

2011 Edition

PREPARED BY DEPARTMENT OF VETERANS AFFAIRS

VISUAL IMPAIRMENT SERVICES TEAM (VIST)

INTRODUCTION

USE THIS BOOK ELECTRONICALLY

If you are reading a disk version of this book and have Internet access you will find that the links will take you to the websites referenced.

The nature of the VA is changing and more and more is happening electronically. In the past year the VA has come up with two websites that will play crucial roles of information in the future:

My VA homepage at:

<http://www1.va.gov/opa/myva/index.asp>

And the E Benefits Website at:

<https://www.ebenefits.va.gov/ebenefits-portal/appmanager/eb/veterans>

FORWARD

This booklet was prepared in conjunction with the VIST program. VIST serves visually impaired veterans. You should be able to reach a VIST Coordinator at your nearest VA medical facility.

In 2010 there were some landmark changes in VA Benefits. The most notable involved the benefits for Caregivers of very severely injured veterans.

In the last 10 years benefits have become increasingly complicated. There is no reason not to ask for assistance. Instead of getting shorter, each year this book seems to be getting longer. For some of our veterans and spouses the VA is only one area of concern. There are also benefits from the Department of Defense and Social Security. Unfortunately there is no one spot where you can go to for answers on all of these benefits and how they interact.

We have offered a number of websites for organizations that provide useful information. No one should feel obligated to join any of these organizations, information on their websites is free to the public.

TRICARE, CHAMPVA, and the VA (for veteran's healthcare) itself through MyHealthVet reflect a growing use of online connections to monitor your own healthcare, check prescriptions, etc. This trend will continue. If you cannot access the Internet, perhaps a family member can assist you. The TRICARE website has tremendous information on things such as approved providers who accept TRICARE payment. We are evolving to a computer based information society.

PURPOSE

The purpose of this book is to assist you, the veteran's spouse in fact finding. In today's world it is important that each person be his or her own advocate. It is tough to get started in this. This book is not meant to provide all of the definitive answers. Those will be gotten at the VA Regional Office, the Department of Defense, or the Social Security Administration. The book is meant to be a tool to help educate and start the planning process for the future.

ACKNOWLEDGMENTS:

Information was obtained from many sources. These include:

38 CFR Chapters 1 - 17 and 35

Guide for Service Officers Veterans of Foreign Wars publication

Service Officer's Guide Disabled American Veterans Publication Veterans Benefits: The Complete Guide Snyder et. Al. Harper Collins Publisher

Numerous Social Security Publications (1 800 772 1213)

VIST Desk Reference Todd Turansky Editor (and other publications and updates from Mr. Turansky)

What Every POW'S Wife Should Know And Widow Must Know, Compiled by Ken Jones

Military.com

Retired Military Almanac, Hunter and Gordon Editors

Numerous websites related to benefits for veterans

Editor's Note: In spite of all this excellent source material, there may still be errors or changes that occur after this booklet is put together. Take this as a guide and go to the source: Regional Office, Department of Defense, Social Security Administration or the IRS for definitive information.

Bob Kozel, San Antonio, Texas, December 2010

Table of Contents

SECTION 1: BACKGROUND INFORMATION

1-1 Commonly Used Abbreviations and Terms

1-2 How to Get Help

1-3 State Benefits

1-4 Who is a Spouse

1-5 Who is a Dependent?

1-6 Benefits for Having Spouse and Children

1-7 Benefits for Care Providers

SECTION 2: PAYMENTS

Payments from the Veterans Administration

2-1 Compensation

2-2 Filing A Claim

2-3 Non Service Connected Pension

Payments from the Department of Defense

2-4 Retiree Pay

2-5 DOD Retirement Due to Disability

2-6 Income for Survivors

2-7 Survivors Benefits Plan (SBP)

2-8 Dependency and Indemnity Compensation (D.I.C.)

2-9 Non Service Connected Death Pension

2-10 D.I.C. and SBP

2-11 Social Security

2-12 Other Social Security Programs

SECTION 3: HEALTH INSURANCE

3-1 TRICARE Eligibility

3-2 TRICARE Update

3-3 CHAMPVA

3-4 MEDICARE

3-5 MEDICAID

3-6 VA Health Care

3-7 Nursing Home

SECTION 4: VA EDUCATION BENEFITS

4-1 For Spouses

4-2 For Dependent Children

4-3 Chapter 33 Benefits

SECTION 5: IN THE EVENT OF DEATH

5-1 What A Spouse Should Do

5-2 BURIAL BENEFITS

5-3 LIFE INSURANCE

SECTION 6: OTHER CONSIDERATIONS

6-1 BX and Commissary

6-2 Divorce

6-3 Bigamy

6-4 Lost Pension or Compensation Checks:

6-5 Widow's Income Tax

6-6 Point Preference in Government Employment

6-7 Non-Competitive Federal Employment