

Chapter 5

Special Programs and Considerations

Suicide Prevention:

If you, or someone you love is struggling with feelings of helplessness or thoughts of suicide, you are not alone, and help is available.

Veterans Crisis Line: Dial 988 and then Press 1

Referral list of VA resources: go to va.gov and type "Suicide Prevention" in the search bar

This episode gives an introduction to several special programs available to our nation's veterans. Not all veterans will qualify for each these programs, so read carefully to understand which ones you qualify for. As always, we also highly recommend contacting a Veteran Service Organization/Officer to help guide you through your interactions with the Veterans' Administration. VSO services are free to all veterans.

**Admin note: There are many forms used for special programs at the VA. There is a different form for almost every program we discuss in today's episode. The Veterans Access Project website has links to all forms mentioned in the episodes, as well as links to the printable workbook.

VA Healthcare

Veterans may be eligible for VA healthcare if any the following apply:

- 1) have completed 24 continuous months of active-duty service and/or their full period of active duty
- 2) were discharged early for hardship or a medical condition
- 3) served prior to 1980
- 4) have financial hardship
- 5) have a service connected disability

The following categories of Veterans have higher priority when applying for VA healthcare:

- 1) have a service-connected disability (20% or more)
- 2) have combat service from 9/11/01 or later, the first Gulf War, or Vietnam War
- 3) VA pensioners
- 4) Purple Heart recipients
- 5) Medal of Honor recipients
- 6) Former POWs
- 7) those who receive or qualify for Medicaid

VA-Guaranteed Home Loan Program

All active-duty service members, reservists, and National Guard members as well as all honorably discharged veterans can apply to get a VA home loan, for the purchase of a new home, or to refinance an existing mortgage into a VA loan. This program is not linked to a disability rating. With VA home loans, the VA will act as a guarantor, and you receive special interest rates.

The first step is requesting a Certificate of Eligibility from the VA, using VA Form 26-1880 (see website link for a fillable form). Under normal circumstances, you only need to obtain this certificate the first time you apply for a VA home loan, not every time. The VA will then verify your service and issue you a certificate that you will use in the VA home loan application process.

The next step is the actual loan application. Contact your banking institution of choice, and let them know that you are applying for a VA-guaranteed home loan, and they will take you through that process. There are still financial requirements to qualify for this type of loan.

CRSC: Combat Related Special Compensation

The CRSC is a special program for retirees with 20+ years of credible active-duty service, or medical retiree's who have combat related injuries. This allows retirees to receive their VA benefits (based on what percentage is combat related) tax free without a reduction in their retirement pay. Usually, if you are a retiree, the tax liability is reduced on your military retirement pay based on the amount that the VA would pay you. In CRSC, retirees who had combat related injuries, get the additional monies paid by their service (tax free). CRSC is paid through the DFAS (Defense Financial Accounting System) that pays out retirements, not the VA.

This program covers service-connected disabilities from five main categories:

- 1) injuries in combat (Purple Heart)
- 2) injuries as a direct result of combat
- 3) injuries if you are simulating war/training for war
- 4) injuries from hazardous duties (eg. flight, dive, parachute, demo)
- 5) instrumentality of war (eg. if you get injured in a tank accident or other vehicle, or any accident caused by an "instrument of war")

For SEAL's and other Special Operators, this applies to combat activities, but also to injuries that occurred during all training, because the training is in direct preparation for combat/conflict.

In order to apply for CRSC, you will need to fill out VA DD Form 2860 (see website link for fillable form). You will need to submit the application form to the service department from which you retired (addresses included in the instructions), NOT the VA.

Along with this form, you will also need to submit a copy of your DD-214's and your orders and your retirement orders (e.g. if it was medical and/or 20+ years) and your most up to date disability rating and code sheets, medical records to support the onset of the disability, and any other documentation you feel will help you explain the injuries.

This process is usually done after you get your VA disability rating. It should be the final step of your disability process, otherwise you may have to go back through this step again if your VA rating changes. On the CRSC form, you have to put your current rating by the VA, which is used to determine the payment amount. If your rating increases, as ratings often do, you will need to submit this form again.

Reservists

Reservists should understand that they can have a disability rating (and be compensated for service-connected disabilities) while still on reserve status. This is because you are officially a veteran. You had a period of active-duty status and you are not currently on active duty. So, if you have a compensable disability, you can have a VA rating. However, you will forfeit any VA compensation when you are on active duty for training, or during deployments.

You also should understand that because a reservist is not on active duty, the government will **NOT** automatically take responsibility for illnesses which occur during your reserve service time, unless the condition is deemed to be related to active duty time. (There are some exceptions for heart attack and stroke while travelling to or from your reserve duty.)

If a reservist or National Guard service member is injured while on "active duty for training" orders, and you want to prove that injury is the in-service event to qualify for VA compensation, you must get a "line of duty" determination. This is a letter from your chain of command that states the injury occurred while "on-duty" and was "in the line of duty". Your command admin department will help you get through the process of line of duty determinations.

VA Pension

Note: The "Gulf War Era" extends from 08/02/1990 to 12/31/2026

The VA Pension is a program for war era veterans, to make sure they stay above the poverty line. A VA pension requires that a veteran be of a "war era" to qualify. VA pension is not the same as disability compensation. It **does** have income verification and limits. If you are a veteran of a war era, you can qualify for a VA pension if you fulfill these criteria:

- 1) 100% disabled (not necessary to be all service connected) or have a dependent child that is seriously disabled
- 2) under the income threshold provided (and verified through IRS) by the VA

Surviving spouses of 100% disabled war era veterans may also qualify if their income does not exceed the limit.

In order to apply, you will need to fill out Form 21P-527EZ (see website link for fillable form). This pension is a separate, unrelated process from Social Security Disability (SSI). Your disability will be rated in a similar process as VA compensation claims are, but the income received is a set pension amount (instead of a variable compensation based on percentage of disability). You will need to answer questions about your income and assets as well as provide evidence of your disability with chart notes from your doctors or your VA disability ratings and code sheets (or evidence of your seriously disabled child's condition). If you are 65 years of age or older, or receiving federal disability through SSI, you do not have to submit medical information.

Additional Compensation for Dependents

If you have a VA disability rating of 30% or more, the VA will pay you additional monthly compensation for your dependents, which are your spouse, children under age 18, your seriously disabled child, or your child aged 18-23 who is attending school.

You can also have a parent as a dependent but there is a separate form and lengthy process to have a parent deemed a dependent. You request the help of a VSO.

In order to apply for dependent compensation, you will fill out VA Form 21-686C (link to a fillable PDF is on the website). There is an easy-to-understand instructions that tell you exactly which parts of the form to fill out, based on your family's circumstances. Usually, you do not have to provide copies of the child's birth certificate (unless they are adopted).

If you have a divorce, you are required to notify the VA using the same VA Form 21-686c.

If a veteran's child is a "helpless child" (they are permanently incapable of self-support due to a mental or physical disability) before the age of 18, you may make a claim for permanent dependency. You will need to provide medical evidence of the child's disability that began prior to age 18 as well as a letter from their doctor explaining the condition.

If your child is aged 18-23, and is in school, you can fill out a form to continue to qualify them as a dependent. The VA form to extend your student child's dependence status is VA 21-674 (link to a fillable PDF is on the website). It's a fairly simple form but the one important thing to note is that you mark "Yes" to Item 9A only if your child is also receiving other very specific benefits through the VA, such as Chapter 35 benefits (see below) or the Fry Scholarship (children in Gold Star families).

Chapter 31 Education Benefits (formerly known as Voc Rehab or Vocational Rehabilitation)

Chapter 31 is one of the main thrusts of the VA because its objective is veteran employment, and allowing disabled veterans to be the most productive and successful that they can be in their lives. The veterans that can utilize this service are veterans with a VA rating of 10% or more with serious employment handicap, or a VA rating of 20% or more with an employment handicap. Generally, it is a service that a veteran can only use once in their lifetime.

This program will pay for education or retraining if their employment handicap is due to a service-connected disability, and the veteran cannot function in their current profession. This does not mean that the person has a handicap for all employment, but just for the profession which they are currently trained.

Under this program, you will be assigned to a Vocational Rehabilitation Counselor at the VA who will qualify you for the program, help you determine new areas of professional aptitude and interest, advise you on the requirements for educational retraining, track your progress, and assist with all expenses associated with retraining, including a monthly stipend.

If you were discharged from active duty prior to Jan 1, 2013, you have 12 years from your date of separation, or the date of your disability rating to apply for this benefit (whichever comes later). If you were discharged from active duty after Jan 1 2013, this 12-year rule does not apply, and there is no time limit for accessing this service.

In order to apply for Chapter 31 benefits, you will need to fill out VA form 28-1900 (link to a fillable PDF is on the website). It is a very simple form to fill out.

Schedule A Appointments

“Schedule A” appointment authority is a federal hiring pathway for those with severe mental or physical disabilities. Positions will be advertised on usajobs.gov with that category listing and this will potentially allow a person to get a non-competitive appointment. In order to apply with a Schedule A appointment, you need to get a letter from your doctor stating what the disability is, and also an explanation of how the veteran would still be able to perform the required tasks of the job. You will still go through the full application process and it is not a guarantee of an offer of federal employment.

Chapter 35 education benefits: Dependent Education Assistance Program (DEA)

If you are rated with “100% permanent and total disability,” your spouse and/or your dependents are eligible for educational benefits. A surviving spouse of a service member who died while on active duty also may access these benefits. Generally, a dependent child is eligible for this program between the ages of 18 to 26 years of age and a spouse is eligible for 10 years after the permanent and total disability determination.

The benefit covers educational expense for a degree or certificate program at a university or vocational school, as well as apprenticeships and other approved non-degree programs. The dependent will be given a direct monthly payment that is to be used for tuition, books, supplies and some living expenses for up to 36 months. This would cover a traditional 4-year degree, not including summer breaks (9 months for 4 years). Your dependents also qualify for up to \$1200 of tutoring services associated with that education.

If the VA determine that you need a modification to your home in order to achieve a vocational goal or to improve your independence, this program can authorize a grant to pay for the necessary modification.

In order to qualify, you need to fill out VA Form 22-5490 which can be submitted through www.gibill.va.gov. It is a very simple form to fill out. If you submit a paper application (link to a fillable PDF is on the website), you need to submit it to a VA regional office (as listed on the back page of the application). Your dependent will have to already have chosen and been accepted to the educational institution they wish to attend prior to submitting this form because that information is required.

Service Academy Nominations

Another way that the government will assist veterans who are deemed “100% permanent, and total” is the opportunity for their children to apply to the service academies (all tuition, books, fees, room and board and salary) without the need for a Congressional nomination. The dependent may apply directly to the service academy for consideration. Acceptance is fiercely competitive and not guaranteed.

Home Renovation Grants for Veterans

There are several housing programs for disabled veterans. For more seriously disabled veterans, the application process is simple to start and then the VA will work with you to determine which type of grant pathway is best for your specific needs.

All housing grants use the same form: VA 26-4555 (link to a fillable PDF is on the website).

Specially Adapted Housing (SAH)

This is a fairly restrictive program for the most severely disabled veterans such as amputees, the loss of use of a leg such that you need braces, crutches, walker or wheelchair, para- and quadriplegics, veterans with ALS, burn victims or blindness in both eyes. This grant program helps you construct, buy or modify a permanent residence that you own and that is accessible based on your disability needs. The grant can be up to about \$100,000.

In order to apply for this grant, you fill out a very simple VA Form 26-4555 (link to a fillable PDF is on the website). The VA will then contact you to discuss your needs. You

will be required to provide evidence of your disability and present your adaptation needs to the VA at that time.

Special Home Adaptation (SHA)

This program is for veterans who need home modifications who own or will own their own home and have service-connected loss of use of both hands, certain severe burns **OR** certain respiratory issues. This grant is up to about \$20,000.

Temporary Residence Adaptation

You do not have to own a home in order to get a home adaptation grant. You can apply for a smaller grant to adapt a family member's home if you have one of the above conditions to help you be more mobile in their home (see SAH and SHA for condition lists).

Home Improvement and Structural Alterations

If a veteran with a service-connected disability needs smaller modifications to their home to allow them to be more mobile in their own home, there are also smaller grants available. These grants, available through your local VA regional medical prosthetic department, can be used to adapt your home.

In order to apply, you will need to get a letter from your health care provider justifying the need for the modification. You will also need a quote from a licensed contractor, with drawn up plans, a list of materials and permits needed, and pictures of the work site. In order to apply, you will need to submit VHA Form 10-0103 (link to a fillable PDF is on the website). The VA will then contact you to discuss your needs.

Auto Adaptations

Just like the housing grants, there are different auto adaptation programs. You use the same auto form to apply to either grant type. Veterans with the following conditions can apply for this grant: loss of use of one or both hands or feet or hands, significant vision loss in both eyes, severe burns, or ALS.

Grant for purchase of a vehicle

One grant program will help you buy a specially equipped vehicle, such as with lifts, seats, hand controls or mobility devices, or a vehicle that can be modified. **Do not buy the vehicle before applying**, because the VA is required to pay this grant directly to the seller of the vehicle.

In order to apply for this grant, you fill out form 21-4502 (link to a fillable PDF is on the website). The VA will authorize the payment and submit this same form to the seller. Be sure to follow the directions on the last page of the form, so that payment can be released to the seller.

Grant for adaptation of a vehicle

You can also apply for grant money to modify your existing vehicle to accommodate for your service-connected disabilities. This grant can be applied for in addition to the vehicle purchase grant. This grant can cover the addition of power steering, power brakes, additional hand controls, seating, mobility devices, and/or lifts. Prior to submitting this application, you will need to meet with the prosthetics department at your local VA.

The grant for vehicle modifications is VA form 10-1394 (link to a fillable PDF is on the website). You fill out two copies of Part I and then, if approved, the VA will fill out Part II and return it to you. You will then give one copy to the seller of the adaptive equipment. Be sure to read the directions carefully, to make sure all the proper steps are taken.

National Cemetery Administration Benefits

Many veterans are eligible for burial or inurnment in a national cemetery. This service includes a burial flag, a gravesite (based on availability), opening and closing of the gravesite, a headstone and perpetual maintenance of the gravesite at no cost to the family.

The following people qualify for burial at a national cemetery:

- a Veteran who was honorably discharged
- a service member who died while on active duty
- a spouse or surviving spouse of a Veteran (even if they remarried after the veteran's death)
- a minor child of a Veteran (and in some cases, an unmarried dependent child of a Veteran)

Alternatively, for Veterans who choose to be buried in a private cemetery, some burial costs may be covered as well.

Benefits available to surviving family members:

Accrued Benefits

An accrued benefit is applied for by a widowed spouse or surviving family member. It relates to any money that is owed to the veteran by the VA for claims that were in process at the time of their death (e.g. new claim, appeal, partial month payment). Usually, the family member will claim this benefit as well as DIC, which we will describe next.

In order to apply, you need to fill out VA Form 21P-534EZ (see website link for fillable form). You will need to submit a copy of the death certificate with this form.

This is a complex form that is used for a number of different circumstances. We highly recommend you have a VSO help you with this process. You do NOT have to provide any evidence that is not specifically requested. For example, some uses of this form require reported income, but **Accrued Benefits does not**.

In order to fill out the 21P-534EZ for accrued benefits, read the overall instructions, and then go to the table on page 6 that is entitled Accrued Benefits. It explains exactly what the VA needs you to provide to collect Accrued Benefits.

Fill out Section I-III. There are other parts of the form that need to be filled out if you are the Spouse (Sections IV and V) or Child (Section VI). If the spouse is living, the benefits go to them.

Unless you are also claiming DIC (see an explanation below), you will skip to Section X and fill out all remaining sections. This will inform the VA of the veteran's final illness and funeral costs (see Funeral Benefits below for a more in-depth explanation). You do not need two witnesses (Section XIII) unless you are unable to sign the form fully and can only mark it with an "X." The worksheets at the end should only be filled out if there was care given in a facility or in-home care.

Funeral Benefits

Following the death of an honorably discharged veteran who has a VA disability rating, the VA will pay a one-time death benefit to offset funeral costs. The dollar amount is adjusted on a periodic basis. The amount also depends on what the cause of death is (during service or after service) or where the death occurred (inside a VA hospital or not). Filling out Section X of VA Form 21P-534EZ, as described above, will allow you to request reimbursement for some of those expenses. You will need to submit a death certificate with this form.

DIC Benefits (Dependency and Indemnity Compensation)

To fulfill the second part of Lincoln's promise to care for the widow/ers and orphans, DIC is a program for surviving family members of: an active service member killed on active duty, a veteran who died from a service-connected condition, or a veteran who was rated at 100% for at least 10 years prior to their death. (The time is reduced to 5 years if the veteran was given a 100% VA rating upon leaving the service.)

DIC is a monthly payment which acts as a continuation of the disability compensation payments made to the veteran for service-connected conditions. It is not the same amount the veteran was receiving before they died. In order to qualify for DIC, you will need to fill out VA Form 21P-534EZ.

Start by reading the basic, general instructions. Then skip past other tables and go to the table entitled Dependency and Indemnity Compensation (DIC) to verify what evidence is required to

make a DIC claim. Fill out Sections I-VII. Then skip down to Section X and fill out all remaining sections.

If you are claiming that your veteran died from a service-connected condition, you will need to provide all evidence, such as doctors chart notes, that shows the treatment for, and eventual death of, the veteran from that condition. You will need to submit a death certificate with this form.

Survivor's Pension

Much like a VA pension, there is a Survivor's Pension available to widow/ers of a war era veteran, who need help staying above the poverty line. There are limits on income of a person who qualifies for Survivor's Pension. This is a more in-depth process and you should have a VSO assist you in making that type of claim. In preparation with your meeting with your VSO, gather information on how much you spent for the care of your veteran during their final illness, as well as evidence of your income and assets.