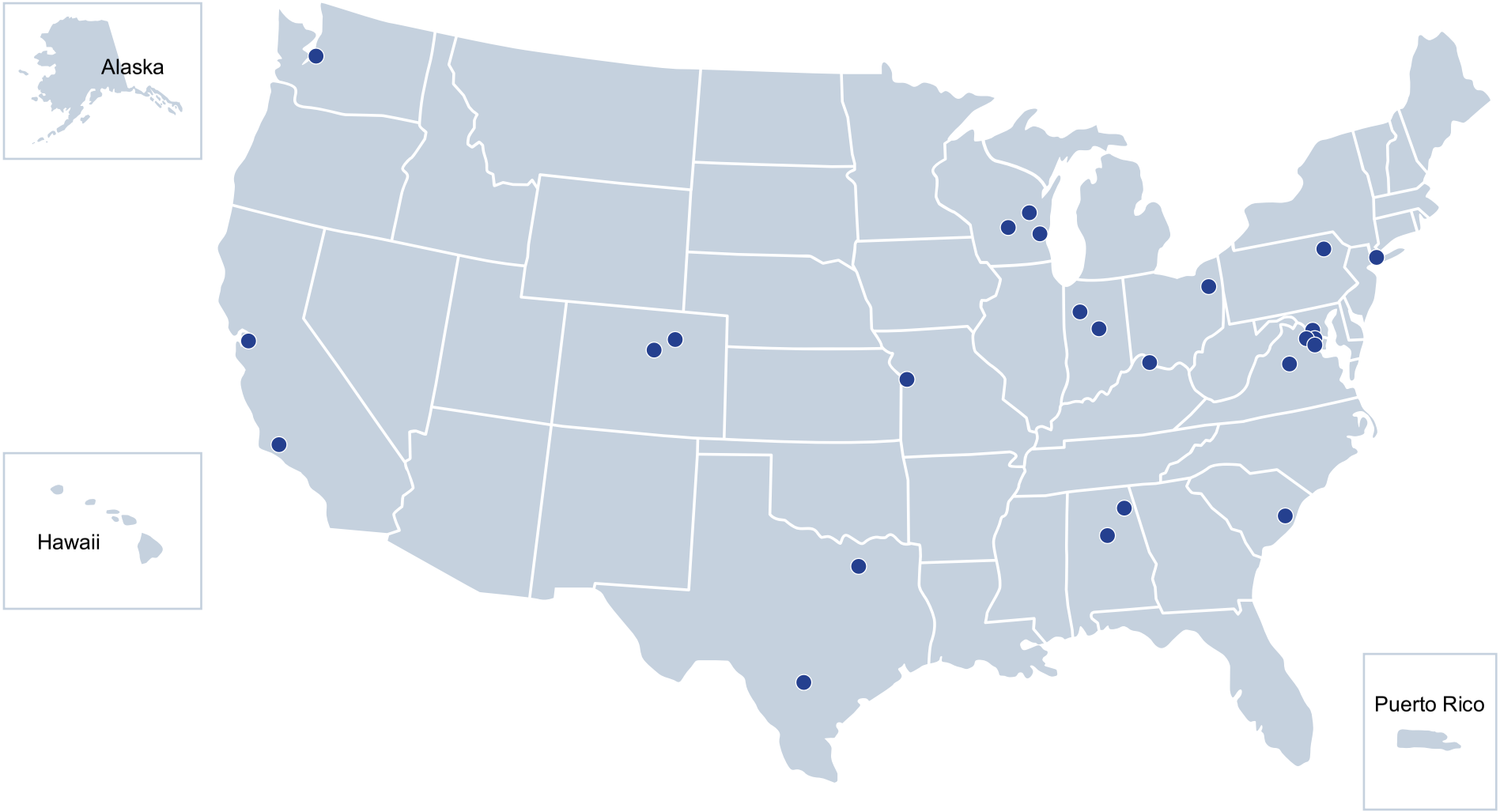
Veterans Assistance Foundation, Inc
Newburg, WI, 262-692-6333,
http://www.veteransassistance.org

Veterans of Foreign Wars of the United Sates
Kansas City, MO, 816-756-3390,
http://www.vfw.org

Veterans of the Vietnam War, Inc/ Veterans Coalition
Pittston, PA, 570-603-9740,
http://www.vvnw.org

Women's Army Corps Veterans Association
Fort McClellan, AL, 256-820-6824,
http://www.armywomen.org

Veterans' Service Organization Locations



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

Section 3:
Recovery Coordinator

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

He or she is trained to help build a Recovery Plan, which lays out the path for you to meet personal and professional goals during your recovery. Your Recovery Coordinator will work with the doctors, nurses, social workers and service-specific Wounded Warrior program staff to create the Recovery Plan and put it into action.

A key part of this Recovery Plan is identifying, applying for and receiving the right benefits and compensation. Your Recovery Coordinator will provide oversight and assistance, identifying any gaps in your non-clinical services and intervening as necessary to expedite outcomes that will help you find and connect with federal, state, local, non-profit, and private sector programs which offer you the support and benefits you and your family need.

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

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

Section 4:
Caregiver Support

For the Caregiver of the Recovering Service Member

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

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

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

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

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

Assessing Your Needs

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

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

Community Care Options

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

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

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

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

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

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

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

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

Respite care may be available for active duty service members for qualifying medical conditions as determined by TRICARE. Qualifying conditions may include extraordinary physical or psychological conditions of such severity, which results in the service member being homebound with a primary caregiver necessary to assist with the activities of daily living. To determine eligibility, contact your primary care provider or TRICARE directly.

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

Respite care may be provided by:

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

For more information regarding being a caregiver or getting support, including respite care, call the National Women's Health Information Center at 800-994-9662 or contact the following organizations:

The National Respite Locator Service

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

Administration for Children and Families

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

National Adult Day Services Association, Inc.

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

National Family Caregivers Association

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

National Family Caregivers Support Program

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

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

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

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

some cases, you may have to pay out of pocket. When that's the case, remember to turn to the NMCRS, Army Emergency Relief (AER) or AFAS to request financial assistance. They may be able to provide temporary help. See Financial Assistance for more information regarding these organizations.

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

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

Financial Assistance

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

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

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

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

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

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

Assistance with your resource search

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

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

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

Caregiving can take a toll on you

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

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

Caregivers and Depression

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

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

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

Symptoms of Depression

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

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

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

How you can combat depression

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

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

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

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

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

Section 5:
Support Programs

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

Government Support

Military Severely Injured Center

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

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

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

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

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

Army Wounded Warrior Program (AW2)

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

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

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

Wounded Warrior Regiment/ Marine for Life Injured Support Program

The mission of the Wounded Warrior Regiment / Marine for Life Injured Support Program is to "provide information, advocacy and assistance to injured Marines, Sailors injured while serving with Marines, and their families, in order to minimize the difficulties and worries they face as they navigate the stressful and confusing process." Support begins at the time of the injury and continues until the service member returns to active duty or transitions to the VA.

The site includes a user-friendly Injured Support Process graph that allows you to click on each stage – from injury to follow-on treatment and rehabilitation to post-separation care. Each stage offers helpful, easy-to-understand information that very often also includes a phone number and a name of a person you can talk to if you have questions. Of particular interest is the information regarding family travel. Immediate family (up to three people) can get round-trip tickets, arranged by the Casualty Assistance Section, to the bedside of the injured service member. (This information is also covered in depth in Chapter 2 within the Pay and Allowances section.)

To learn more, go the Marine for Life website at https://www.m4l.usmc.mil and click on the purple icon that reads, "Injured Marines and Sailors."

Navy Safe Harbor – Severely Injured Support

The Navy's program for the severely injured is run through the Navy Personnel Command and provides personalized assistance to severely injured sailors and their families. An advocate will contact the severely injured sailor once he or she reaches a stateside hospital and will assist in obtaining the resources needed to meet the identified non-medical needs.

The site includes a "Roadmap to Recovery" that walks you through each step of the process – from the injury to convalescent leave, veteran status and post-separation care. Each stage offers helpful, easy-to-understand information that very often also includes a phone number and a name of a person you can talk to if you have questions. Like the Marine site, there is informa-

tion regarding family travel. Immediate family (up to three people) can get round-trip tickets, arranged by the Casualty Assistance Section, to the bedside of the injured service member. (See Chapter 2, Pay and Allowance section for more information.)

To learn more about the Navy's Safe Harbor program, go to their website at www.npc.navy.mil/safeharbor.

Air Force Wounded Warrior (AFW2) Program

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

The AFW2 program is located at Headquarters Air Force Personnel Center on Randolph Air Force Base in San Antonio, TX, and works hand-in-hand with Air Force installation Airman & Family Readiness Centers (A&FRCs) to ensure face-to-face, personalized services to wounded warriors. A&FRCs provide hands-on professional services such as transition assistance, employment assistance, moving assistance, financial counseling, information and referral, and emergency financial assistance, to name a few.

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

Air Force Survivor Assistance Program

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

Army Knowledge Online (AKO)

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

Military Homefront

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

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

My Army Benefits

This site produces personalized survivor and retirement benefit reports for active duty soldiers and their family members. It provides a complete financial forecast that includes your investments, insurance, and SGLI. It also provides a "what if" capability that shows how life events, such as getting married, having children, or retiring at a projected date and rank, affect your financial picture.

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

TRICARE

TRICARE Online is the entry point that offers beneficiaries access to available healthcare services, benefits, and information. It has convenient tabs for medical care, dental care, vision care, prescriptions, mental health and more. You can set up your own profile, learn about the different TRICARE programs, and compare the plans. You can also use the site to find a provider. The website can be found at www.tricare.mil. You can go to www.tricare.mil/contactus for a list of phone numbers for specific issues and locations.

DisabilityInfo.gov

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

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

GovBenefits.gov

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

America Supports You (ASY)

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

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

Military One Source

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

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

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

Non-Government Support

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

Heroes to Hometown – American Legion

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

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

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

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

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

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

Go to www.naccrra.org/MilitaryPrograms/severely_injured/ to learn more and to begin the application process. Call Child Care Aware at 1-800-424-2246 for more information.

Rebuilding Together: National Initiatives - Veterans Housing

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

For more information, go to
www.rebuildingtogether.org/section/initiatives/veteran_housing/apply,
e-mail them at mtesauro@rebuildingtogether.org or call them at 1-800-473-4229.

Section 6:
Resources regarding Non-medical Support

Vet Centers

Vet Centers

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

Veteran Service Organization

Veterans Service Organizations (VSOs)

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

Caregiver Support

Administration for Children and Families

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

Adult Day Care and Adult Social Day

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

DisabilityInfo.gov

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

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

Deployment Health Clinical Center

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

Family Caregiver Alliance

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

Military Aid Societies

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

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

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

National Association of Child Care Resource and Referral Agencies

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

National Family Caregivers Association

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

Transportation Services

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

National Family Caregivers Support Program

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

National Respite Locator Service

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

National Women's Health Information Center

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

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

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

Support Programs

Air Force Wounded Warrior (AFW2) Program

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

Air Force Survivor Assistance Program

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

America Supports You

A DoD-sponsored site loaded with organizations that want to help severely injured service members and their family. Go to www.americasupportsyou.mil for more information.

Army Knowledge Online (AKO)

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

Army Wounded Warrior Program

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

Bar Association

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

GovBenefits.gov

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

Heroes to Hometown

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

Marine for Life Injured Support

Go to https://wwww.m4l.usmc.mil and click on the purple icon with "Injured Marines and Sailors" to get to the site. You can e-mail questions to smbwwropscenter@usmc.mil

Military Homefront

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

Military One Source / Wounded Warrior Resource Center

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

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

My Army Benefits

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

Navy Safe Harbor – Severely Injured Support

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

TRICARE

TRICARE Online is the entry point that offers beneficiaries access to available healthcare services, benefits, and information. The website can be found at: www.tricare.mil . Visit their site and take the self-assessment, located at http://www.tricare.mil/mybenefit/home/MentalHealthAndBehavior/GettingHelp, to determine if you could benefit from treatment or evaluation.

Wounded Warrior Project

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

Handbooks

Intrepid Fallen Heroes Fund

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

Our Hero Handbook

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

DVA Federal Benefits for Veterans and Dependents

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

Wounded Warrior Entitlements Handbook by DFAS

This handbook provides information on programs and entitlements for recovering service members. This handbook can be located at http://www.dfas.mil/army2/woundedinaction/WWEHandbook_Web_062607.pdf.

Chapter 4:

Medical Support

REHABILITATION

Chapter 4:

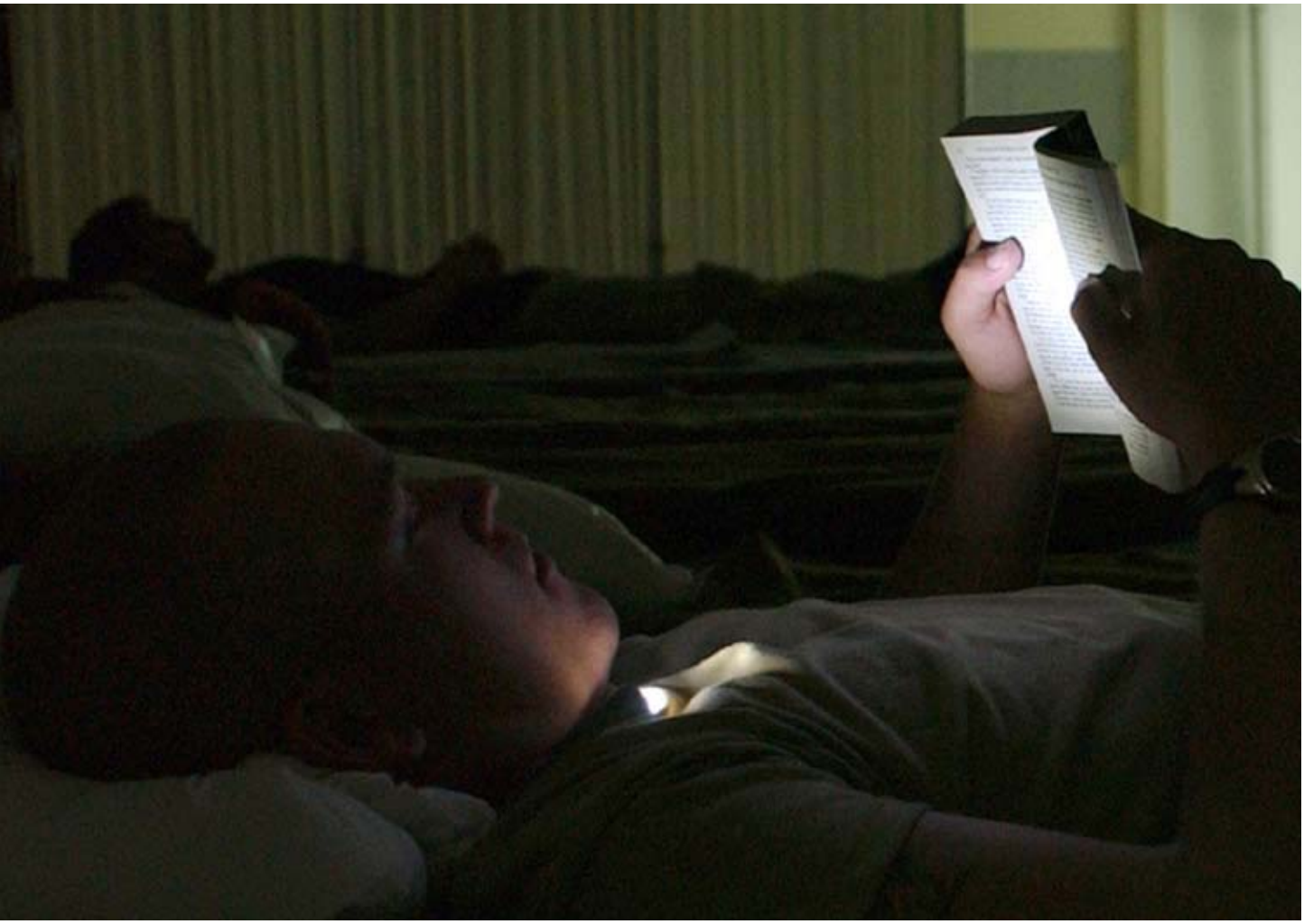
Medical Support

Serving your country in a time of war can be one of the accomplishments of which you can be most proud. But what happens when the acts of war are what you see every night while you sleep? What if you watched as American men and women died right next to you, but somehow you were spared?

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

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

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



Section 1:
Access to Medical Care and Support

Inpatient Transfers

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

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

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

Community Based Health Care Organization (CBHCO)

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

Access to Follow-up Care

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

Return to Active Duty

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

Return to National Guard or Reserve Status

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

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

You may be scheduled to receive the follow-up medical care at a local military treatment facility, at the VA, or through the TRICARE Provider Network (even though TRICARE does not pay for the care). You may also be required to enroll at the VA.

Retire from the Military

If you have been retired from the military, the medical care providers at the hospital where you received your inpatient care will tell you when you need to be seen for follow-up care. You must enroll in TRICARE and will schedule follow-up care at the local military treatment facility or through the TRICARE Provider Network. As a veteran, you may also be eligible for care through the VA. You may also be required to enroll at the VA.

If you have been told you were placed on the "Temporary Disability Retired List," you are entitled to the same medical benefits as other retired service members.

Separate from the Military

If you have been separated from the military, the medical care providers at the hospital where you received your inpatient care will tell you when you need to be seen for follow-up care. You may need to enroll with the VA Health Care System where you will schedule your care. If you have a service-connected disability rated at 50 percent or higher, are unemployable due to the service-connected disability, or are seeking care for the service-connected disability, you do not have to enroll in the VA Health Care System because it will be done automatically for you. Additionally, if you served in combat after the Persian Gulf War or were discharged or released from active duty after January 28, 2003, you are eligible to enroll in VA health care for five years after your discharge from the military to include screening for signs of post-traumatic stress disorder and traumatic brain injury. To make sure you are eligible, call your regional VA benefits office.

If you are required to enroll, just complete VA Form 10-10EZ, available from any VA health care facility, regional benefits office, or on line at www.va.gov/1010ez.htm or call 1-877-222-VETS (8387).

Travel to Follow-up Care

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

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

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

Access to Follow-up Care Standards

You can expect these access standards to apply to the care you receive:

- Travel time may not exceed 30 minutes from home to a primary care delivery site unless a longer time is necessary because of the absence of providers (including providers not part of the TRICARE network) in the area.
- The wait time for a routine appointment will not exceed one week. The wait time for a well-patient visit or a specialty care referral will not exceed four weeks.
- Office waiting times in non-emergency circumstances will not exceed 30 minutes, except when emergency care is being provided to patients, and the normal schedule is disrupted.
- The network must also include a sufficient number and mix of board certified specialists to reasonably meet the anticipated needs of enrollees.
- Travel time for specialty care will not exceed one hour under normal circumstances, unless a longer time is necessary because of the absence of providers (including providers not part of the TRICARE network) in the area.

You are permitted to waive these standards for personal reasons if you prefer. However, they can only be waived by your request and for your benefit.

TRICARE

TRICARE is the health care program that will be serving you as you return to active duty or retire from the military. It will also serve you if you are a member of the National Guard or Reserve, are enrolled in TRICARE Reserve Select, and are seeking medical care for injuries or illnesses that did NOT occur while you were on active duty. In order to use your health care benefits through TRICARE you must be registered in DEERS. The benefits you are entitled to and how you access them will depend upon your status as an active duty, National Guard, Reserve, or retired service member. If you are separated, but not retired, you may still be entitled to some TRICARE benefits.

If you are active duty the enrollment process is automatically completed for you. If you are a member of the National Guard or Reserve who was activated and are now de-mobilizing, you must complete the enrollment process. TRICARE is the health care program that will be serving you as you return to active duty or retire from the military. It will also serve you if you are a member of the National Guard or Reserve, are enrolled in TRICARE Reserve Select, and are seeking medical care for injuries or illnesses that did NOT occur while you were on active duty.

Visit the TRICARE website "Plan Wizard" at http://www.tricare.mil/mybenefit/. It will let you enter specific information about your military status, ask you some questions, and explain the services for which you may be eligible.

Here's the most important thing you need to remember about using TRICARE: When you were on active duty as a National Guard or Reserve member you were automatically covered by TRICARE and received most or all of your medical care at a military treatment facility. When you leave active duty you must enroll in a TRICARE plan in order for your medical benefits to continue.

An overview of the TRICARE plans that you, as a member of the National Guard or Reserve, may be eligible for is included here:

TRICARE Reserve Select (TRS) Even if you were enrolled in TRS prior to mobilization, you must enroll again the same as any beneficiary purchasing new coverage. It will not automatically resume after your active duty coverage ends.

TRS is a premium-based plan that you purchase. You may receive care from any TRICARE-authorized provider without a referral. While referrals are not required, some medical services will require prior authorization. For information or assistance with qualifying for and purchasing TRS, check the TRICARE website.

Transitional Assistance Management Program (TAMP) This program is called "transitional" because it offers TRICARE benefits for a limited time (180 days) during which you may enroll yourself and your eligible family members in TRS or other medical insurance programs. You will pay quarterly premiums and deductibles for care. When you leave active duty you are eligible for TAMP.

Continued Health Care Benefit Program (CHCBP) If you separate from the military voluntarily, you and your family are not eligible to use military treatment facilities or TRICARE. However, you may be eligible to purchase the premium-based CHCBP. The CHCBP is similar to, but is not TRICARE. It offers temporary transitional health coverage and must be purchased within 30 days after your TRICARE eligibility ends. Benefits under CHCBP are virtually the same as those under TRS and your coverage will start the day after your separation. For more information visit http://www.humana-military.com/chcbp/main.htm or call their toll-free line at 1-800-444-5445.

Dental Care

If you were enrolled in the TRICARE Dental Program (TDP) before being ordered to active duty, you are automatically reenrolled after deactivation. Your coverage will not be reflected in DEERS until the month following your deactivation, so be sure to have your dentist check with TRICARE prior to you receiving any dental care. Your family members are eligible for the TRICARE Dental Program, also, and you must pay premiums and co-payments.

TDP is separate from other TRICARE programs, and you are not required to be enrolled in any of them in order to enroll in the TDP. For more order information about the TDP visit www.TRICARE-dentalprogram.com or call toll-free 1-800-866-8499 for general information. To enroll, call 1-888-622-2256. More information on the TRICARE Dental Program is available on your dental provider's website or at www.tricare.mil/contactus. Click on the publications tab at the top of the page and go to Reserve Component Dental Program Resources.

If you are a retiree (including National Guard and Reserve retired members) you can enroll with the TRICARE Delta Dental Plan. See the instructions at www.tricare.mil/mybenefit/home/Dental/Retiree.

VA Health Care Benefits

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

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

Enrollment (VA Form 10-10 EZ) - To apply for VA health care, you must complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, on line at http://www.va.gov/1010ez.htm/ or by calling 1-877-222-VETS (8387). Many military treatment facilities have VA representatives on staff who can also help you with this request.

If you fall into one of the following categories, you are not required to enroll using VA Form 10-10 EZ to receive care from VA, but VA suggests that you still do enroll because it allows their staff to better plan health resources for all veterans if they can identify how many people are eligible for care. The categories are:

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

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

Combat Veterans - If you were discharged from active duty on or after January 28, 2003, you are eligible for enhanced enrollment placement for five years after the date you leave service. If you served in combat after November 11, 1998, were discharged from active duty before January 28, 2003, and apply for enrollment on or after January 28, 2008, you are eligible for this enhanced enrollment benefit through January 27, 2011. You may also be eligible for enhanced enrollment if you were an activated Reservist or member of the National Guard who served on active duty in a theater of combat operations after November 11, 1998, and left service under any conditions other than dishonorable. If you enroll with VA under this "Combat Veteran" authority, you keep

your enrollment eligibility even after their five-year post discharge period ends. At the end of the post discharge period, VA will reassess your information (including all applicable eligibility factors) and make a new enrollment decision.

Behavioral Health Care Services

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

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

Mental and behavioral health care is also a TRICARE benefit. TRICARE will cover care that is medically or psychologically necessary in both outpatient and inpatient settings. Your first eight behavioral health outpatient visits per fiscal year do not require prior authorization from TRICARE.

EXIT

Section 2:
Department of Health and Human Services (HHS)

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

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

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

Their work includes:

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

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

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

Center for Disease Control and Prevention (CDC)

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

Health Resources and Service Administration (HRSA)

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

Medline Plus

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

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

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

National Institute on Dental and Craniofacial Research (NIDCR)

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

National Institute on Deafness and Other Communicative Disorders (NIDCD)

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

National Institute of Mental Health (NIMH)

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

Substance Abuse and Mental Health Services Administration (SAMHSA)

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

The following resources can also help:

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

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

HealthierUS Vets

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

Section 3:
Traumatic Brain Injury

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

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

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

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

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

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

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

Physical symptoms of mTBI are:

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

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

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

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

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

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

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

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

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

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

Section 4:
Suicide Prevention

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

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

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

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

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

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

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

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

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

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

Military Programs

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

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

- Air Force – Air Force Suicide Prevention Program: http://afspp.afms.mil/
- Army – U.S. Army Center for Health Promotion and Preventive Medicine Suicide Prevention Program:
  http://chppm-www.apgea.army.mil/dhpw/Readiness/suicide.aspx
- Coast Guard – Coast Guard Suicide Awareness Program:
  http://www.uscg.mil/worklife/suicide_prevention.asp

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

Government Suicide Prevention Programs

National Suicide Prevention Lifeline

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

National Strategy for Suicide Prevention (NSSP)

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

National Institute of Mental Health (NIMH)

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

Center for Disease Control and Prevention (CDC)

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

Support Organizations for the Prevention of Suicide

American Foundation for Suicide Prevention

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

MedlinePlus

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

National Association for People of Color Against Suicide (NOPCAS)

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

Depression Screening

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

Suicide Awareness Voices of Education (SAVE)

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

Mental Health Self-Assessment Program (MHSAP)

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

Centre for Suicide Prevention

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

Suicide Prevention Advocacy Network

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Symptoms of PTSD can include:

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

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

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

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

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

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

Top 5 Myths of PTSD or COSI

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

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

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

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

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

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

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

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

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

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

Section 6:
Resources Regarding Medical Support

Access to Medical Care

Military Health System

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

Military Medical Support Office (MMSO)

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

TRICARE

TRICARE information can be accessed in several ways. The main page, http://www.tricare.mil/, includes general information about TRICARE and links to benefits and plans. This TRICARE site, https://www.tricareonline.com/welcome.do, allows you to see information on all of the military treatment facilities, make some appointments, and refill some prescriptions. You will need to register for access.

TRICARE Dental

For more order information about the TDP visit www.TRICAREdentalprogram.com or call toll-free 1-800-866-8499 for general information. To enroll, call 1-888-622-2256. More information on the TRICARE Dental Program is available on your dental provider's website or at www.tricare.mil/contactus and at http://www.tricaredentalprogram.com/tdptws/home.jsp.

If you are a retiree (including National Guard and Reserve retired members) you can enroll in the TRICARE Dental Plan. See the instructions at www.tricare.mil/mybenefit/home/Dental/Retiree.

Continued Health Care Benefit Program (CHCBP)

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

DoD Mental Health Self Assessment Program

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

National Center for Post-Traumatic Stress Disorder (PTSD)

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

Courage to Care

The site, located at http://www.usuhs.mil/psy/courage.html, was created by Uniformed Services University for the Health Sciences, which belongs to the Center for Traumatic Studies and includes a wealth of additional information. "Courage to Care" is an electronic health campaign for military and civilian professionals serving the military community, and for military men, women and families

The American Red Cross

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

Department of Health and Human Services (DHHS)

DHHS

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

Center for Disease Control and Prevention (CDC)

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

HRSA Health Center Locator

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

MedlinePlus for Veterans

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

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

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

National Institute on Dental and Craniofacial Research (NIDCR)

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

National Institute on Deafness and other Communicative Disorders (NIDCD)

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

National Institute of Mental Health

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

Substance Abuse and Mental Health Services Administration (SAMHSA)

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

Mental Health Services Locator

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

Substance Abuse Treatment Facility Locator

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

HealthierUS Vets Program

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

Traumatic Brain Injury (TBI)

Defense and Veterans Brain Injury Center (DVBIC)

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

Find a VA Polytrauma Care Facility

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

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

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

Suicide Prevention

Air Force – Air Force Suicide Prevention Program

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

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

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

Coast Guard – Coast Guard Suicide Awareness Program

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

Marine Corps – Marine Corps Community Services Suicide Prevention Program

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

Navy – Navy Suicide Prevention Program

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

U.S.ARMY

National Suicide Prevention Lifeline

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

National Strategy for Suicide Prevention

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

National Institute of Mental Health – Suicide Prevention

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

Center for Disease Control and Prevention

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

American Foundation for Suicide Prevention (AFSP)

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

MedlinePlus - Suicide

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

National Association for People of Color Against Suicide (NOPCAS)

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

Depression Screening

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

Suicide Awareness Voices of Education (SAVE)

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

Mental Health Self-Assessment Program

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

Suicide Prevention Advocacy Network (SPAN)

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

Post Traumatic Stress Disorder (PTSD)

Sidran Institute

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

National Center for Post Traumatic Stress Disorder (NCPTSD)

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

DoD's After Deployment Behavioral Health Website for Veterans

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

REINTEGRATION

REINTEGRATION

Chapter 5:

Transition and Retraining for Employment

Chapter 5:

Transition and Retraining for Employment

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

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

TEXAS LONGHORNS

Section 1:
Transition Assistance Program

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

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

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

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

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

Workshops

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

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

Your transition office can provide additional employment assistance and resources. Services will vary by location, but often include:

- Individual counseling and assistance
- Job fairs
- Job search libraries
- Access to job listings
- Automated tools for preparing resumes, cover letters, and federal job applications
- Assistance in preparing resumes and cover letters
- Assistance in preparing for interviews

Not everyone is so fortunate as to be located on a major installation with a Transition Assistance Office. Even those who are located on major installations may find that duties prevent their using the services of these offices as much as they would like. Whether you're hospitalized, assigned to a remote location, or just tied up with duties, the DoD official Transition Assistance Program website, TurboTAP (www.turbotap.org), is designed to provide much of the information you need and access to other websites that can provide even more information and assistance.

Disabled Transition Assistance Program (DTAP)

DTAP is an integral component of transition assistance that involves working with service members who may be released because of a disability or who believe they have a disability qualifying them for VA's Vocational Rehabilitation and Employment Program (VR&E).The goal of DTAP is to encourage and assist potentially eligible service members in making an informed decision about VA's VR&E program. It is also intended to quickly deliver vocational rehabilitation services to eligible service members by assisting them in filing an application for vocational rehabilitation benefits.

DTAP presentations are generally group sessions that include a comprehensive discussion of VR&E and educational/vocational counseling available to separating service members and veterans. Usually, the VA Regional Office VR&E Officer will coordinate DTAP sessions for service members who are hospitalized, convalescing, or receiving outpatient treatment for a disability and who are unable to attend a DTAP group session. DTAP sessions may include a review of a service member's medical records. The amount of time available to conduct DTAP presentations may vary among military installations.

For more information regarding the VA's VR&E program, see Chapter 5, Section 3 – VA Vocational Rehabilitation Training.

Important Forms

Certificate of Release or Discharge from Active Duty - DD Form 214

The DD 214 is one of the most important documents you will ever receive during your military service. It is your key to participation in all VA programs as well as several state and federal programs. Keep your original in a safe, fireproof place, and have certified photocopies available for reference. In many states, the DD 214 can be registered / recorded just like a land deed or other significant document. However, not all jurisdictions will protect your DD Form 214 from access by third parties. If your county recorder or town hall can provide safeguards from unauthorized access, the DD 214 can be registered there. The reason this is important is because the form includes your Social Security Number, among other personal information.

You may call the National Personnel Records Center at 314-801-0800 to request an application for replacement of your DD 214 or in a medical emergency or other situation in which your DD 214 or other records are needed immediately.

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

Your military service has given you valuable training and experience that can improve your chance of getting a good job or achieving your educational goals. As a service member, you have had numerous training and job experiences, perhaps too many to easily recall and include on a job or college application. Fortunately, the military has made life a little easier in this regard. The DD Form 2586 (Verification of Military Experience and Training) is created from a service member's automated records on file. It lists military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help you apply for jobs, but it is not a resume.

You can obtain a copy of your VMET by downloading it from http://www.dmdc.osd.mil/vmet. If you discover an error or omission in your VMET document you should thoroughly read the "Frequently Asked Questions" section, which will explain most anomalies. Errors in the VMET may be correctable; however, you must contact your parent service. Note that there is no simple process to make changes to your DD Form 2586. The changes must pass through official channels and can take months. For more information or to request corrections, you can speak to your service's administrative contact:

Army: Active, Reserve and National Guard personnel should contact their local personnel records manager. Additional questions may be submitted to the Army VMET On-Line Help Desk at vmet@resourceconsultants.com.

Navy: Sailors can get assistance via e-mail at p662c12a@persnet.navy.mil or by calling DSN: 882-4384; 901-874-4384

Air Force: AF personnel should review their VMET prior to separation to ensure corrective action can be taken. Active members should send their requests for corrections to AFPC/DPSIA, Attn: VMET Correction, 550 C Street West, Ste 37, Randolph AFB TX 78150-4739 or by fax to DSN 665-3385 or Comm: 210-565-3385. Include address, phone number, and an email address. Air Force Reserve and National Guard personnel should contact their servicing military personnel flight.

Marine Corps: All active duty and reserve Marines should contact their local administrative office or the Mobility and Mobilization Support Branch at DSN 278-9523 or fax 703-784-9825

Health Management

Before you leave active duty, you will need to arrange for health insurance to protect you and your family. Most people leaving the government service go on to get civilian jobs that provide health insurance. Sometimes, however, there is a gap between the time your military coverage ends and your new employer's coverage begins. For more information regarding healthcare options to consider, see Chapter 4, Section 1 – Access to Medical Care and Support. For specific health insurance questions, call the Health Benefits Advisor at your military medical treatment facility.

Personal Financial Management

Whether you are returning to school, transitioning to a new job, or retiring, your financial situation will undergo a great deal of change. Getting into debt is not the best way to start a new life. Even then, your salary and benefits may not measure up to your current earnings and benefits. You will soon discover that shopping on the economy and paying medical costs can create serious sticker shock.

Careful planning is the only way to avoid problems. It may take you a while to find a new job. Start by identifying your income and expenses. Check with friends and family to find out what you may have to pay for lodging, groceries, and daily expenses. Create a budget and be conservative. Research your earning potential and make sure you can afford to pay your bills and live. If you get a new job in a different location, you may want to consider leaving your family where they are until you are sure you like the job and location. Your Family Service/Support Center, or Community Services Center, or Military OneSource are equipped to help you take control of your finances. As part of pre-separation / retirement procedures the finance office will audit your pay account and research your entitlements as well as your liabilities prior to final separation.

Separation Pay

You may be eligible for separation pay. The type of separation and conditions under which you are being separated will determine if you qualify for separation pay. The Finance Office at your installation can compute the actual amount. Separation pay entitlement must be specified on your separation order to be payable.

Unemployment Compensation for Ex-Service Members

Service members separating from active duty may qualify for unemployment compensation if they are unable to find a new job. Under United States Code, Title 5, Section 8521, a former service member is eligible to receive unemployment compensation, however, only if the discharge or release is, at a minimum, Under Honorable Conditions. Receiving separation pay may also influence your receipt of unemployment compensation. (Retirees will almost certainly receive a lesser amount [or no amount] since the weekly amount of retirement pay is usually "offset" against the amount of unemployment compensation.)

Your state employment office handles unemployment compensation. Benefits vary from state to state. Because of this, only the office where you apply will be able to tell you the amount and duration of your entitlement. The nearest state employment office is listed in your local telephone directory. To receive unemployment compensation, you must apply. The best time to do that is when you visit the Local Veterans Employment Representative (LVER) at the state employment services office for assistance in finding a new job. To apply for unemployment compensation, you must bring your DD 214, your social security card, and your civilian and military job history or resume.

Small Business Administration (SBA) Loans

Business loans are available to veterans through programs of the SBA. In addition, SBA offers loans specifically to Vietnam-era and disabled veterans. More information is available by visiting the SBA homepage at: http://www.sba.gov/.

Teacher and Teacher's Aide Placement/Certification Program

Many service members want to use their education and experience to help young people learn, but don't have the required certification or the desire to take the traditional route to gaining certification. Each state has specialized programs for alternative teacher and teacher's aide certification (in some states known as "Troops to Teachers"). For more information on this program, refer to Chapter 5, Section 2 – Education Benefits or visit the Troops to Teachers website at: www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp.

Employment Opportunities

Many transitioning service members wish to continue their government service as civilian employees of the federal government. Opportunities for federal employment exist across the United States and at many foreign locations. Your military service may entitle you to preferential treatment in your competition for a federal position. For more information regarding federal and private sector employment opportunities and preferential treatment for veterans, see Chapter 5, Section 4 – REALifelines / DOL Programs.

Excess Leave & Permissive TDY (PTDY)

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

Travel & Transportation Allowances

You will be provided funded travel and transportation in connection with your departure from active duty. Your specific entitlements will depend on your type of separation. As soon as possible, you should contact your transportation office for more information regarding your entitlements and to make arrangements for your move. Keep in mind that moving arrangements should be made early.

180-Day Family Housing Extension

Normally, you must leave family housing as soon as you transition from active duty. In some cases, you may be eligible for an extension that will allow you to remain in family housing beyond your transition date. Eligibility is limited to involuntary separations (including Selected Early Retirement Board (SERB) Retirement, Special Separation Benefit (SSB), Voluntary Separation Incentive (VSI) or separation due to medical condition). Housing extensions are made on a space-available basis. Entitlement is subject to Status of Forces Agreement restrictions overseas. Call your installation housing office and ask for details.

Commissary & Exchange Privileges

Your commissary and exchange privileges end when you leave active duty. Service members who leave active duty and enter the Reserves or Guard can retain limited access to the commissary and exchange. Retirees retain commissary and exchange privileges, as do those who are discharged with a 100 percent service-connected disability. Finally, some who are involuntarily separated (SSB, VSI or separation due to medical condition) may retain commissary and exchange privileges for two years following separation.

DoDDS School Extension

In general, your children's eligibility to attend Department of Defense Dependent School System (DoDDS) schools ends when you leave active duty. If you are leaving active duty involuntarily (SSB, VSI or separation due to medical condition), your children may be eligible to continue enrollment in a DoDDS high school on a space-available basis as long as they complete the 11th grade prior to your separation. For those serving overseas, extensions are subject to Status of Forces Agreement restrictions with host country.

Section 2:
Education Benefits

VA Education Benefits (Montgomery GI Bill, Veterans Educational Assistance Program (VEAP)

Several educational benefit programs sponsored by VA provide financial assistance to veterans returning to school. Two of these programs are the post-Vietnam-era Veterans' Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB). An Honorable Discharge is a prerequisite for eligibility. Both programs are designed to help you develop skills that will enhance your future opportunities for employment. The benefits under either of these programs must be used within 10 years from the date of your release from active duty.

You may be entitled to receive up to 36 months of education benefits under the MGIB if you completed the full period of your enlistment. When you signed on for military service, you had the option of accepting or refusing enrollment in MGIB. If you were enrolled in the program, your contributions were collected through payroll deductions. If you were not enrolled then, but are now interested in the program, you may still have another chance. If you are leaving service involuntarily or through the SSB or VSI programs, you can enroll in MGIB by making a $1,200 personal contribution prior to separation. Check with your supporting Education Center counselor for more specific details.

Additional details are listed within this section. You can also check with your Education Center or VA regional office in your area, or visit VA's website at http://www.gibill.va.gov/ for more information.

Post 9/11 GI Bill

The Post- 9/11 GI Bill is a new benefit that is *effective beginning August 1, 2009*, and will provide educational assistance to individuals who have served on active duty on or after September 11, 2001.

Who is Eligible?

You must have a minimum of 90 days active duty after September 10, 2001, and:

- Be honorably discharged from the armed forces; OR
- Be released from armed forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; OR
- Be released from the armed forces with service characterized as honorable for further service in a reserve component; OR
- Be discharged or released from armed forces for Existed Prior to Service; Hardship; Condition interfered with Duty; OR
- Continue to be on active duty.

What does the Post- 9/11 GI Bill cover?

Approved training under the Post 9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, and foreign training. All training programs must be offered by a VA-approved institution of higher learning. Check with your VA educational counselor for more information. Additionally, tutorial assistance, and licensing and certification test reimbursement are approved under the Post- 9/11 GI Bill. If you are eligible for Montgomery GI Bill (MGIB), Montgomery GI Bill – Selected Reserve (MGIB-SR), or the Reserve Educational Assistance Program (REAP) you may be eligible to pursue on-the-job training, apprenticeship, correspondence, flight or preparatory courses under Post-9/11 GI Bill.

Can I transfer my entitlement to my dependents?

You must be approved by DoD for eligibility to transfer entitlement to your spouse and dependent children.

If I am eligible for the MGIB, MGIB-SR, or the REAP, am I eligible for Post-9/11 GI Bill?

You may elect to receive benefits under the Post-9/11 GI Bill if, on August 1, 2009, you are eligible for MGIB, MGIB-SR, REAP, or are serving in the armed forces.

How many months of assistance can I receive?

Generally, the number of months of entitlement you can receive is 36 months.

How much will I receive?

You will receive a percentage, as determined by length of creditable active duty service, of the following:

- Amount of tuition and fees not to exceed the most expensive in-state public institution of higher education;
- Monthly housing allowance equal to the basic allowance for housing (BAH) amount payable to E-5 with dependents, in same zip code as school*; and
- Yearly books and supplies stipend of up to $1000*; and
- A one time payment of $500 may be payable to you if you relocate from highly rural areas.

*NOTE – Housing Allowance and books and supplies stipend is not payable to individuals on active duty. Housing Allowance is not payable for those training at less than half time.

Montgomery GI Bill - Active Duty (MGIB)

The MGIB provides up to 36 months of education benefits to eligible veterans for:

- College
- Technical or vocational courses
- Correspondence courses
- Apprenticeship/job training
- Flight training
- High-tech training
- Licensing and certification tests
- Entrepreneurship training
- Certain entrance examinations

Who is Eligible?

You may be an eligible veteran if you have an honorable discharge and you have a high school diploma or GED, or, in some cases, 12 hours of college credit, and you meet the requirements of one of the categories below:

Category I - Service after June 30, 1985

- Entered active duty for the first time after June 30, 1985;
- Had military pay reduced by $100 a month for first 12 months;
- Continuously served for three years, OR two years if that is what you first enlisted for, OR two years if you entered the Selected Reserve within a year of leaving active duty and served four years ("2 by 4" program).

Category II - Vietnam Era GI Bill

- Entered active duty before January 1, 1977;
- Served at least one day between October 19, 1984, and June 30, 1985, AND stayed on active duty through June 30, 1988, (or June 30, 1987, if you entered the Selected Reserve within one year of leaving active duty and served four years);
- On December 31, 1989, you had entitlement left from Vietnam-Era GI Bill.

Category III - Involuntary Separation/Special Separation

- Not eligible for MGIB under Category I or II;
- On active duty on September 30, 1990 AND separated involuntarily after February 2, 1991, OR involuntarily separated on or after November 30, 1993, OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program;
- Before separation, you had military pay reduced by $1,200.

Category IV - Veterans Educational Assistance Program

- On active duty October 9, 1996, AND you had money remaining in a VEAP account on that date AND you elected MGIB by October 9, 1997, OR entered full-time National Guard duty under U.S.C., Title 32, between July 1, 1985, and November 28, 1989, AND you elected MGIB during the period October 9, 1996, through July 8, 1997;
- Had military pay reduced by $100 a month for 12 months or made a $1200 lump-sum contribution.

How Much Does VA Pay?

The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if DoD put extra money in your MGIB fund. You usually have 10 years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances. To request an extension of your eligibility period for using your MGIB benefits, send a letter to your local Regional Processing Office requesting your extension based on one of the following:

- You have served a later period of active duty of 90 consecutive days or more; OR
- You have experienced an illness or disability that prevented you from attending school; OR
- You were detained by a foreign government or power after your last discharge or release from active duty.

Find your closest Regional Processing Office at http://www.gibill.va.gov/contact/Office_locations.htm.

How Can I Apply?

You can apply online at http://www.gibill.va.gov/GI_Bill_Info/How_to_Apply.htm or by calling 1-888-GI BILL-1 (1-888-442-4551) to have a form mailed to you.

Montgomery GI Bill – Selected Reserve (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs.

Who is Eligible?

To qualify, you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;
- Remain in good standing while serving in an active Selected Reserve unit.

How Can I Apply?

Your unit will give you DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program. Your unit will also code your eligibility into the DoD personnel system so that VA may verify your eligibility. Complete VA Form 22-1990, Application for Education Benefits and send it to the VA regional office in the state where you will train.

If you have started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and then send all the forms to VA.

Veterans Educational Assistance Program (VEAP)

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. You may use these benefits for degree, certificate, correspondence, apprenticeship / on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is one to 36 months depending on the number of monthly contributions. You have 10 years after you leave active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

Who is Eligible?

To qualify, you must meet the following requirements:

- Entered service for the first time between January 1, 1977, and June 30, 1985;
- Opened a contribution account before April 1, 1987;
- Voluntarily contributed from $25 to $2700;
- Completed your first period of service;
- Were discharged or released from service under conditions other than dishonorable.

If you are currently on active duty and wish to receive VEAP benefits, you must have at least three months of contributions available. Contributions may be withdrawn if you do not meet the basic eligibility requirements or if you formally request a refund of the contributions withheld.

How Can I Apply?

Complete VA Form 22-1990, Application for Education Benefits (available at http://www.vba.va.gov/pubs/forms/VBA-22_1990.pdf). Send it to the VA regional office within the state where you will train. If you are not on active duty, send copy 4 (Member Copy) of your DD Form 214. If you are on active duty, you must have your enrollment approved by your base Education Services officer, and you must have your service verified by your commanding officer. If you wish to withdraw your contributions from VEAP, obtain and complete VA Form 24-5281, Application for Refund of Educational Contributions, and send it to your nearest VA regional office.

For more information on all aspects of the GI Bill, visit http://www.gibill.va.gov.

U.S. Department of Education Financial Aid Programs

Federal Student Aid, an office of the U.S. Department of Education, offers over $80 billion dollars in financial aid that help millions of students manage the cost of education each year. There are three categories of federal student aid: grants, work-study and loans. Find out more by visiting http://www.federalstudentaid.ed.gov.

How do I get this aid?

By completing the Free Application for Federal Student Aid (FAFSA). You can apply online or on paper. Get further instructions on the application process at http://www.fafsa.ed.gov. You should also apply for a Federal Student Aid PIN, which allows you to sign your application electronically, speeding up the application process. Apply for a PIN at http://www.pin.ed.gov.

Whose information do I include on my FAFSA?

Eight questions on the application ask about your dependency status. If you are a veteran, or are currently serving on active duty in the armed forces for purposes other than training, you are considered an independent student and would only include your information (and spouse, if married). For more detailed information go to http://www.fafsa.ed.gov.

What determines my eligibility for Federal Student Aid?

Eligibility for Federal Student Aid is based on financial need and on several other factors. The financial aid administrator at the college or career school you plan to attend can help you determine your eligibility.

To receive aid from the programs, you must:

- Demonstrate financial need (except for certain loans—your school can explain which loans are not need based);
- Have a high school diploma or a GED certificate, pass a test approved by the Department of Education, meet other standards your state establishes that the department approves, or complete a high school education in a home school setting that is treated as such under state law;
- Be working toward a degree or certificate in an eligible program;
- Be a U.S. citizen or eligible noncitizen;
- Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- Register with the Selective Service, if required. You can use the paper or electronic FAFSA to register, you can register at http://www.sss.gov/, or you can call 1-847-688-6888 (TTY users can call 1-847-688-2567);
- Maintain satisfactory academic progress once in school;
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant;
- Certify that you will use federal student aid only for educational purposes.

Can I use my Montgomery GI Bill and still get Federal Student Aid at the same time?

Yes. When you complete your FAFSA, you will be asked what you will be receiving in veterans' educational benefits, under which the Montgomery GI Bill falls. Your school will take into consideration the amount you list on the application, along with any other financial assistance you are eligible to receive, in preparing your financial aid package.

Veterans Upward Bound (VUB) program

The VUB program is a free Department of Education program designed to help eligible veterans refresh their academic skills so that they can successfully complete the post-secondary school of their choosing.

The VUB program services include:

- Basic skills development, which is designed to help veterans successfully complete a high school equivalency program and gain admission to college education programs
- Short-term remedial or refresher classes for high school graduates who have put off pursuing a college education
- Assistance with applications to the college or university of choice
- Assistance with applying for financial aid
- Personalized counseling
- Academic advice and assistance
- Career counseling
- Assistance in getting veterans services from other available resources
- Exposure to cultural events, academic programs, and other educational activities

The VUB program can help you improve your skills in:

- Mathematics
- Foreign language
- Composition
- Laboratory science
- Reading
- Literature
- Computer basics
- Any other subjects you may need for success in education beyond high school
- Tutorial and study skills assistance

To be eligible for VUB you must:

- Be a veteran with 181 or more days active duty service and discharged on / after January 31, 1955, under conditions other than dishonorable; and

- Meet the criteria for low income according to guidelines published annually by the Department of Education, and/or a first-generation potential college graduate; and
- Demonstrate academic need for VUB; and
- Meet other local eligibility criteria as noted in the local VUB project's Approved Grant Proposal, such as county of residence, etc.

For more information, as well as a link to individual program locations, visit http://navub.org/programinfo.htm.

FAFSA4caster

Federal Student Aid has a new tool called FAFSA4caster, designed to help students and their families plan for college. The FAFSA4caster provides students with an early estimate of their eligibility for federal student financial assistance. Military dependents who are enrolled in college and are eligible to receive Pell Grants should check out the two newest programs: Academic Competitiveness Grants and National Science and Mathematics Access to Retain Talent Grants (National SMART Grants). Visit the website at http://www.federalstudentaid.ed.gov/fafsa4caster.html for more information.

Troops to Teachers (TTT)

The TTT program is funded and overseen by the Department of Education and operated by the DoD. The TTT program helps recruit quality teachers for schools that serve students from low-income families throughout America. TTT assists military personnel in making successful transitions to second careers in teaching. A network of state TTT offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads. Pending annual appropriation of funds, financial assistance is available to eligible individuals as stipends up to $5,000 to help pay for teacher certification costs or as bonuses of $10,000 to teach in schools serving a high percentage of students from low-income families.

You can access the TTT website at http://www.proudtoserveagain.com, which provides information and resource links, including links to state Departments of Education, state certification offices, model resumes, programs leading to teacher certification and job listing sites in public education. An Internet Referral System has been

established to enable participants to search for job vacancies online and post resumes for view by school districts searching for teachers. A "Mentor Connection" site provides access to TTT participants who have made the transition to teaching and are also available to respond to questions from prospective teachers.

Eligibility – Military personnel within several years of retirement are encouraged to register with TTT. Counseling and guidance is available to help individuals assess academic background, identify programs that will lead to state teacher certification and identify potential employment opportunities.

Financial Assistance – As a veteran separated due to service-connected disability, you are eligible for immediate financial assistance.

Educational Requirements – Those interested in elementary or secondary teaching positions must have a bachelor's degree from an accredited college. Individuals who do not have a baccalaureate degree, but have experience in a vocational/technical field may also submit an application. There is also a growing need for teachers with backgrounds in areas such as: electronics; construction trades; computer technology; health services; food services and other vocational / technical fields.

Hire in Advance program – This program guarantees teaching jobs for eligible service members up to three years before they retire or separate from active duty. Troops who qualify for the Hire in Advance program can send in applications and interview with school officials, who can officially hire them up to three years before they leave active duty. The TTT and the Hire in Advance Program are both open to military spouses, as well. For more information, visit http://www.proudtoserveagain.com.

Section 3:
VA Vocational Rehabilitation & Employment

VA's Veterans Benefits Administration's Vocational Rehabilitation and Employment (VR&E) program is intended for veterans who have a combined service-connected disability rating of 20 percent or more and for certain service members awaiting discharge due to a medical condition. A veteran with 10 percent combined service connected rating may apply for benefits but must meet additional entitlement criteria. The mission of VR&E is to help veterans with service-connected disabilities and certain service members awaiting discharge due to a medical condition to prepare for, find, and keep suitable employment. For individuals entitled to benefits but with disabilities so severe that they cannot immediately consider work as a viable option, VR&E offers services to improve their ability to live as independently as possible.

Services/Benefits that may be provided by VR&E include:

- comprehensive vocational evaluation to determine abilities, skills, interests, and needs
- vocational counseling and rehabilitation planning
- employment services such as job-seeking skills, resume development, and other work readiness assistance
- assistance finding and keeping a job, including the use of special employer incentives
- if needed, training such as on-the-job-training (OJT), apprenticeships, and non-paid work experiences
- if needed, post-secondary training at a college, vocational, technical or business school
- supportive vocational rehabilitation services including case management, counseling, and referral
- independent living services

If your disabilities are so severe that you are unable to work, independent living services may be provided. A program of independent living provides the services and assistance necessary to ensure each eligible veteran is capable, to the maximum extent possible, of living independently

and participating in family and community life activities, with the added potential of eventually returning to work. Services/Benefits may include, but are not limited to, the following:

- assistive technology
- services to address any personal and / or family adjustment issues
- independent living skills training
- connection with community-based support services

To receive an evaluation for VR&E services, a veteran must:

- have received, or will receive a discharge that is other than dishonorable
- have a service-connected disability rating of at least 10 percent
- submit a completed application (VA Form 28-1900) for VR&E services

a service member must:

- have a VA service-connected disability memorandum rating of 20 percent or more, or meet criteria that is established under Public Law 110-181 for certain service members who are medically unfit for duty
- expect to receive a discharge that is other than dishonorable
- submit a completed application (VA Form 28-1900) for VR&E services

Eligibility:

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- date of separation from active military service, or
- date the veteran was first notified by VA of a service-connected disability rating.

The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a veteran has a Serious Employment Handicap, as described at www.vba.va.gov/bln/vre/def.htm.

Subsistence Allowance - In some cases, you might require additional education or training to become employable. A VR&E subsistence allowance is paid each month during training and is based on whether you attend training full-time or part-time, the number of family members you have, and the type of training.

In summary, a veteran or service member must complete an application and meet with a VRC to determine eligibility. If the VRC determines that an employment handicap exists as a result of a

service-connected disability, the veteran is entitled to services. The VRC and the veteran will then continue counseling to develop a plan to address the rehabilitation and employment needs of the individual.

The rehabilitation plan will specify an employment or independent living goal, identify intermediate goals, and outline services and resources needed to achieve these goals. The VRC and the veteran will work together to implement the plan and achieve successful rehabilitation.

If a veteran is found not to be entitled to services, the VRC will help the veteran locate other resources to address any vocational rehabilitation and employment needs identified during the evaluation. Referral to other resources may include state vocational rehabilitation programs, Department of Labor employment programs for disabled veterans, state, federal or local agencies providing services for employment or small business development, internet-based resources for rehabilitation and employment, and information about applying for financial aid.

Educational and Vocational Counseling - VR&E provides a wide range of vocational and educational counseling services if you are still on active duty, a veteran, or a family member who is eligible for one of VA's educational benefit programs. These services are designed to help you choose a vocational direction and to assist you in meeting your goal. VR&E assistance may include interest and aptitude testing; occupational exploration; identifying occupational goals; locating the right type of training program and exploring educational or training facilities in order to meet your occupational goal. Free counseling services are also provided. However, VA does not pay for transportation to the place of counseling.

For more information about the VR&E program and services provided, visit their website at http://www.vba.va.gov/bln/vre/index.htm or their virtual employment resource center, available at http://VetSuccess.gov/. VetSuccess.gov includes general information on the services that VR&E provides to veterans with service-connected disabilities and to certain service members awaiting discharge due to a medical condition. The web site also has information about the vocational counseling services available if you're active duty or a veteran who has recently separated from military service.

EXIT
RCP
IED HUNTERS

Section 4:
REALifelines / DOL Programs

The REALifelines program was launched by the Department of Labor to help injured veterans return to fulfilling, productive civilian lives. REALifelines unites federal, state, and local level efforts to create a network of resources that focus on veteran well-being and job-placement assistance. The program addresses the professional and educational goals of veterans while they deal with the realities of rehabilitation and recovery. REALifelines connects injured military employment and rehabilitation advisors and facilitates development of a tailor-made plan to overcome obstacles related to employment, education and work-force reintegration. For more information, visit http://www.dol.gov/vets/REALifelines/index.htm.

Reemployment Rights

As a returning service member, you may have the right to return to the job you held before you were deployed. Under Uniformed Services Employment and Reemployment Rights Act (USERRA), if you meet basic eligibility criteria, and leave a civilian job to perform military service (voluntarily or involuntarily), you may be entitled to return to your civilian job after discharge or release from your military obligation.

Further, USERRA requires that returning service members be reemployed in the job that they would have attained had they not been absent for military service with the same seniority, status, pay, and any other rights and benefits determined by seniority, assuming certain eligibility requirements are met.

To be eligible for reemployment rights, you cannot be absent from work for military duty for greater than a total of five years. However, there are important exceptions to the five-year limit, including initial enlistments lasting more than five years, periodic National Guard and reserve training duty, and involuntary active duty extensions and recalls, especially during a time of national emergency.

You must also make an application for reemployment or report back to work after military service within a period of time, which is based on time spent on military duty:

- For service of less than 31 days, you must return at the beginning of the next regularly scheduled work period on the first full day after release from service, taking into account safe travel home plus an eight-hour rest period.
- For service of more than 30 days but less than 181 days, you must submit an application for reemployment within 14 days of release from service.
- For service of more than 180 days, an application for reemployment must be submitted within 90 days of release from service.

If you are recovering from injuries received during service or training, you may have up to two years to return to your job.

USERRA provides enhanced protection for disabled veterans, requiring employers to make reasonable efforts to accommodate the disability. USERRA also requires that reasonable efforts (such as training or retraining) be made to enable returning service members to refresh or upgrade their skills to help them qualify for reemployment. More information on USERRA can be found in the eLaws USERRA Advisor (www.dol.gov/elaws/userra.htm). In addition, if you believe you have been denied reemployment or not properly reinstated because of your military service, you can file a complaint online through the site.

For more in-depth information regarding USERRA and the ADA, visit http://eeoc.gov/facts/veterans-disabilities.html. Furthermore, some states have state-specific reemployment rights laws that provide further protections for service members. For more information regarding state-specific reemployment programs and other benefits, refer to Chapter 5, Section 5 – State Benefits - for links and contacts for the VA office in your state.

Job Accommodations

In order to effectively carry out your duties in the workforce, you may need, and be entitled to, workplace adjustments or accommodations for your disability. The following resources can assist you and your managers in making these accommodations.

Job Accommodation Network (JAN) - JAN is a free service from the Department of Labor's Office of Disability Employment Policy that provides personalized worksite accommodations, information regarding the ADA and other disability related information, and information about self-employment. It can be accessed online at http://www.jan.wvu.edu/ or by calling 1-800-526-7234 (V/TTY).

America's Job Bank (AJB) and DoD Job Search - America's Job Bank is a service of the Department of Labor and the individual state employment services. Employers submit their hiring requirements directly into AJB and job seekers can then search the resulting online database and apply for jobs. Job seekers can also register and make their resumes available for employers. The DoD Job Search website is a part of the America's Job Bank service that is designed solely for service members. This website can show you how to translate your military occupational code into a civilian occupation. With more than 1.5 million jobs on-line, it's a great place to start your job search. Visit the DoD Job Search website at http://dod.jobsearch.org.

State Employment Services and Your Local Veterans Employment Representative - Wherever you plan to live, your state employment services office is a valuable part of your employment assistance team. There you will find specialists called Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP) who are trained to help veterans make the important adjustment to the civilian job market. They can help you find local job opportunities and prepare you to win your new job. When you visit your state employment services office, make sure they know you are a veteran and that you want to see your LVER.

Department of Labor, Disability Resources – This information on the ADA, along with links to agencies that enforce the provisions outlined in the Act can be accessed online at www.dol.gov/dol/topic/disability/ada.htm.

ADA & IT Technical Assistance Centers – These centers provide ADA information, training, and technical assistance, including guidance on accommodation issues. Contact any of the10 regional centers located across the nation by calling 1-800-949-4232 (V/TTY) or visiting www.adata.org/ for more information.

Computer/Electronic Accommodations Program (CAP) – CAP is the federal government's centrally funded accommodation program. CAP provides assistive technology and services free of charge to federal agencies and injured service members through partnership agreements. In addition to customizing the most appropriate solution for each individual, CAP obtains and delivers the accommodation and covers the costs of installation, integration, and user training. For more information, visit www.tricare.mil/cap/ or call 703-681-8813.

Office of Personnel Management, Federal Employment of People with Disabilities – This is the federal government's centralized website with information on federal disability hiring programs, resources for federal employees with disabilities, and discussion of laws and regulations on hiring and discrimination of disabled persons. Visit the site at www.opm.gov/disability/.

Some federal agencies also have their own programs to provide expertise and support in providing reasonable accommodations. For agency-specific programs, visit www.dol.gov/odep/pubs/misc/advance.htm and select an agency to see its specialized programs for people with disabilities.

Verification of Military Experience and Training (VMET) - To aid in collecting relevant information for a job search, the military provides service members with the VMET document that automatically creates a list of military job experience and training history, recommended college credit information, and civilian equivalent job titles. For more information on the VMET, see Chapter 5, Section 1 – Transition Assistance Program.

Veterans' Preference Information – Disabled veterans who served on active duty during specified time periods, or specific campaigns, are entitled to preference over others in hiring for virtually all federal government jobs. For more information about how veterans' preference works, visit the Office of Personnel Management site at www.opm.gov/veterans/html/vetsinfo.asp. To learn more about the laws regarding veterans' preferences and to see what your eligibility allows, visit the Veterans' Preference Advisor at www.dol.gov/elaws/vetspref.htm.

Other Employment Resources

Career One Stop – www.careeronestop.org

Hire Vets First – www.hirevetsfirst.gov

Jobs for Vets - www.jobsforvetsalpha.org

Job Central - www.jobcentral.com

Recruit Military - www.RecruitMilitary.com

Monster.com - www.monster.com

USA Jobs - www.usajobs.gov

Simply Hired - www.simplyhired.com

Indeed.com - www.indeed.com

Hot Jobs - www.hotjobs.com

Military Stars - www.militarystars.com

Job A Lot - www.jobalot.com

RetirementJobs.com - www.retirementjobs.com

Section 5:
National Resource Directory (NRD)

A comprehensive, web-based NRD will be available for you, your family members, and medical care providers nationwide beginning Fall 2008. It will provide information on services and resources available through national, state, and local governmental agencies, veterans' benefit / service / advocacy organizations, professional provider associations, community and faith-based / non-profit organizations, academic institutions, employers and philanthropic activities of business and industry.

The information in the NRD can be accessed through a robust search engine capable of finding information by user, medical diagnosis, geography, military affiliation, and major service or resource needed such as health care or education. The Directory is being developed jointly by DoD, VA, and the Department of Labor.

Section 6:
State Benefits

In addition to federal programs, there are numerous state-specific programs that provide both financial and medical assistance to veterans, their spouses, and their dependents. Refer to the chart below for links to each state's/territory's VA website and contact information for the head VA office in each state/territory.

State/Territory	Link to Website for State Specific Benefits	Office Address	Office Phone
Alaska	http://www.ak-prepared.com/vetaffairs/	PO Box 5800 Camp Denali Fort Richardson, AK 99505	907-428-6016
Alabama	http://www.va.state.al.us/laws.htm	RSA Plaza Building, Suite 530 770 Washington Avenue Montgomery, AL 36130	334-242-5077
American Samoa	http://www.nasdva.com/americansamoa.html	PO Box 8586 Pago Pago, AS 96799	684-633-4206
Arkansas	http://www.veterans.arkansas.gov/benefits.html	Building 65, Room 119 2200 Fort Roots Drive North Little Rock, AR 72114	501-370-3820
Arizona	http://www.azdvs.gov/	4141 North Third Street Phoenix AZ, 85012	602-248-1550
California	http://www.cdva.ca.gov/Default.aspx	1227 O Street Sacramento, CA 95814	800-952-5626
Colorado	http://www.dmva.state.co.us/page/va	7465 East 1st Ave Unit C Denver, CO 80230	303-343-1268

Connecticut	http://www.ct.gov/ctva/site/default.asp	287 West Street Rocky Hill, CT 06067	860-529-2571
Delaware	http://veteransaffairs.delaware.gov/	Robbins Building 802 Silver Lake Blvd, Suite 100 Dover, DE 19904	302-739-2792
District of Columbia	http://ova.dc.gov/ova/cwp/view,a,1404,q,635757,ovaNav,|32449|.asp	441 4th Street, NW Suite 570 South Washington, DC 20001	202-724-5454
Florida	http://www.floridavets.org/benefits/benefits.asp	4040 Esplanade Way Suite 152 Tallahassee, FL 32399-0950	727-518-3202
Georgia	http://sdvs.georgia.gov/	Floyd Veterans Memorial Building Suite E-970 Atlanta, GA 30334	404-656-2300
Guam	http://www.nasdva.com/guam.html	P.O. Box 3279 Agana, GU 96932	671-475-4222
Hawaii	http://www.dod.state.hi.us/dod/ovs	Tripler Army Medical Center Ward Road VAMROC, E-Wing, Room 1 A103 Honolulu, HI 96819	808-433-0420
Idaho	http://www.veterans.idaho.gov/	320 Collins Road Boise, ID 83702	208-334-3513
Illinois	http://www.state.il.us/agency/dva/benefits/	833 South Spring Street P.O. Box 19432 Springfield, IL 62794	217-782-6641
Indiana	http://www.in.gov/dva/2802.htm	302 W. Washington Street Room E120 Indianapolis, IN 46204	317-232-3910

Iowa	https://www.iowava.org/benefits/index.html	7105 NW 70th Ave. Camp Dodge, Bldg. A6A Johnston, IA 50131	515-242-5331
Kansas	http://www.kcva.org/vb/	Jayhawk Tower 700 SW Jackson, Suite 701 Topeka, KS 66603	785-296-3976
Kentucky	http://veterans.ky.gov/benefits/	1111B Louisville Rd. Frankfort, KY 40601	502-564-9203
Louisiana	http://www.vetaffairs.com/state.html	1885 Wooddale Blvd. P.O. Box 94095 Baton Rouge, LA 70804	225-922-0500
Maine	http://www.maine.gov/dvem/bvs/benefits.htm	117 State House Station Augusta, ME 04333	207-626-4464
Maryland	http://www.mdva.state.md.us/brochure/VA.html	16 Francis Street 4th Floor Annapolis, MD 21401	410-260-3838
Massachusetts	http://www.mass.gov/?pageID=veteranstopic&L=2&L0=Home&L1=Benefits&sid=Eveterans	600 Washington St. Suite 1100 Boston, MA 02111	617-210-5480
Michigan	http://www.michigan.gov/dmva/0,1607, 7-126-2362---,00.html	3423 N. Martin Luther King Jr. Blvd Lansing, MI 48906	517-335-6523
Minnesota	http://www.mdva.state.mn.us/stateprgms.htm	20 West 12th Street, Room 206C St. Paul, MN 55155	651-296-2562
Mississippi	http://www.vab.state.ms.us/booklet.htm	P.O. Box 5947 Pearl, MS 39288	601-576-4850
Missouri	http://mvc.dps.mo.gov/	205 Jefferson Street 12th Floor Jefferson Building P.O. Drawer 147 Jefferson City, MO 65102	573-751-3779

Montana	http://dma.mt.gov/mvad/functions/state.asp	1900 Williams Street P.O. Box 5715 Helena, MT 59604	406-324-3741
Nebraska	http://www.vets.state.ne.us/index_html?page=content/benefits.html	P.O. Box 95083 301 Centennial Mall South, 6th Floor Lincoln, NE 68509	402-471-2458
Nevada	http://www.veterans.nv.gov/	5460 Reno Corporate Dr. Reno, NV 89511	775-688-1653
New Hampshire	http://www.nh.gov/nhveterans/bene.html	275 Chestnut Street Room 517 Manchester, NH 03103	603-624-9230
New Jersey	http://www.state.nj.us/military/veterans/	P.O. Box 340 Trenton, NJ 08625	888-865-8387
New Mexico	http://www.dvs.state.nm.us/benefits.html	P.O. Box 2324 Santa Fe, NM 87504	505-827-6300
New York	http://www.veterans.state.ny.us/	5 Empire State Plaza Suite 2836 Albany, NY 12223	518-474-6114
North Carolina	http://www.doa.state.nc.us/vets/benefits.htm	1315 Mail Service Center Raleigh, NC 27699	919-733-3851
North Dakota	http://www.nasdva.com/northdakota.html	P.O. Box 9003 Fargo, ND 58106	701-239-7165
Northern Mariana Islands	veterans@vzpacifica.net	P.O. Box 3416 CK Saipan, MP 96950	670-664-2650
Ohio	http://dvs.ohio.gov/	77 South High Street 30th Floor Columbus, OH 43215	614-644-0898

Oklahoma	http://www.ok.gov/ODVA/	2311 N. Central Oklahoma City, OK 73105	405-521-3684
Oregon	http://www.oregon.gov/ODVA/BENEFITS/	Federal Building 1220 SW 3rd Avenue Portland, OR 97204	503-373-2000
Pennsylvania	http://www.milvet.state.pa.us/DMVA/169.htm	Building S-0-47, FTIG Annville, PA 17003	800-547-2838
Puerto Rico	http://www.nasdva.com/puertorico.html	Apartado 11737 Fernandez Juncosa Station San Juan, PR 00910	787-758-5760
Rhode Island	http://www.nasdva.com/rhodeisland.html	480 Metacom Avenue Bristol, RI 02809	401-462-0324
South Carolina	http://www.govoepp.state.sc.us/va/benefits.html	1205 Pendleton Street Suite 369 Columbia, SC 29201	803-734-0200
South Dakota	http://www.state.sd.us/applications/ MV91MVAInternetRewrite/default.asp?navid=12	Soldiers & Sailors Memorial Building 425 East Capitol Avenue Pierre, SD 57501	605-773-3269
Tennessee	http://state.tn.us/veteran/benefitsstate.html	215 Eighth Avenue North Nashville, TN 37243	615-741-2931
Texas	http://www.tvc.state.tx.us/StateBenefits.html	Stephen F. Austin Bldg. Suite 620 Austin, TX 78701	800-252-8387
Utah	http://veterans.utah.gov/statebenefits/index.html	550 Foothill Blvd. #202 Salt Lake City, UT 84108	800-894-9497
Vermont	http://www.va.state.vt.us/	118 State St. Montpelier, VT 05620	802-828-3379

Virgin Islands	http://www.nasdva.com/usvirginislands.html	1013 Estate Richmond Christiansted St. Croix, VI 00820	340-773-6663
Virginia	http://www.dvs.virginia.gov/statebenefits.htm	900 E. Main St. Richmond, VA 23219	804-786-0286
Washington	http://www.dva.wa.gov/veterans_benefits.html	1102 Quince St. SE 3rd floor P.O. Box 41150 Olympia, WA 98504	800-562-0132
West Virginia	http://www.wvs.state.wv.us/va/state_fed.htm	1321 Plaza East Suite 101 Charleston, WV 25301	304-558-3661
Wisconsin	http://dva.state.wi.us/benefits.asp	30 W. Mifflin Street P.O. Box 7843 Madison, WI 53707	608-266-1311
Wyoming	http://wdh.state.wy.us/mhsa/treatment/veteransindex.html	2360 E. Pershing Blvd Cheyenne, WY 82001	800-833-5987

Section 7:
Resources Regarding Transition and Retraining for Employment

Transition Assistance Program (TAP)

TurboTAP.org

The TAP website at http://www.transitionassistanceprogram.com/ provides a wealth of information regarding the TAP program and many other aspects involved in the transition of military personnel and family members leaving active duty. For more information you can visit the website and select the link for the TAP Counselor.

DoD Transportal – DoD Transition Assistance Program Section

Located at http://www.dodtransportal.dod.mil/, the DoD Transportal provides a overview of the TAP program and the steps involved in transition.

TAP Office Locator

To locate your closest TAP office, go to http://www.militaryinstallations.dod.mil/ismart/MHF-MI/ and select "Transition Assistance Program" under "Program or Service" and enter your information.

Verification of Military Experience and Training (VMET)

To obtain your VMET, log on to http://www.dmdc.osd.mil/vmet using your DFAS myPay PIN.

Small Business Administration (SBA)

The SBA Office of Veterans Business Development provides veterans with resources for starting their own businesses. To learn more about their programs visit their website at http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html, e-mail answerdesk@sba.gov, or call 1-800-827-5722.

Education Benefits

VA GI Bill Site

VA's GI Bill website, located at http://www.gibill.va.gov/ discusses all of the aspects of the GI Bill including its benefits, eligibility and application procedures. You can also call 1-888-442-4551 for more information about VA and the GI Bill.

Department of Education Student Aid Programs

The Department of Education's source for free information, guidance and tools for federal student assistance can be found on the web at http://www.federalstudentaid.ed.gov or you can call 1-800-433-3243.

Free Application for Federal Student Aid (FAFSA)

Visit the FAFSA website http://www.fafsa.ed.gov to fill out your FAFSA and become eligible for Federal Student Aid. For more information on the FAFSA, you can call 1-800-433-3243.

FAFSA PIN Register

In order to electronically sign your FAFSA, you must register for your FAFSA Pin at http://www.pin.ed.gov.

Veterans Upward Bound Program (VUB)

The VUB program is designed to help you refresh your academic skills so that you can successfully complete the postsecondary school of your choosing. To learn about VUB and to locate a VUB office near you, go to http://navub.org/programinfo.htm.

Federal Student Aid Forecaster

The FAFSA4caster, on the web at http://www.federalstudentaid.ed.gov/fafsa4caster.html can provide you and your family with an early estimate of the financial aid you will be able to receive.

Troops to Teachers (TTT)

TTT provides referral assistance and placement services to military personnel interested in beginning a second career in public education as a teacher. To learn more and determine your eligibility for TTT, go to http://www.proudtoserveagain.com, e-mail ttt@navy.mil, or call 1-800-231-6242.

Reemployment Assistance

Department of Veterans Affairs Vocational Rehabilitation and Employment (VR&E) Program

The VR&E website at http://www.vba.va.gov/bln/vre/index.htm, along with the VetSuccess website, a: http://vetsuccess.gov/, can provide you with all of the information and services that the VR&E program can offer. You can also call 1-800-827-1000 for more information about the program.

U.S. Department of Labor eLaws REALifelines Advisor

The eLaws REALifelines Advisor provides a step-by-step walkthrough of the resources and information available through the REALifelines program. To use the Advisor, visit http://www.dol.gov/elaws/vets/realifelines/menu.htm, or call 1-866-487-2365 for more information about REALifelines.

Job Accommodation Network (JAN)

JAN is a free consulting service designed to increase the employability of people with disabilities. Visit their website www.jan.wvu.edu or call 1-800-526-7234 to learn more about JAN's services for veterans.

America's Job Bank & DoD Job Search

This service allows you to search for your state's job bank information. To use the search tool, go to http://dod.jobsearch.org, or for more information, e-mail info@careeronestop.org or call 1-877-348-0502

Department of Labor Disability Resources

The Department of Labor provides a website http://www.dol.gov/dol/topic/disability/ada.htm that provides resources for people with disabilities and offers explanations of important regulations such as the Americans with Disabilities Act (ADA). You can also call for more information at 1-866-487-2365.

ADA & IT Technical Assistance Centers

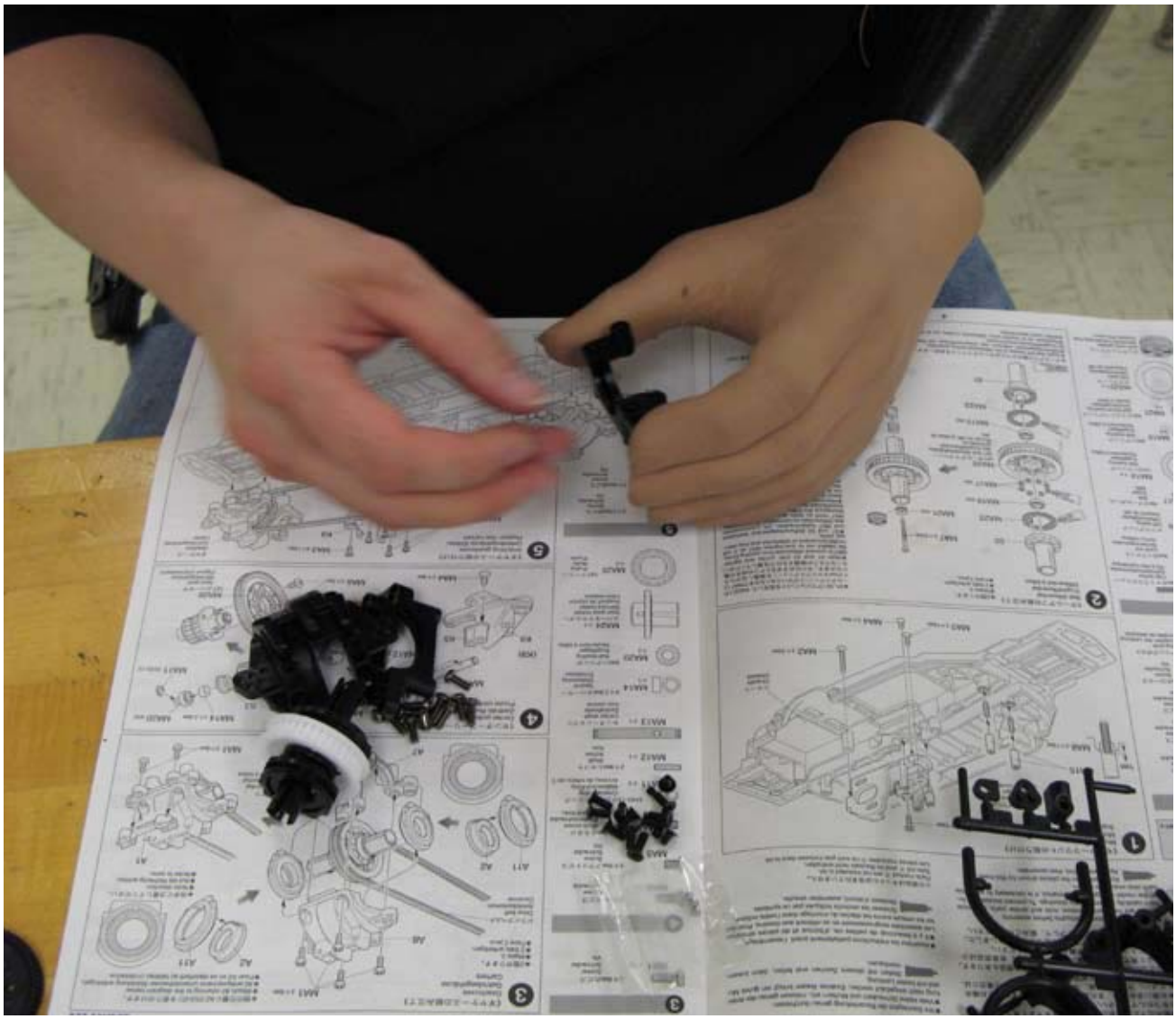
There are 10 regional ADA Centers across the country that provide information and services to people with disabilities. To locate a ADA Center in your region, visit www.adata.org or call 1-800-949-4232.

Computer/Electronic Accommodations Program (CAP)

The CAP program provides assistive technology and services to injured service members. To learn about services available to you, go to www.tricare.mil/cap, e-mail cap@tma.osd.mil or call 703-681-8813.

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

This portion of the OPM website www.opm.gov/disability, contains information about federal disability hiring programs and about gaining access to accommodation in the federal workplace. You can also call 202-606-1800 to learn more about the OPM.



Veterans' Preference Information

This portion of the OPM website www.opm.gov/veterans/html/vetsinfo.asp details the Federal Veterans' Preference program and opportunities in the federal government for veterans. To learn more, call 202-606-1800.

Other Employment Resources

These other websites provide assistance, resources, and information for all points along your career pathway.

Career One Stop – www.careeronestop.org

Hire Vets First – www.hirevetsfirst.gov

Jobs for Vets - www.jobsforvetsalpha.org

Job Central - www.jobcentral.com

Recruit Military - www.RecruitMilitary.com

Monster.com - www.monster.com

USA Jobs - www.usajobs.gov

Simply Hired - www.simplyhired.com

Indeed.com - www.indeed.com

Hot Jobs - www.hotjobs.com

Military Stars - www.militarystars.com

Job A Lot - www.jobalot.com

State Benefits Programs

VA Facility Locator

Use this service on the VA website at http://www1.va.gov/directory/guide/home.asp?isFlash=1 in order to locate the VA facility closest to you.

Glossary

The following terms may have more than one definition, depending on the context in which they are used. The definitions provided here are for informational purposes in the use of this handbook and are not necessarily the legal definitions used for determination of benefits or application of policy.

Activities of Daily Living (ADL)
The term inability to carry out activities of daily living means the inability to independently perform at least two of the six following functions:

(1) Bathing.
(2) Continence.
(3) Dressing.
(4) Eating.
(5) Toileting.
(6) Transferring in or out of a bed or chair with or without equipment.

Air Force Assistance Fund (AFAF)
An aid organization that serves the Air Force.

Air Force Board of Correction of Military Records (AFBCMR)
The final appeal authority for a member of the U.S. Air Force who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the SAFPC.

Air Force Wounded Warrior (AFW2) Program
The AFW2 Program provides personalized care and services to any airman ill or injured in support of OEF and OIF. Advocates for services on an airman's behalf, they ensure airmen have professional support and follow-up for no less than five years after separation or retirement

America Supports You (ASY)
America Supports You is a website that connects people, organizations and companies to hundreds of groups that offer a variety of support to the military community.

Americans with Disabilities Act (ADA)
Signed into law in 1990, the Americans with Disabilities Act is a civil rights law that, in many cases, prohibits discrimination based on disability.

America's Job Bank
America's Job Bank is a service of the Department of Labor and the individual state employment services.

Army Board for the Correction of Military Records (ABCMR)
The final appeal authority for a member of the U.S. Army who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the USAPDA.

Army Career and Alumni Program (ACAP)
ACAP is a world-class transition and job assistance services program for Soldiers and civilian employees and their family members.

Army Emergency Relief (AER)
An aid organization that serves the Army.

Army Knowledge Online (AKO)
AKO is the U.S. Army's main intranet. It serves registered users to include active duty and retired service personnel and their family members, and provides single sign-on access to over 300 applications and services.

Army Wounded Warrior Program (AW2)
The program's mission is to provide personalized support for severely injured Soldiers; no matter where they are located or how long their recovery takes.

Basic Allowance for Subsistence (BAS)
A payment to members for food. Members who are hospitalized continue receiving BAS during the hospitalization.

Board for Correction of Naval Records (BCNR)
The final appeal authority for a member of the U.S. Navy or U.S. Marine Corps who disagrees with the findings or disposition determination of a Formal PEB that has been upheld by the DIRSECNAVCORB.

Casual Pay
Army term for an advance on a member's end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

Center for Disease Control and Prevention (CDC)
The CDC is a government agency with the mission of promoting health and quality of life by preventing and controlling disease, injury, and disability. It is performing Vietnam veteran, Gulf War veteran, and Force Health Protections studies to evaluate the conditions of veterans as well as the care they receive.

Civilian Legal Counsel
Members may hire, with their own funds, a civilian lawyer to represent them during Formal PEB hearings.

Combat Related Injury and Rehabilitation Pay (CIP)
A monthly payment for members who were evacuated from a combat zone due to an injury. This payment was replaced by PAC, but some members who were wounded before PAC was established may be eligible for back payment of the allowance.

Combat-Related Special Compensation (CRSC)
A monthly compensation that is intended to replace some or all of their retired pay that is withheld due to receipt of VA compensation.

Combat Zone Tax Exclusion (CZTE)
A policy that exempts a member from paying federal taxes while serving in an area designated a combat zone.

Combat/Operational Stress Injuries (COSI)
Changes in mental functioning or behavior due to the challenges of combat and its aftermath; or changes in mental functioning or behavior due to the challenges of military operations other than combat.

Combined Rating
The total percentage of disability for a member with more than one disability. This is not determined by adding percentages of disability for each condition. The formula for determining a combined rating can be found in Section 4.25 (Table 1) of Title 38 of the Code of Federal Regulations.

Community Based Health Care Organization (CBHCO)
If you are a member of the Army National Guard and Army Reserve and require only outpatient care, you may request transfer to a CBHCO. This program allows you live at home, receive outpatient care, and perform military duties at a local military organization such as an armory or recruiting station. You cannot work at a civilian job while you are attached to a CBHCO.

Computer/Electronic Accommodations Program (CAP)
CAP is the federal government's centrally funded accommodation program.

Concurrent Retirement and Disability Payments (CRDP)
A program that restores retired pay on a graduated 10-year schedule for retirees with a 50 to 90 percent VA-rated disability.

Continued Health Care Benefit Program (CHCBP)
The CHCBP is similar to, but is not TRICARE. It offers temporary transitional health coverage and must be purchased within 30 days after your TRICARE eligibility ends. Benefits under CHCBP are virtually the same as those under TRS and your coverage will start the day after your separation.

DD Form 214 - Certificate of Release or Discharge from Active Duty
The Report of Separation contains information normally needed to verify military service for benefits, retirement, employment, and membership in veterans' organizations.

DD Form 2586 - Verification of Military Experience and Training
The DD Form 2586 is created from a service member's automated records on file. It lists military job experience and training history, recommended college credit information, and civilian equivalent job titles. This document is designed to help the member apply for jobs, but it is not a resume.

DD Form 2648 Pre-separation Counseling Checklist
A form used by the DoD that helps transition assistance program employees assist members in transitioning out of the military and into civilian life.

Department of Veterans Affairs (VA)
The federal agency responsible for providing a broad range of programs and services to service members and veterans as required by Title 38 of the U.S. Code.

Director, Secretary of the Navy Council of Review Boards (DIRSECNAVCORB)
The governing body for the U.S. Navy overseeing the DES process for the service. A Sailor or Marine may appeal a PEB finding with the DIRSECNAVCORB, which has the authority to uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review.

Disability Evaluation System (DES) Pilot
A joint DoD-VA Disability Evaluation System Pilot begun in the National Capital Region in November 2007, to improve the timeliness, effectiveness and transparency of the DES review process. Under the pilot, VA performs one medical exam and rates a member's disabilities. This examination and rating is used by the PEB to determine fitness for duty and disposition, and by VA to determine VA disability compensation.

Disability Evaluation System
A system or process of the U.S. Government for evaluating the nature and extent of disabilities affecting members of the Armed Forces; it includes medical/psychological evaluations; physical evaluations; counseling of members; and mechanisms for the final disposition of disability determinations.

Disability Retirement Pay
The monthly allowance paid to members who are placed on the TDRL or PDRL. The formula for determining the amount of disability retirement pay is found in Section 1 of Chapter 2.

Disabled Transition Assistance Program (DTAP)
DTAP works with members who may be released because of a disability or who believe they have a disability qualifying them for VA's Vocational Rehabilitation and Employment program (VR&E). The goal of DTAP is to encourage and assist potentially eligible service members in making an informed decision about VA's VR&E program. It is also intended to quickly deliver vocational rehabilitation services to eligible service members by assisting them in filing an application for vocational rehabilitation benefits.

Disabled Veterans Outreach Program Specialists (DVOP)
A Department of Labor employee trained to help veterans make the important adjustment to the civilian job market.

DoD Job Search
A website that is a part of the America's Job Bank service designed solely for service members.

DoD Suicide Prevention and Risk Reduction Committee's (SPARRC)
Preventing Suicide Network The DoD SPARRC Preventing Suicide Network is a resource center aimed at providing authoritative and problem-specific information about suicide prevention.

Efficiency
Efficiency is the measure of a member's total health minus his/her disability. A member with a 60 percent disability has only 40 percent of his/her total health that is not impacted by the disability.

Family and Medical Leave Act (FMLA)
The federal law that provides unpaid leave and job protection to those who have family members with medical conditions that require their presence. The Fiscal Year 2008 National Defense Authorization Act authorized the expansion of the FMLA to support families of recovering service members.

Family Liaison Officer (FLO)
An Air Force employee appointed to every Airman with a combat-related injury to assist in providing support to the recovering Airman's family.

Family Separation Allowance (FSA)
Pay a member receives if he/she has dependents and is away from his/her permanent duty station for more than 30 days for temporary duty or on a temporary change of station, to include a deployment.

Fit/Unfit
Finding of the PEB. Fitness or unfitness is solely determined by the ability of the member to perform the duties of the his/her office, grade, rank or rating because of disease or injury.

Formal Physical Evaluation Board
If a member disagrees with the Informal PEB findings or disposition, he/she may request a Formal PEB, appear before the board in person, obtain military or civilian legal counsel to represent him/her, call witnesses, present evidence, and present testimony on his/her own behalf.

GL-2005.261 - Traumatic Injury Protection Payment
The form used to request insurance payment for service-connected traumatic injury or loss from service in OIF/OEF.

Hardship Duty Pay Location (HDP-L)
Pay a member receives while serving in a location that the Secretary of Defense identifies as a hardship duty location

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

Health Resources and Service Administration (HRSA)
HRSA is the primary federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable.

Hemiplegia
Paralysis affecting only one side of the body.

Hospitalized
For the purposes of some pay entitlements, members are considered hospitalized if they were admitted as an inpatient or were receiving extensive rehabilitation as an outpatient while living in quarters affiliated with the military health care system.

Hostile Fire Pay/Imminent Danger Pay (HFP/IDP)
Pay a member receives while serving in an area the president identifies as placing him/her in imminent danger or that he/she may come under hostile fire

Individual Transition Plan (ITP)
The ITP is a framework a member can use to fulfill realistic career goals based upon his/her unique skills, knowledge, experience, and abilities. The ITP identifies actions and activities associated with a member's transition

Informal Physical Evaluation Board
The initial meeting of a PEB to determine a disposition of the member's medical case. The member will not be present at the Informal PEB. The Informal PEB will determine fit/unfit and the member's disposition based on the member's case file. The PEBLO counsels the member on the findings of the Informal PEB and provide options for appeal of those findings.

Invitational Travel Authorizations (ITAs), Invitational Travel Orders (ITOs), or Emergency Family Member Travel (EFMT)
Military travel orders that allow a recovering service member's family to travel and stay with him/her during treatment and recovery after suffering a wound, illness, or injury.

Job Accommodation Network (JAN)
A free service from the Department of Labor's Office of Disability Employment Policy that provides personalized worksite accommodations, information regarding the ADA and other disability related information, and information about self-employment.

Local Veterans Employment Representative (LVER)
A Department of Labor employee trained to help veterans make the important adjustment to the civilian job market.

Medical Evaluation Board (MEB)
A board, generally comprising medical officers, that determines if a member meets medical retention standards for his/her service. The board may recommend a return to duty or send the member's case to a Physical Evaluation Board.

MedlinePlus
Medline Plus is a service of the U.S National Library of Medicine and the National Institutes of Health that provides resources regarding all aspects of veterans' health including recent news, treatments, rehabilitation and recovery programs, condition-specific information, financial issues, as well as ongoing clinical trials and research.

mild Traumatic Brain Injury (mTBI)
Mild Traumatic Brain Injury (concussion) is caused by blunt trauma to the head or acceleration/deceleration forces jogging the brain within the skull, which may or may not produce a period of unconsciousness. Mild TBI is defined as an injury to the brain as a result of any period of observed or self-reported: Confusion, disorientation, or impaired consciousness; Dysfunction of memory around the time of injury (amnesia); Loss of consciousness lasting less than 30 minutes. No other obvious neurological deficits, no intracranial complications (e.g. hematoma / blood clot) and normal computed tomography (CT) findings should be present.

Military Severely Injured Center (MSIC)
A DoD call-in support program that provides information regarding medical care and rehabilitation; education, training, and job placement; personal mobility and functioning; accommodations; counseling; and financial resources.

Minority Opinion
When a member of the PEB disagrees with the findings of the board, he/she will write a minority opinion outlining the areas of disagreement that become part of the board findings.

Montgomery G.I. Bill (MGIB)
The MGIB provides up to 36 months of education benefits to eligible veterans for college, technical or vocational courses, correspondence courses, apprenticeship/job training, flight training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations.

Montgomery GI Bill – Selected Reserve (MGIB-SR)
The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs.

National Association for People of Color Against Suicide (NOPCAS)
NOPCAS is a non-profit organization with the goal of stopping suicide in minority communities.

National Association of Child Care Resource and Referral Agencies (NACCRRA)
NACCRRA is an organization through which you can get assistance to find and pay for safe, licensed childcare services for a period of six months during the service member's recuperation.

National Capital Region (NCR)
Washington, D.C., and the surrounding areas.

National Defense Authorization Act for Fiscal Year 2008 (NDAA)
Public Law 110-181 that authorizes expenditures and provides guidance for the federal government concerning national defense. In the Fiscal Year 2008 version, a large section was devoted to wounded warrior issues.

National Institute of Diabetes, Digestive and Kidney Diseases (NIDDK)
NIDDK supports 22 research projects related to veterans of military service.

National Institute of Mental Health (NIMH)
NIMH conducts projects on trauma and Post-Traumatic Stress Disorder that involve veteran populations.

National Institute on Deafness and Other Communicative Disorders (NIDCD)
The NIDCD studies the molecular mechanisms that cause the loss of hearing from exposure to loud noise.

National Institute on Dental and Craniofacial Research (NIDCR)
The NIDCR conducts ongoing research in tissue engineering and regeneration for wounds to the head and face.

National Strategy for Suicide Prevention (NSSP)
The NSSP is a collaborative effort between SAMSHA, CDC, NIH, HRSA and HHS and provides facts about suicide, recent publications, and resources designed to spread knowledge of the seriousness of suicides.

Navy Marine Corps Relief Society (NMCRS)
An aid organization that serves the Navy and Marine Corps.

Navy Safe Harbor
The Navy Safe Harbor program provides personalized assistance to severely injured Sailors and their families.

Ombudsman
An ombudsman is assigned to or near a major military facility or VA medical facility to further assist in the transition by helping you connect with local agencies and community groups.

Operation Enduring Freedom (OEF)
OEF includes casualties that occurred:

-(In and Around Afghanistan), in Afghanistan, Pakistan, and Uzbekistan.

-(Other Locations), in Guantanamo Bay (Cuba), Djibouti, Eritrea, Ethiopia, Jordan, Kenya, Kyrgyzstan, Philippines, Seychelles, Sudan, Tajikistan, Turkey, and Yemen.

Operation Iraqi Freedom (OIF)
OIF includes casualties that occurred on or after March 19, 2003, in the Arabian Sea, Bahrain, Gulf of Aden, Gulf of Oman, Iraq, Kuwait, Oman, Persian Gulf, Qatar, Red Sea, Saudi Arabia, and United Arab Emirates. Prior to March 19, 2003, casualties in these countries were considered OEF.

Paraplegia
Complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.

Partial Pay
Air Force term for an advance on a member's end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

Patient Administration Team (PAT)
A non-medical care organization that assists members of the military in issues related to their hospitalization and recovery.

Pay and Allowance Continuation (PAC)
A new policy allowing members evacuated from a combat zone to continue receiving all combat pay and allowances they received prior to the injury for the first year they are hospitalized.

Per Diem
A daily allowance paid to a person on military travel orders to cover food, lodging, and incidentals. In cases where lodging or food is provided by the government, this payment will only be for the $3.50 incidental rate.

Permanent Disabled Retirement List (PDRL)
The PEB disposition finding for a member who has one or more service unfitting condition(s) with a combined rating of 30 percent or higher, was incurred in the line of duty, and is considered stable. This disposition also covers members who have served 20 or more years has one or more service unfitting condition(s) with a combined rating of 20 percent or less, was incurred in the line of duty, and is considered stable.

Personnel Service Detachment (PSD)
A military personnel office that will assist members and their families with pay and personnel problems.

Physical Evaluation Board (PEB)
A board, generally comprising a senior line officer, senior personnel officer, and senior medical officer that determines if a member is fit or unfit for continued service. This board may recommend a return to duty, separation with or without benefits, or medical retirement (temporary or permanent).

Physical Evaluation Board Disposition
The findings of a PEB on a member's medical case. Member can be found fit and returned to duty, found unfit and separated with or without benefits, or medically retired on either the permanent or temporary disability retirement list.

Physical Evaluation Board Liaison Officer (PEBLO)
The person assigned to assist the service member through the DES process. Duties include counseling the member on the process as well as building the case file used by the PEB to determine fitness for duty.

Post- 9/11 GI Bill
Post- 9/11 GI Bill is a new benefit providing educational assistance to individuals who have served on active duty on or after September 11, 2001. It provides additional monetary benefits for members, including a housing and book allowance, and is limited by the cost of the highest public school tuition costs in the state the member resides, rather than a set cap like the Montgomery G.I. Bill. It also allows for transfer of benefits to family members in certain instances.

Post Traumatic Stress Disorder (PTSD)
A traumatic stress injury that fails to heal such that the symptoms and behaviors it causes remain significantly troubling or disabling beyond 30 days after their onset.

Project Action
Project Action maintains a national paratransit database.

Quadriplegia
Paralysis of all four limbs.

REALifelines
A Department of Labor program to help injured veterans return to fulfilling, productive civilian lives using federal, state, and local level efforts to create a network of resources that focus on veteran well-being and job-placement assistance.

Recovery Coordinator
A person assigned to make sure your needs are being met by the right person in the right place and on time.

Recovery Plan
The Recovery Coordinator prepares a Recovery Plan that lays out the path for you to meet personal and professional goals.

Respite Care
Respite care includes adult day care and home care services, as well as overnight stays in a facility, and can be provided a few hours a week or for a weekend.

Return to Duty
The PEB disposition finding for a member who does not have a service unfitting condition.

Savings Deposit Program (SDP)
Members deployed to combat zones may put up to $10,000 of their pay in this program and earn 10 percent interest on the money deposited.

Secretary of the Air Force Personnel Council (SAFPC)
Organization that can uphold a PEB finding, revise the findings of a PEB, or return the case to the PEB for further review. Airmen may present a written rebuttal to the SAFPC if they disagree with the PEB findings.

Separate with severance pay
The PEB disposition finding for a member who has a service unfitting condition, but whose combined rating is 20% or less.

Separate without benefits
The PEB disposition finding for a member who has a service unfitting condition, but whose condition is not found to be in the line of duty, or is found to have existed before entry into service and not aggravated by service.

Servicemembers' Group Life Insurance (SGLI)
SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps.

Severance Pay
A one-time, lump-sum payment for members separated from the military for medical reasons, but who receive a combined rating of 20 percent or less for unfitting conditions. The formula for determining the amount of service pay a member will receive is found in Section 1 of Chapter 2.

SGL 8714 - Veterans Group Life Insurance
The form used to convert SGLI to VGLI.

SGLV 8715 - SGLI Disability Extension
The form used to request an extension of the SGLI coverage for two years from date of discharge from the military for those who are totally disabled.

Small Business Administration (SBA) Loans
Business loans are available to veterans through programs of the SBA. In addition, SBA offers loans specifically to Vietnam-era and disabled veterans.

Social Security Administration (SSA)
The SSA is the government agency that is charged with ensuring the economic security of Americans. While you work, you pay taxes into the Social Security system, and when you retire or become disabled; you, your spouse and your dependent children receive monthly benefits that are based on your reported earnings. Also, your survivors can collect benefits if you die.

Social Security Disability Insurance Program (SSDI)
SSDI pays benefits to you and certain members of your family if you are "insured," meaning that you worked long enough and paid Social Security taxes.

Special pay
Navy/Marine Corps term for an advance on a member's end of month paycheck. This payment will be automatically deducted during subsequent pay periods until paid back.

Stable
A condition that, in the doctor's opinion, is unlikely to improve to the point a member can return to duty

Substance Abuse and Mental Health Services Administration
SAMHSA is an agency within the DHHS that focuses on building resilience and facilitating recovery for people with or at risk for mental or substance use disorders.

Suicide Awareness Voices of Education (SAVE)
SAVE is a non-profit organization with the goal of preventing suicide through public awareness and education, reducing stigma and serving as a resource to those touched by suicide.

Supplemental Security Income (SSI)
SSI is a Federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aged, blind, and disabled people, who have little or no income, and provides cash to meet basic needs for food, clothing, and shelter.

Temporary Disability Retirement List (TDRL)
The PEB disposition finding for a member who has one or more service unfitting condition(s) with a combined rating of 30 percent or higher, was incurred in the line of duty, and is not considered stable.

Transition Assistance Program (TAP)
TAP is a program designed to ease the transition from military service to the civilian workforce and community.

Traumatic Brain Injury (TBI)
Traumatic brain injury is a neurological injury with possible physical, cognitive, behavioral, and emotional symptoms. Like all injuries, TBI is most appropriately and accurately diagnosed as soon as possible after the injury. TBI is not a mental health condition. The range of TBI includes mild, moderate, severe, and penetrating. Well after the injury event, Soldiers may have residual symptoms from a TBI and new or emerging PTSD symptoms. If the TBI has not been previously identified or documented, an accurate description of the traumatic events in theater usually allows a well-trained clinician to make a distinction between TBI and PTSD or other mental health conditions.

Traumatic Event
A Qualifying Traumatic Injury is an injury or loss caused by application of external force or violence (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event.

Traumatic Injury
Traumatic injury is derived by external force or violence or a condition that can be linked to a traumatic event.

Traumatic Servicemembers' Group Life Insurance (TSGLI)
An insurance program related to the Servicemembers' Group Life Insurance that pays a member who has suffered a severe loss, such as a leg or arm amputation.

TRICARE
The military medical health care system.

TRICARE Online
TRICARE Online is the entry point that offers beneficiaries access to available healthcare services, benefits, and information.

TRICARE Dental Program (TDP)
The dental insurance coverage offered to those who are TRICARE eligible.

TRICARE Reserve Select (TRS)
TRS is a premium-based plan that you purchase. You may receive care from any TRICARE-authorized provider without a referral. Referrals are not required, but some medical services will require prior authorization. For information or assistance with qualifying for and purchasing TRS, check the TRICARE website.

Troops to Teachers (TTT)
The TTT program is funded and overseen by the Department of Education and operated by the DoD. The TTT program helps recruit quality teachers for schools that serve students from low-income families throughout America.

U.S. Air Force Physical Disability Division
Processing agency for all Formal and Informal PEB cases in the U.S. Air Force. This organization reviews all PEB findings and dispositions, referring those it feels need further review to the Secretary of the Air Force Personnel Council.

U.S. Army Physical Disability Agency (USAPDA)
The governing body for the U.S. Army overseeing the DES process for the service. All PEB findings are sent to the USAPDA, and 20 percent of the cases are randomly reviewed for quality assurance purposes. Any case with a minority opinion will be automatically reviewed. Soldiers may appeal a PEB finding with the USAPDA, which has the authority to uphold the PEB findings, issue revised findings, or send the case back to the PEB for another review.

U.S. Public Health Service (USPHS)
"Healthier Vets," the Surgeon General's joint DHHS / VA initiative, is designed to help veterans and their families remain physically active after they have separated from the military.

Unemployment Compensation for Ex-Service Members
Service members separating from active duty may qualify for unemployment compensation if they are unable to find a new job.

VA Form 10-8678 - Clothing Allowance
The form used to apply for a clothing allowance if a service-connected disability requiring a prosthetic device or orthopedic appliance (such as a wheelchair) leads to damage to a veteran's clothes.

VA Form 21-4502 - Vehicle Purchase and Adaptation
The form used to apply for a one-time grant toward the purchase of a vehicle with adaptive equipment approved by VA for a veteran or service member with certain disabilities.

VA Form 21-526 – Compensation and Pension
The form used to request VA provide service-related disability compensation, or a pension for those who are wartime veterans with non-service-connected disabilities.

VA Form 21-8940 - Increased Compensation based on unemployability
The form used to request compensation based on an inability to work due to total disability from service-connected disability(s).

VA Form 22-1990 - VA Education Benefits
The form used to apply for multiple education benefits, including the Montgomery GI Bill Educational Assistance Program; Montgomery GI Bill Selected Reserve Educational Assistance Program; Reserve Educational Assistance Program; Post-Vietnam Era Veterans Educational Assistance Program; National Call to Serve Program; and the Transfer of Entitlement Program.

VA Form 22-5490 - Survivors and Dependents Educational Assistance
The form used to apply for educational assistance to a spouse or child if the member is permanently and totally disabled as a result of a service-connected disability; dies of a service connected disability; or while rated permanently and totally disabled; or is missing in action or a prisoner of war.

VA Form 26-4555 - Housing Adaptation
The form used to apply for grants for constructing an adapted home or modifying an existing home to meet a disabled veteran/service member's needs.

VA Form 28-1900 – Disabled Veterans Application for Vocational Rehabilitation
The form used to apply for Vocational Rehabilitation and Employment benefits (Chapter 31)

VA Form 28-8832 - Application for Counseling
The form used to apply for vocational and educational counseling

VA Form 29-0188, Application for Supplemental Service-Disabled Veterans (RH) Life Insurance
The form used to apply for Supplemental Service Disabled Veterans Insurance.

VA Form 29-357, Claim for Disability Insurance Benefits
The form used to apply for waiver of premiums on a Service-Disabled Veterans Insurance policy.

VA Form 29-4364, Application for Service-Disabled Veterans Life Insurance
The form used to apply for Service-Disabled Veterans Insurance (S-DVI).

VA Form 29-8636, Veterans Mortgage Life Insurance Statement
The form used to apply for Veterans Mortgage Life Insurance (VMLI).

VA Schedule for Rating Disabilities (VASRD)
The document used to determine the severity of a member's disability expressed as a percentage of disability.

Vet Center program
Vet Centers, run by VA, provide free individual, group and family counseling to all veterans who served in any combat zone.

Veterans Educational Assistance Program (VEAP)
VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available. Benefit entitlement is one to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

Veterans' Preference (federal hiring)
Veterans who are disabled, and served on active duty in the military during certain specified time periods, or in military campaigns, are entitled to preference over others in hiring for virtually all federal government jobs.

Veterans Upward Bound (VUB) program
The VUB program is a free Department of Education program designed to help eligible U.S. military veterans refresh their academic skills so that they can successfully complete the post-secondary school of their choosing.

Veterans' Service Organization (VSO)
Organizations that are chartered by Congress and/or recognized by VA for claims representation for today's returning service members, veterans and their families.

Vocational Rehabilitation and Employment (VR&E)
VR&E delivers timely and effective vocational rehabilitation services to veterans with service-connected disabilities and to certain service members awaiting discharge due to a medical condition.

Wounded Warrior Pay Management Team (WWPMT)
Highly trained finance experts who the Defense Finance and Accounting Service have prepared to deal with the complex issues surrounding pay and allowances for recovering service members.

Wounded Warrior Project (WWP)
A project offering programs and services to severely injured members during the tie of active duty through transition to civilian life.

Wounded Warrior Regiment / Marine for Life Injured Support
The program is to "provide information, advocacy and assistance to injured Marines, Sailors injured while serving with Marines, and their families, in order to minimize the difficulties and worries they face as they navigate the stressful and confusing process."

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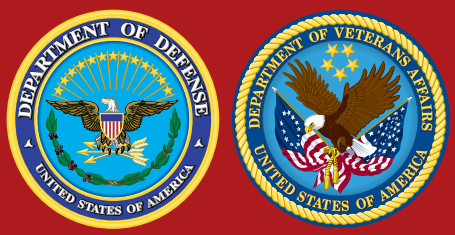
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