

Federal Benefits for Veterans and Dependents

1999 Edition

**Department of
Veterans Affairs**

**Office of Public Affairs (80D)
810 Vermont Ave., N.W.
Washington, DC 20420**

VA Special Events for 1999

The Department of Veterans Affairs sponsors a number of special events each year as part of the recreation therapy provided to veterans under VA care. For details on eligibility and participation, or to be a volunteer contact the VA National Advisor at the phone number listed below. The schedule for 1999:

| | | |
|---|-------------|-----------------------------|
| Winter Sports Clinic Sandy Trombetta (970) 244-1314 | March 21-26 | Crested Butte, Colo. |
| Wheelchair Games Tom Brown (210) 617-5125 | June 21-26 | San Juan, P.R. |
| Golden Age Games Dewayne Vaughn (202) 745-8320 | Aug. 7-12 | Geneva, N.Y. |
| Creative Arts Festival Elizabeth Mackey (320) 255-6480 ext. 6032 | Oct. 11-17 | Grand Junction, Colo. |

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Introduction

This booklet lists the variety of federal benefits available to veterans and their dependents. Eligibility depends upon individual circumstances. Contact the nearest VA benefits office at 1-800-827-1000 from any location in the United States to apply. Counselors can answer questions about benefits eligibility and application procedures. They also make referrals to other VA facilities, such as medical centers and national cemeteries. Phone numbers of VA offices, including those in the Philippines and Puerto Rico, are listed in the back of this book. VA facilities also are listed in the federal government section of telephone directories under Department of Veterans Affairs.

Health-care Enrollment. For most veterans, entry into the VA health-care system starts with enrollment at a VA health-care facility. Once enrolled, a veteran is eligible to receive services without further processing. Details of the enrollment program are discussed in the Health-Care Benefits section of this publication. VA health-care facilities also provide information on medical care, including readjustment counseling, and examinations for Agent Orange, radiation exposure and ailments incurred from service in the Gulf War.

Who's Eligible. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marines, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration. Completion of at least six years of honorable service

in the Selected Reserves also provides home-loan benefits for those not otherwise eligible. Persons serving in the reserves also can receive education benefits. Men and women veterans with similar service are entitled to the same VA benefits. Service in 28 organizations during special periods that include World Wars I and II has been certified as active military service by the Defense Department. Members of these groups, listed in this booklet, may be eligible for VA benefits if Defense certifies their service and issues a discharge under other than dishonorable conditions.

Honorable and general discharges qualify a veteran for most VA benefits. Dishonorable and bad-conduct discharges issued by general courts-martial bar VA benefits. Veterans in prison and parolees may be eligible for certain VA benefits. VA regional offices can clarify eligibility of prisoners and parolees.

Wartime Service. Certain VA benefits and medical care require wartime service. Under the law, VA recognizes these war periods:

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

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

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

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

Vietnam Era — Aug. 5, 1964 (Feb. 28, 1961, for veterans who served “in country” before Aug. 5, 1964), through May 7, 1975.

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

Filing Claims. Those seeking a VA benefit for the first time must submit a copy of their service discharge, DD 214, which documents service dates and type of discharge, or give their full name, military service number, branch of service and dates of service. The claim number assigned by VA to the initial claim should be referred to in subsequent correspondence.

Important Documents. The veteran’s DD 214 form should be kept in a safe location accessible to the veteran and next of kin or designated representative. The veteran’s preference regarding burial in a national cemetery and use of a headstone provided by VA should be documented and kept with this information. The following docu-

ments will be needed for claims processing related to a veteran's death: (1) veteran's marriage certificate for claims of a surviving spouse or children; (2) veteran's death certificate if the veteran did not die in a VA health-care facility; (3) children's birth certificates to determine children's benefits; (4) veteran's birth certificate to determine parents' benefits.

Información Para Los Veteranos De Habla Hispana y Sus Dependientes

Si necesita información o ayuda para solicitar los beneficios prescritos en la ley para veteranos o dependientes, escriba, llame o visite cualquiera de las oficinas del Departamento de Asuntos de Veteranos que aparecen al final de este folleto, o si desea, póngase en contacto con el representante de una de las organizaciones de veteranos de su localidad. Las solicitudes de servicios médicos puede hacerse en uno de los hospitales o clínicas de consulta externa del Departamento de Asuntos de Veteranos.

En los estados en las que existe una gran concentración de veteranos y dependientes de habla hispana, las oficinas del Departamento de Asuntos de Veteranos tienen asesores bilingües que le ayudarán a solicitar de cualquiera de los beneficios para de veteranos. Además, en las oficinas regionales del Departamento de Asuntos de Veteranos, o en la Oficina Central (27), situada en el 810 Vermont Avenue, NW, Washington, DC 20420, se puede obtener gratis un folleto, titulado "Sus Beneficios."

HEALTH-CARE BENEFITS

Health-Care Enrollment

To receive health care, veterans generally must be enrolled with VA. A veteran may apply for enrollment at any time. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a compensable disability during the 12-month period following discharge; or (3) want care for a service-connected disability. To permit better planning of health resources, however, these three categories of veterans also are urged to enroll.

Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following priorities:

1. Veterans with service-connected conditions who are rated 50 percent or more disabled.
2. Veterans with service-connected conditions who are rated 30 or 40 percent disabled.
3. Veterans who are former POWs, veterans with disabilities rated 10 and 20 percent, and veterans awarded special eligibility for disabilities incurred in treatment.
4. Veterans who are receiving aid and attendance or house-bound benefits and veterans who have been determined by VA to be catastrophically disabled.
5. Nonservice-connected veterans and service-connected veterans rated zero percent, noncompensable disabled, who are determined to be unable to defray the expenses of needed care.
6. All other eligible veterans who are not required to make copayments for their treatment. This includes World War I and Mexican Border War veterans, veterans receiving care for disorders associated with exposure to toxic substances or environmental hazards while in service and compensable zero percent service-connected veterans.
7. Nonservice-connected veterans and noncompensable zero percent service-connected veterans who agree to pay copayments.

Enrollment will be reviewed each year. Veterans will be notified in writing of any change in their enrollment status.

Financial Assessment

Veterans who want to enroll based on their inability to defray the cost of their care must provide VA with information on their annual income and net worth to determine whether they are below the “means test” threshold. The threshold is adjusted annually and announced in January. In making the assessment, the income of the patient’s spouse and dependents also are considered.

The “means test” eligibility assessment includes Social Security, U.S. Civil Service retirement, U.S. Railroad Retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers’ compensation, black lung benefits and any other gross income for the calendar year prior to application for care. Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash. The patient may fill out VA Form 10-10EZ at the time application for enrollment is made. VA forms are available at the VA forms website (<http://www.va.gov/forms>). VA has the authority to compare income information provided by the veteran with information obtained from the Social Security Administration and the Internal Revenue Service.

Copayments

Veterans may agree to pay copayments, including nonservice-connected veterans with incomes and net worth above the “means test” threshold and zero percent service-connected, noncompensable veterans needing care for any nonservice-connected disability. VA holds these patients responsible for the Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one-half the Medicare deductible. In addition to these charges, the patient is charged \$10 a day for hospital care and \$5 a day for VA nursing-home care. For outpatient care, the copayment is 20 percent of the cost of an average outpatient visit.

Billing Insurance Companies

When applying for medical care, all veterans will be asked to provide information pertaining to health insurance coverage, including

policies held by spouses. VA is authorized to submit claims to insurance carriers for the recovery of costs for medical care provided to nonservice-connected veterans and service-connected veterans for nonservice-connected conditions. Veterans will not be held responsible for the deductible requirements and copayments established by their insurance carriers. They also will not be responsible for portions of an insurance claim not covered by the policy. Veterans above certain income levels, however, are responsible for the copayments required by federal law.

Nursing-Home Care

Nursing care in VA or private nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. If space and resources are available, VA may provide VA nursing-home care. Veterans who have a service-connected disability are given first priority for nursing-home care. Applicants who may be provided nursing-home care without an income eligibility assessment include veterans with compensable, service-connected disability, veterans who were exposed to herbicides while serving in Vietnam, veterans exposed to ionizing radiation during atmospheric testing or in the occupation of Hiroshima and Nagasaki, veterans with a condition related to an environmental exposure in the Persian Gulf, veterans who are former prisoners of war, veterans on VA pension, veterans of the Mexican Border period or World War I and veterans who are eligible for Medicaid.

Nonservice-connected veterans and zero percent, noncompensable, service-connected veterans requiring nursing-home care for any nonservice-connected disability must submit an income eligibility assessment form, VA Form 10-10EZ, to determine whether they will be billed for nursing-home care. Income assessment procedures are the same as for hospital care.

Veterans who need nursing-home care may be transferred at VA expense to private nursing homes from VA medical centers, nursing homes or domiciliaries. VA-authorized care normally may not be provided in excess of six months, except for veterans who need nursing-home care for a service-connected disability or veterans who were hospitalized primarily for treatment of a service-connected disability.

Direct admission to private nursing homes at VA expense is limited to: (1) a veteran who requires nursing care for a service-connected

disability after medical determination by VA; (2) a patient in a military hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from the Armed Forces; and (3) a veteran who had been discharged from a VA medical center and is receiving home health services from VA.

Domiciliary Care

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

Outpatient Pharmacy Services

Outpatient pharmacy services are provided free to: (1) veterans receiving medication for treatment of service-connected conditions; (2) veterans whose income does not exceed the maximum VA pension. Other veterans may be charged \$2 for each 30-day supply.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative and preventive techniques. Nonservice-connected veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold.

Gulf War, Agent Orange and Ionizing Radiation

Registry Programs. Veterans who served in the Gulf War or who claim exposure to Agent Orange or atomic radiation are provided with free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining physician to determine health status. Results of the examinations, which include review of the veteran's military service and exposure history, are entered into special, computerized data bases, called registries. These data bases assist VA in analyzing the types of health conditions being reported by veterans. Registry participants are advised of the results of their examinations in personal consultations. Veterans wishing to participate should contact the nearest VA health-care facility for an examination.

VA operates a toll-free hotline at 800-749-8387 to inform Gulf War veterans about VA programs, their benefits and the latest information on Gulf benefits.

Treatment. VA provides treatment to any Gulf War veteran who has a medical condition that may be the result of Gulf War Service. VA also provides medical treatment to any Vietnam-Era veteran who, while serving in Vietnam, may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes, for conditions related to such exposure. Health-care services also are available for medical conditions the VA recognizes as related to a veteran's exposure to ionizing radiation from the detonation of a nuclear device in connection with nuclear tests, or with the American occupation of Hiroshima and Nagasaki, Japan, during the period beginning Sept. 11, 1945, and ending July 1, 1946.

Beneficiary Travel

Veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care. Travel payments are subject to a deductible of \$3 for each one-way trip and an \$18 per month maximum payment. Two exceptions to the deductible are travel for a compensation or pension examination and travel by special modes of transportation, such as an ambulance or a specially equipped van. Beneficiary travel payments may be made to the following: (1) veterans whose service-connected disabilities are rated at 30 percent or more; (2) veterans traveling for treatment of a service-connected condition; (3) veterans who receive a VA pension; (4) veterans traveling for scheduled compensation or pension examinations; (5) veterans whose income does not exceed the maximum VA pension rate; and (6) veterans whose medical condition requires use of a special mode of transportation, if the veteran is unable to defray the costs and travel is pre-authorized. If the medical condition is a medical emergency, travel need not be pre-authorized when a delay would be hazardous.

Alcohol- and Drug-Dependence Treatment

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to enroll for care.

Home Improvements and Structural Alterations

The Home Improvements and Structural Alterations program helps pay for home improvements necessary to provide disability access to

the home and essential lavatory and sanitary facilities. VA will pay up to \$4,100 for home alterations for a veteran being treated for a service-connected disability or a veteran with a disability rating of 50 percent or more. Up to \$1,200 may be paid to other veterans. Apply at the nearest VA medical center.

Prosthetic Services

Veterans may apply for prosthetic services for conditions requiring hospital or outpatient care. For assistance, Prosthetic Service at the nearest VA medical center or outpatient clinic should be contacted.

Services and Aids for Blind Veterans

Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center or clinic. Services are available at all VA medical facilities through the Visual Impairment Services (VIS) coordinator. In addition, blind veterans entitled to receive disability compensation may receive VA aids for the blind. Aids and services for blind veterans include:

1. A total health and benefits review by a VA Visual Impairment Services team.
2. Adjustment to blindness training.
3. Home Improvements and Structural Alterations to homes.
4. Specially adapted housing and adaptations.
5. Low-vision aids and training in their use.
6. Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices.
7. Guide dogs, including the expense of training the veteran to use the dog and the cost of the dog's medical care.
8. Talking books, tapes and Braille literature, which are provided from the Library of Congress.

Readjustment Counseling

Readjustment counseling is provided at Vet Centers to help veterans resolve war-related psychological difficulties and to help them achieve a successful postwar readjustment to civilian life. Assistance includes group, individual and family counseling. Eligible for counseling are veterans who served on active duty in a combat theater during World War II, the Korean Conflict, the Vietnam Era, the Persian Gulf War, or the campaigns in Lebanon, Grenada, Panama or Somalia. Veterans who served in the active military during the Vietnam Era are eligible, even if they were not in a combat theater.

One common readjustment problem is post-traumatic stress disorder, or PTSD. This refers to such symptoms as nightmares, intrusive recollections or memories, flashbacks, anxiety or sudden reactions after exposure to traumatic conditions. Readjustment difficulties may affect functioning in school, family or work. Counseling also is provided to veterans for difficulties due to sexual assault or harassment while on active duty. In areas distant from Vet Centers or VA medical facilities, veterans may obtain readjustment counseling from private-sector professionals who are on contract with VA. To locate a contract provider, contact the nearest Vet Center.

Special Categories for Medical Care

Merchant Marine Seamen

Merchant Marine seamen who served in World War II may qualify for veterans benefits. When applying for medical care, seamen must present their DD-214 discharge certificate from the Defense Department to the VA medical facility. VA regional offices can assist in obtaining a certificate.

Allied Veterans

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

Medical Care for Dependents and Survivors

CHAMPVA, the VA Civilian Health and Medical Program, shares the cost of medical care for dependents and survivors of veterans. If not eligible for TRICARE (the medical program for civilian dependents provided by the Defense Department) or Medicare, Part A, as a result of reaching age 65, the following are eligible for CHAMPVA:

1. The spouse or child of a veteran who has a permanent and total service-connected disability.
2. The spouse or child of a veteran who died of a service-connected condition or was totally disabled from a service-connected condition at the time of death.
3. The spouse or child of a person who died in the line of duty, and not due to misconduct.

A widow or widower who regains eligibility for Dependency and Indemnity Compensation upon the termination of remarriage does not regain eligibility for medical care under CHAMPVA.

Persons under age 65 must be enrolled in both Medicare Parts A and B to be eligible for CHAMPVA as a secondary payer to Medicare. Beneficiaries age 65 or older who lose eligibility for CHAMPVA by becoming eligible for Medicare, Part A, may reestablish CHAMPVA eligibility by submitting documentation from the Social Security Administration certifying they are not entitled to or have exhausted Medicare, Part A, benefits. Apply to the VA Health Administration Center, P.O. Box 65023, Denver, CO 80206, or call 1-800-733-8387. Additional information is at web site: www.va.gov/hac/champva/champva.html.

BENEFIT PROGRAMS FOR VETERANS

Disability Compensation

Monetary benefits, called disability compensation, are paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. The benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay and separation incentive payments known as SSB and VSI (Special Separation Benefits and Voluntary Separation Incentives) also affects the amount of VA compensation paid. See benefits table on page 59.

Prisoners of War

Former prisoners of war who were incarcerated for at least 30 days are presumed to be eligible for disability compensation if they become at least 10 percent disabled from diseases associated with POWs. These presumptive diseases are avitaminosis, beriberi heart disease and ischemic heart disease, chronic dysentery, helminthiasis, malnutrition including optic atrophy, pellagra and other nutritional deficiencies, psychosis, anxiety states and dysthymic disorder or depressive neurosis, post-traumatic osteoarthritis, irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy and residuals of cold injury to include arthritis, neuropathy and skin cancer at the site of the cold injury.

Agent Orange and Other Herbicides

Nine diseases are presumed by VA to be service-related for compensation purposes for veterans exposed to Agent Orange and other herbicides. The diseases presumed are chloracne, porphyria cutanea tarda, soft-tissue sarcoma, Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's lymphoma, prostate cancer and acute and subacute peripheral

neuropathy. Military personnel who served in Vietnam between Jan. 9, 1962, and May 5, 1975, are presumed to have been exposed to herbicides.

Veterans Exposed to Radiation

Veterans exposed to ionizing radiation while on active duty may be eligible for disability compensation if they have disabilities related to that exposure. To determine service-connection, factors considered include amount of radiation exposure, duration of exposure and elapsed time between exposure and onset of the disease. Conditions presumed to be service connected are all forms of leukemia except for chronic lymphocytic leukemia; cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract, multiple myeloma, primary liver cancer and lymphomas other than Hodgkin's disease.

Gulf War Veterans

Gulf War veterans who suffer from chronic disabilities resulting from undiagnosed illnesses may receive disability compensation. The undiagnosed illnesses must have appeared either during active duty in the Southwest Asia Theater of Operations during the Gulf War or at any time since through Dec. 31, 2001.

The following symptoms may be manifestations of an undiagnosed illness: fatigue, skin disorders, headache, muscle pain, joint pain, neurologic symptoms, neuropsychological symptoms, symptoms involving the respiratory system, sleep disturbances, gastrointestinal symptoms, cardiovascular symptoms, abnormal weight loss and menstrual disorders. A disability is considered chronic if it has existed for at least six months.

Allowances for Dependents

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

Incarcerated Veterans

VA benefits are restricted if a veteran, surviving spouse, child or dependent parent is convicted of a felony and imprisoned for more

than 60 days. The disability compensation paid to a veteran incarcerated is limited to the 10 percent disability rate. For a surviving spouse, child, dependent parent or veteran whose disability rating is 10 percent, the payment is at the 5 percent rate. Any amounts not paid may be apportioned to eligible dependents. Payments are not reduced when the recipient is participating in a work-release program, residing in a halfway house or under community control. Overpayments for failure to notify VA of a veteran's incarceration result in the loss of all financial benefits until the overpayment is recovered.

Other Disability Benefits

Specialty Adapted Homes

Disabled veterans may be entitled to a grant from VA for a home specially adapted to their needs or for adaptations to a house.

For a \$43,000 Grant. VA may approve a grant of not more than 50 percent of the cost of building, buying or remodeling adapted homes or paying indebtedness on those homes already acquired, up to a maximum of \$43,000. Veterans must be entitled to compensation for permanent and total service-connected disability due to:

1. loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair, or
2. disability that includes (a) blindness in both eyes, having only light perception, plus (b) loss or loss of use of one lower extremity, or
3. loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without using braces, canes, crutches or a wheelchair.

For a \$8,250 Grant. VA may approve a grant for the actual cost, up to a maximum of \$8,250, for adaptations to a veteran's residence that are determined by VA to be reasonably necessary. The grant also may be used to assist veterans in acquiring a residence that already has been adapted with special features for the veteran's disability. Veterans must be entitled to compensation for permanent and total service-connected disability due to (1) blindness in both eyes with 5/200 visual acuity or less, or (2) anatomical loss or loss of use of both hands.

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

Automobile Assistance

Veterans and servicemembers qualify for this benefit if they have service-connected loss of one or both hands or feet, or permanent loss of use, or permanent impairment of vision of both eyes. Veterans entitled to compensation for ankylosis (immobility) of one or both knees, or one or both hips, also qualify for adaptive equipment for an automobile. There is a onetime payment by VA of not more than \$8,000 toward the purchase of an automobile or other conveyance. VA will pay for adaptive equipment, and for repair, replacement, or reinstallation required because of disability, and for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office or a VA medical center.

Clothing Allowance

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance. The allowance also is available to any veteran whose service-connected skin condition requires prescribed medication that damages the veteran's outer garments. To apply, contact a VA regional office.

Pension

Veterans with low incomes may be eligible for monetary support if they have 90 days or more of active military service, one day of which was during a period of war. The discharge from active duty must have been under conditions other than dishonorable. The veteran must be permanently and totally disabled for reasons other than the veteran's own willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to a level set by Congress. Countable income may be reduced by unreimbursed medical expenses.

Improved Pension

The Improved Pension program provides for the maximum annual rates listed in the table on page 59. The payment is reduced by the amount of the countable income of the veteran and the income of the

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

Protected Pension Programs

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

Aid and Attendance or House-bound

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

Medal of Honor Pension

VA administers pensions to holders of the Medal of Honor. Congress in December 1998 set the monthly pension at \$600.

Incarcerated Veterans

A veteran while incarcerated may not receive VA pension benefits. The veteran's dependents, however, may receive a portion of such benefits. Failure to notify VA of a veteran's incarceration will cause the loss of all financial benefits until any overpayment is recovered.

Education and Training

Montgomery GI Bill (Active Duty)

Eligibility

The Montgomery GI Bill (Active Duty) provides a program of education benefits to individuals who enter active duty for the first time after June 30, 1985, and receive an honorable discharge. Active duty includes full-time National Guard duty performed after Nov. 29, 1989. Members of the Army and Air Force National Guard who enlisted between June 30, 1985, and Nov. 29, 1989, had to decide before July 9, 1997, to participate in the Montgomery GI Bill (Active Duty). To receive the maximum benefit, the participant must serve on active duty for three years. An individual also may qualify for the full benefit by initially serving two continuous years on active duty, followed by four years of Selected Reserve service, beginning within one year of release from active duty.

To participate in the Montgomery GI Bill, servicemembers have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable. The participant must have a high school diploma or an equivalency certificate before the first period of active duty ends. Credits granted by colleges for life experiences may be used to meet this requirement. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Individuals who serve a continuous period of at least three years of active duty, even though they were initially obligated to serve less, will be paid the maximum benefit.

Benefits under this program generally end 10 years from the date of the veteran's last discharge or release from active duty, but some extenuating circumstances qualify for extensions. A veteran with a discharge upgraded by the military will have 10 years from the date of the upgrade.

Vietnam Era GI Bill and VEAP Conversions

Also eligible for Montgomery GI Bill benefits are individuals who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty between Oct. 19, 1984, and July 1, 1985, and continued to serve on active duty to July 1, 1988, or to July 1, 1987, followed by four years in the Selected Reserve. An individual who converts from the Vietnam Era GI Bill must have had a

high school diploma or an equivalency certificate before Dec. 31, 1989. Completion of 12 credit hours toward a college degree meets this requirement. Individuals who are involuntarily separated from active duty after Feb. 2, 1991, may receive benefits, but they must agree to have their basic pay reduced by \$1,200. Those who voluntarily separated after Oct. 23, 1992, under the Voluntary Separation Incentive or the Special Separation Benefit programs also may participate if they agreed to have their basic pay reduced by \$1,200.

Discharges and Separations

For the Montgomery GI Bill program, the discharge must be honorable. Discharges designated “under honorable conditions” and “general” do not establish eligibility. An honorable discharge for one of the following reasons may result in a reduction of the required length of active duty: (1) convenience of the government; (2) disability; (3) hardship; (4) a medical condition existing before service; (5) force reductions; (6) physical or mental conditions which prevent satisfactory performance of duty.

Education and Training Available

The following are available under the Montgomery GI Bill: (1) Courses at colleges and universities leading to associate, bachelor or graduate degrees, and accredited independent study; (2) Courses leading to a certificate or diploma from business, technical or vocational schools; (3) Apprenticeship or on-job training programs for individuals not on active duty; (4) Correspondence courses, under certain conditions; (5) Flight training, if the veteran has a private pilot license and meets the medical requirements upon beginning the training program; (6) Tutorial assistance benefits if the individual is enrolled in school halftime or more, and refresher, deficiency and similar training; (7) State-approved teacher certification programs.

Work-Study

Participants may be paid in advance if they train at the three-quarter or full-time rate. Participants under the supervision of a VA employee may provide outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other approved activities.

Counseling

Counseling may be available for individuals who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will

help individuals understand their educational and vocational needs, and plan an educational or vocational goal. VA also may help individuals plan an effective job search.

Payments

Veterans who served on active duty for three years or more, or two years active duty plus four years in the Selected Reserve or National Guard, will receive \$528 a month in basic benefits for 36 months. Those who enlist and serve for less than three years will receive \$429 a month. VA will pay an additional amount, commonly called a “kicker,” if directed by the Defense Department.

Montgomery GI Bill (Selected Reserve)

Eligibility

The Montgomery GI Bill (Selected Reserve) provides education benefits to members of the reserve elements of the Army, Navy, Air Force, Marine Corps and Coast Guard, and to members of the Army National Guard and the Air National Guard. To be eligible for the program, a reservist must: (1) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation; (2) complete Initial Active Duty for Training (IADT); (3) have a high school diploma or equivalency certificate before completing IADT; and (4) remain in good standing in a Selected Reserve unit.

Education and Training Available

Reservists may seek an undergraduate degree, go for graduate training, or take technical courses at colleges and universities. Flight training also is allowed. Those who have a six-year commitment beginning after Sept. 30, 1990, may take courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-job training; correspondence courses; independent study programs; flight training; tutorial assistance; remedial, refresher and other training; and state-approved certification programs for training alternate teachers.

Work-Study

Participants paid in advance must train at the three-quarter or full-time rate. Participants under the supervision of a VA employee may provide outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other approved activities.

Period of Eligibility

If a reservist stays in the Selected Reserve, benefits end 10 years from the date the reservist became eligible for the program. VA may extend the 10-year period if the individual could not train due to a disability caused by Selected Reserve service. If a reservist leaves the Selected Reserve because of a disability, the individual may use the full 10 years. VA may also extend the 10-year period if the reservist was ordered to active duty. In other cases, benefits end the day the reservist leaves the Selected Reserve, except that certain individuals separated from the Selected Reserve due to downsizing of the military between Oct. 1, 1991, and Sept. 30, 1999, will have the full 10 years to use their benefits. If the 10-year period ends while the participant is attending school, however, VA will pay benefits until the end of the term. If the training is not on a term basis, payments may continue for 12 weeks.

Counseling

Counseling may be available for individuals who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will help these individuals understand their educational and vocational strengths and weaknesses and plan an educational or vocational goal. VA also may help individuals plan a job search.

Payments

The full-time rate is \$251 a month for 36 months.

Veterans' Educational Assistance Program (VEAP) Eligibility

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

A serviceperson who participated in VEAP is eligible to receive benefits while on active duty if: (1) at least three months of contributions are available, except for high school or elementary school, in which case only one month of contributions is needed; and (2) the first active-duty commitment is completed. If the individual's first

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

A veteran who participated in VEAP is eligible to receive benefits if the discharge was under conditions other than dishonorable on or after Jan. 1, 1977, and served for a continuous period of 181 days or more, or was discharged for a service-connected disability.

Education eligibility may be established even though the required active duty is not completed if the veteran was discharged or released for a service-connected disability.

Education and Training Available

VEAP participants may pursue associate, bachelor or graduate degrees at colleges or universities. Courses leading to a certificate or diploma from business, technical or vocational schools may also be taken. Other opportunities may include apprenticeship or on-job training programs; cooperative courses; correspondence courses; tutorial assistance; refresher, deficiency and other training; and state-approved alternative teacher certification programs.

Flight training also may be pursued, including solo flying hours up to the minimum required by the FAA for the rating or certification being pursued. Before beginning training, the veteran must have a private pilot license and meet the medical requirements for a commercial license throughout the training program.

A participant may study abroad in programs leading to a college degree and in programs which offer, as part of the curriculum, nontraditional training away from school. A participant with a deficiency in a subject may receive tutorial assistance benefits if enrolled halftime or more.

Period of Eligibility

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

period. A veteran with a discharge upgraded by the military will have 10 years from the date of the upgrade.

Work-Study

Participants may be paid in advance but must train at the three-quarter or full-time rate.

Payments

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

Vocational and Educational Counseling

Counseling may be available for veterans who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will help individuals understand their educational and vocational needs and help plan an educational or vocational goal. VA also may help in the search for a job.

Vocational Rehabilitation

A disabled veteran may receive employment assistance, self-employment assistance, training in a rehabilitation facility, and college and other training. Severely disabled veterans may receive assistance to improve their ability to live independently or to benefit from vocational rehabilitation. The current rates for rehabilitation pay are on page 61.

Eligibility

Veterans and servicemembers are eligible for vocational rehabilitation if they meet the three following conditions:

1. They suffer a service-connected disability or disabilities in active service that is rated at least 20 percent disabling. Veterans with a 10 percent disability also may be found eligible if they have a serious employment handicap.
2. They are discharged or released under other than dishonorable conditions or are hospitalized awaiting separation for a service-connected condition at least 20 percent disabling.
3. They need rehabilitation to overcome an employment handicap caused substantially from a service-connected disability.

Period of Rehabilitation Program

The veteran must complete a rehabilitation program within 12 years of a military discharge. This period may be extended if a medical condition prevented the veteran from training or if the veteran has a serious employment handicap. Disabled veterans may receive services until they have reached their rehabilitation goal, up to 48 months. VA may provide counseling, job placement and post-employment services for up to 18 additional months.

Rehabilitation Program Costs

VA will pay the costs of tuition and required fees, books, supplies and equipment. VA may also pay for special support, such as tutorial assistance, prosthetic devices, lip reading training and signing for the deaf. VA will help the veteran to pay for at least part of the transportation expenses unique to disabled persons during training or the employment stages of the program. VA also can provide an advance against future benefit payments for veterans who run into financial difficulties during training.

Work-Study

VA will pay participants in advance for work-study at the three-quarter or full-time rate. A participant with VA supervision can provide outreach services, prepare and process VA paperwork, work at a VA medical facility or perform other approved activities.

Program for Unemployable Veterans

Veterans awarded 100 percent disability compensation based upon unemployability may still request an evaluation and, if found eligible, may participate in a vocational rehabilitation program and receive help in getting a job. A veteran who secures employment under the special program will continue to receive 100 percent disability compensation until the veteran has worked continuously for at least 12 months.

Home Loan Guaranties

VA loan guaranties are made to servicemembers, veterans, reservists and unremarried surviving spouses for the purchase of homes, condominiums and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to:

1. Buy a home.
2. Buy a residential condominium.
3. Build a home.
4. Repair, alter or improve a home.
5. Refinance an existing home loan.
6. Buy a manufactured home with or without a lot.
7. Buy and improve a manufactured home lot.
8. Install a solar heating or cooling system or other weatherization improvements.
9. Purchase and improve a home simultaneously with energy-efficient improvements.
10. Refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements.
11. Refinance a manufactured home loan to acquire a lot.

Eligibility

Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a VA certificate of eligibility, complete VA Form 26-1880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement," and submit it to the nearest VA regional office. <http://www.va.gov/forms> has links to Form 26-1880 and other VA forms. Eligibility varies with service.

World War II: (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable condi-

tions; and (3) at least 90 days service unless discharged early for service-connected disability.

Post-World War II: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty unless discharged early for service-connected disability.

Korean Conflict: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for service-connected disability.

Post-Korean Conflict: (1) active duty between Jan. 31, 1955, and Aug. 5, 1964; (2) discharge under conditions other than dishonorable; (3) 181 days continuous service, unless discharged early for service-connected disability.

Vietnam: (1) Active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under conditions other than dishonorable; and (3) 90 days total service, unless discharged early for service-connected disability. For veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam: For veterans whose enlisted service began before Sept. 8, 1980, or whose service as an officer began before Oct. 17, 1981: (1) active duty for 181 continuous days, all of which occurred after May 7, 1975, and discharge under conditions other than dishonorable; or (2) early discharge for service-connected disability. For veterans separated from enlisted service between Sept. 8, 1980, and Aug. 1, 1990, or service as an officer between Oct. 17, 1981, and Aug. 1, 1990: (1) completion of 24 months of continuous active duty or the full period — at least 181 days — for which the person was called or ordered to active duty, and discharge under conditions other than dishonorable; or (2) completion of at least 181 days of active duty with a hardship discharge or discharge for the convenience of the government, reduction in force or certain medical conditions; or (3) early discharge for service-connected disability.

Gulf War: (1) completion of 24 months of continuous active duty or the full period and at least 90 days for which the person was called to active duty, and discharge from active duty under conditions other than dishonorable; or (2) discharge after at least 90 days with a hardship discharge, discharge at the convenience of the government,

reduction in force or certain medical conditions, or discharge for service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and were discharged honorably.

Active Duty Personnel: Until the Gulf War era is ended by law or Presidential Proclamation, persons on active duty are eligible after serving on continuous active duty for 90 days. Six-month enlistees who serve for six months on active duty for training only are not eligible, but they may be eligible for FHA home mortgage insurance for veterans.

Members of the Selected Reserve: Individuals are eligible if they have completed at least six years in the reserves or National Guard or were discharged because of a service-connected disability. This eligibility expires Oct. 28, 1999.

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

Guaranty Amount

The amount of the VA guaranty available to an eligible veteran is called the entitlement and may be considered the equivalent of a down payment by lenders. Up to \$50,750 in entitlement may be available to veterans purchasing or constructing homes to be financed with a loan of more than \$144,000 and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000. The amount of entitlement varies with the loan amount. Loan guaranty limits are listed in a table on page 64.

VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property. A loan for the purpose of refinancing existing mortgage loans or other liens secured on a dwelling is generally limited to 90 percent of the appraised value of the dwelling. A loan to reduce the interest rate on an existing VA-guaranteed loan, however, can be made for an amount equal to the outstanding balance on the

old loan plus closing costs, reasonable discount points and energy-efficient improvements. A loan for the purchase of a manufactured home or lot is limited to 95 percent of the amount that would be subject to finance charges. The VA funding fee and up to \$6,000 in energy-efficient improvements also may be included in the loan. A veteran who previously obtained a VA loan can use the remaining entitlement for a second purchase. The amount of remaining entitlement is the difference between \$36,000, or \$50,750 for special loans, and the amount of entitlement used on prior loans. Veterans refinancing an existing VA loan with a new VA loan at a lower interest rate need not have any entitlement available for use.

Required Occupancy

Veterans must certify that they intend to live in the home they are buying or building with a VA guaranty. A veteran who wishes to refinance or improve a home with a VA guaranty also must certify to being in occupancy at the time of application. A spouse may certify occupancy if the buyer is on active duty. In refinancing a VA-guaranteed loan solely to reduce the interest rate, veterans need only certify to prior occupancy.

Closing Costs

Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and a 1 percent origination fee, which may be required by lenders in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed 90 percent of the reasonable value of the property. Interest Rate Reduction Refinancing Loans may include closing costs and a maximum of 2 discount points. Loans, including refinancing loans, are charged a funding fee by VA, except for loans made to disabled veterans and unmarried surviving spouses of veterans who died as a result of service. The VA funding fee is based on the loan amount and, at the discretion of the veteran and the lender, may be included in the loan. Funding fee rates are listed in a table on page 64.

Financing, Interest Rates and Terms

Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, savings and loan associations, building and loan associations, and mortgage loan companies. Veterans may obtain a loan with a fixed interest rate, which may be negotiated with the lender. If the lender charges discount points on the loan,

the veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the veteran may not be included in the loan, except that a maximum of 2 points may be included in Interest Rate Reduction Refinancing Loans. The loan may be for as long as 30 years and 32 days. VA does not require that a down payment be made, except in the following instances: 1) a manufactured home or lot loan; 2) a loan with graduated payment features; and 3) to prevent the amount of a loan from exceeding VA's determination of the property's reasonable value. If the sale price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without supplementary borrowing. A cash down payment of 5 percent of the purchase price is required for manufactured home or lot loans.

Release of Liability

When a veteran sells a home financed through a VA guaranty to a purchaser who assumes the loan, the veteran may request release from liability to the federal government provided the loan is current, the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities, and VA is satisfied that the purchaser is a good risk. A release of liability does not mean that a veteran's guaranty entitlement is restored. If the new veteran-buyer agrees to substitute entitlement for that of the original veteran-buyer, entitlement may be restored to the original veteran-buyer.

For loans made on or after March 1, 1988, a release from liability determination must be made in every case involving the assumption of a VA-guaranteed loan. This will involve a determination of the good credit of the buyer assuming the loan by the holder of the loan or VA. A VA loan for which a commitment was made on or after March 1, 1988, is not assumable without approval of VA or its authorized agent. The person who assumes a VA loan for which a commitment was made on or after March 1, 1988, must pay a fee to VA equal to 1/2 of 1 percent of the balance of the loan being assumed. If a person disposes of the property securing a VA-guaranteed loan for which a commitment was made after March 1, 1988, without first notifying the holder of the loan, the holder may demand immediate and full payment of the loan.

Loans for Native Americans

VA direct home loans are available to eligible Native American veterans who wish to purchase, construct or improve a home on Native American trust land. These loans may be used to simultane-

ously purchase and improve a home. Direct loans also are available to reduce the interest rate on existing loans obtained under this program. VA direct loans may be limited to the cost of the home or \$80,000, whichever is less. A funding fee must be paid to VA. The fee is 1.25 percent for loans to purchase, construct or improve a home. For loans to refinance an existing loan, the fee is 0.5 percent of the loan amount. Veterans receiving compensation for service-connected disability are not required to pay the funding fee. Veterans who qualify based on service in the Reserves or National Guard that was not active duty are charged a funding fee of 2 percent of the loan amount. The funding fee may be paid in cash or included in the loan. The following may not be included in the loan: VA appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges or hazard insurance.

Repossessed Houses

VA sells homes that have been acquired after foreclosure of a VA-guaranteed loan. These homes are available to both veterans and nonveterans. Contact local real estate agents for available listings.

Safeguards for Veterans

1. Homes completed less than a year before purchase with VA financing and inspected during construction by either VA or HUD must meet VA requirements.
2. VA may suspend from the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home or make a loan because of race, color, religion, sex, disability, family status or national origin.
3. The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.
4. In cases of new construction completed under VA or HUD inspection, VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of a home-loan guaranty.
5. The borrower obtaining a loan may only be charged the fees and other charges prescribed by VA as allowable.
6. The borrower can prepay without penalty the entire loan or any part not less than the amount of one installment or \$100.
7. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

Life Insurance

Two regular and two disabled insurance programs are currently open for new policyholders. Servicemembers' Group Life Insurance is open to active-duty members and reservists of the uniformed services. Veterans' Group Life Insurance is available to individuals released from active duty after Aug. 1, 1974, and to separated reservists. Service Disabled Insurance is available for veterans with service-connected disabilities. Veterans' Mortgage Life Insurance provides mortgage life insurance for veterans granted specially adapted housing grants.

Servicemembers' Group Life Insurance

The following are automatically insured for \$200,000 under Servicemembers' Group Life Insurance (SGLI): active-duty members of the Army, Navy, Air Force, Marines and Coast Guard; commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service; cadets or midshipmen of the service academies; members, cadets and midshipmen of the ROTC while engaged in authorized training; and members of the Ready Reserves. Individuals may elect to be covered for a lesser amount or not to be covered at all. Part-time coverage may be provided to members of the Reserves who do not qualify for full-time coverage. Premiums are deducted automatically from an individual's pay or are collected by the individual's service.

Veterans' Group Life Insurance

SGLI may be converted to Veterans' Group Life Insurance (VGLI), which is renewable five-year term coverage. This program is administered by the Office of Servicemembers' Group Life Insurance (OSGLI), 213 Washington St., Newark, NJ 07102. VGLI is available to: (a) individuals with full-time SGLI coverage upon release from active duty or the Reserves; (b) individuals with part-time SGLI coverage who incur a disability or aggravate a preexisting disability during a reserve period which renders them uninsurable at standard premium rates; and (c) members of the Individual Ready Reserve and Inactive National Guard.

Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted

VGLI provided initial premium and evidence of insurability are submitted within one year after termination of the individual's SGLI coverage. Individuals with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may purchase the insurance while remaining totally disabled up to one year following separation.

Service-Disabled Veterans Insurance

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

Veterans' Mortgage Life Insurance

The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is \$90,000. Protection is automatic unless the veteran declines. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation, and will continue until the mortgage has been liquidated, the home is sold, or the coverage terminates when the veteran reaches age 70. If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home.

Insurance Dividends

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

Assistance with Insurance

For information about government life insurance, call the VA Insurance Center in Philadelphia toll-free, 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours a caller may leave a recorded message to be answered on the next workday. If the policy number is unknown,

send the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

Increasing Insurance. Policyholders with National Service Life Insurance, Veterans Special Life Insurance and Veterans Reopened Insurance can use their dividends to purchase additional paid-up coverage.

Reinstating Lapsed Insurance. Lapsed term policies may be reinstated within five years from the date of lapse. Contact the Insurance Center for details. A five-year term policy that is not lapsed at the end of the term period is automatically renewed for an additional five-year period.

Converting Term Policies. A term policy that is in force may be converted to a permanent plan. Upon reaching renewal at age 70 or older, National Service Life Insurance term policies on total disability premium waiver are automatically converted to permanent insurance, which provides cash, loan value and higher dividends.

Modified Life Policy. A "modified life at age 65" plan is available to National Service Life policyholders. The premium rates for this plan remain the same throughout the premium-paying period, while the face value reduces by 50 percent at age 65. The reduced amount may be replaced with a "special ordinary life." A "modified life at age 70" plan also is available.

Disability Provisions. National Service Life policyholders who become totally disabled should consult VA about premium waivers.

Borrowing on Policies. Policyholders may borrow up to 94 percent of the cash surrender value of their insurance and continue the insurance in force by payment of premiums. Interest on policy loans is compounded annually. The current interest rate may be obtained at any VA office, or by calling toll-free 1-800-669-8477.

Burial Benefits

Burial in National Cemeteries

VA Cemeteries

Burial benefits in a VA national cemetery include the gravesite, a headstone or marker, opening and closing of the grave, and perpetual care. Many national cemeteries have columbaria or gravesites for cremated remains. To contact a cemetery, see the “VA Facilities” section in the back of this book.

Veterans and servicemembers are eligible for burial in a VA national cemetery. An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and have completed the required period of service. Persons entitled to retired pay as a result of 20 years creditable service with a reserve component are eligible. A U.S. citizen who served in the armed forces of a government allied with the United States in a war also may be eligible. A 1997 law bars persons convicted of federal or state capital crimes from being buried or memorialized in one of the VA national cemeteries or in Arlington National Cemetery.

Spouses and minor children of eligible veterans and of servicemembers also may be buried in a national cemetery. Adult children incapable of self support due to physical or mental disability are eligible for burial. If a surviving spouse of an eligible veteran marries a nonveteran, and remarriage was terminated by divorce or death of the nonveteran, the spouse is eligible for burial in a national cemetery.

Gravesites in national cemeteries cannot be reserved. Funeral directors or others making burial arrangements must apply at the time of death. Reservations made under previous programs are honored. Cemeteries do not provide military honors but may make referrals to military units or volunteer groups. The National Cemetery Administration normally does not conduct burials on weekends. A weekend caller, however, will be directed to one of three VA cemetery offices that remain open during weekends to schedule burials at the cemetery of the caller’s choice during the following week.

Arlington National Cemetery

Arlington National Cemetery is under the jurisdiction of the Army. Eligibility for burials is more limited than at other national cemeteries. For information on Arlington burials, write to Superintendent, Arlington National Cemetery, Arlington, VA 22211, or call 703-695-3250.

Interior Department, State Veteran Cemeteries

The two active national cemeteries administered by the Department of the Interior are Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility for burial is similar to VA cemetery eligibility. Cemeteries for veterans also are operated by many states. For burials in these cemeteries, contact the cemetery or the applicable state.

Headstones and Markers

VA provides headstones and markers for the unmarked graves of veterans anywhere in the world and of eligible dependents of veterans buried in national, state veteran or military post cemeteries. Flat bronze, flat granite, flat marble, upright granite and upright marble types are available to mark the grave in a style consistent with the cemetery. Niche markers also are available for identifying cremated remains in columbaria.

Headstones and markers are inscribed with the name of the deceased, branch of service, and the years of birth and death. Optional items that may be inscribed are military grade, rank or rate; war service such as "World War II"; months and days of birth and death; an emblem reflecting one's religion; and text indicating valor awards. When burial is in a national, state veteran or military post cemetery, the headstone or marker is ordered through the cemetery, which will place it on the grave. Information on style, inscription and shipping can be obtained from the cemetery.

When burial occurs in a cemetery other than a national, military post or state veterans cemetery, the headstone or marker must be applied for from VA. It is shipped at government expense. VA, however, does not pay the cost of placing the headstone or marker. To apply, complete VA Form 40-1330 and forward it to Director, Memorial Programs Service (403A), Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420.

Forms and assistance are available at VA regional offices. For information regarding the status of an application, write to the Director, Memorial Programs Service (403A), or call 1-800-697-6947. VA cannot issue a headstone or marker for a spouse or child buried in a private cemetery. Twenty-year reservists generally are eligible for a headstone or grave marker.

Headstones or Markers for Memorial Plots

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

Presidential Memorial Certificates

Presidential Memorial Certificates express the nation's recognition of a veteran's service. Certificates bearing the signature of the President are issued honoring deceased veterans with honorable discharges. Eligible recipients include next of kin and other loved ones. The award of a certificate to one eligible recipient does not preclude certificates to other eligible recipients. The veteran may have died at any time in the past. Requests for a certificate must be accompanied by a copy of a document such as a discharge to establish honorable service. VA regional offices can assist in applying for certificates.

Burial Flags

VA provides an American flag to drape the casket of a veteran or a reservist entitled to retired military pay. After the funeral service, the flag may be given to the next of kin or a close associate. Flags are issued at VA regional offices and national cemeteries, and post offices.

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$1,500 if the veteran's death is service-connected. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veteran to the national

cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

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

VA will pay a \$150 plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or the veteran died in a VA facility. The \$150 plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed. For information on monetary benefits, call 1-800-827-1000.

BENEFITS FOR SURVIVORS

Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC) payments may be available for surviving spouses who have not remarried, unmarried children under 18, helpless children, those between 18 and 23 if attending a VA-approved school, and low-income parents of deceased servicemembers or veterans. To be eligible, the deceased must have died from (1) a disease or injury incurred or aggravated while on active duty or active duty for training; (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability compensable by VA. Death cannot be the result of willful misconduct. If a spouse remarries, eligibility for benefits may be restored if the marriage is terminated later by death or divorce.

DIC payments also may be authorized for survivors of veterans who were totally service-connected disabled at time of death but whose deaths were not the result of their service-connected disability. The survivor qualifies if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years immediately preceding death; or (2) the veteran was so rated for a period of at least five years from the date of military discharge. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. The discharge must have been under conditions other than dishonorable.

DIC Payments to Surviving Spouse

Surviving spouses of veterans who died after Jan. 1, 1993, receive \$861 a month. For a spouse entitled to DIC based on the veteran's death prior to Jan. 1, 1993, the amount paid is \$861 or an amount based on the veteran's pay grade as given in the table on page 61.

DIC Payments to Parents and Children

The monthly payment for parents of deceased veterans depends upon their income. There are additional DIC payments for dependent children. A child may be eligible if there is no surviving spouse,

and the child is unmarried and under age 18, or if the child is between the age of 18 and 23 and attending school. A table on page 62 lists DIC for children.

Spina Bifida Allowance

Spina bifida patients who are children of Vietnam veterans are eligible for vocational training, health care, and a monthly allowance. Contact a VA regional office to apply for medical treatment or benefits payments. The monthly allowance is set at three levels, depending upon the degree of disability suffered by the child. The three levels are based on neurological manifestations that define the severity of disability: impairment of the functioning of the extremities, impairment of bowel or bladder function, and impairment of intellectual functioning. Allowances for 1999 are listed on page 62.

Special Allowances

Surviving spouses and parents receiving DIC may be granted a special allowance to pay for aid and attendance by another person if they are patients in a nursing home or require the regular assistance of another person. Surviving spouses receiving DIC may be granted a house-bound special allowance if they are permanently house-bound. A table on page 61 lists the amount of the current allowances for spouses.

Restored Entitlement Program for Survivors

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

Death Pension

Pensions based on need are available for surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide maintenance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of ac-

tive military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of aid and attendance by another person or permanently house-bound.

The Improved Pension program provides a monthly payment to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to the surviving spouse or dependent children. Medical expenses may be deducted from the income ceiling. Pension is not payable to those who have assets that can be used to provide adequate maintenance. Maximum rates for the Improved Death Pension are listed on page 62.

Dependents' Education

Educational assistance benefits are available to spouses who have not remarried and children of: (1) veterans who died or are permanently and totally disabled as the result of a disability arising from active military service; (2) veterans who died from any cause while rated permanently and totally disabled from service-connected disability; (3) servicemembers listed for more than 90 days as currently missing in action or captured in line of duty by a hostile force; (4) servicemembers listed for more than 90 days as currently detained or interned by a foreign government or power.

Benefits may be awarded for pursuit of associate, bachelor or graduate degrees at colleges and universities — including independent study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools also may be taken.

Benefits may be awarded for apprenticeships, on-job training programs and farm cooperative courses. Benefits for correspondence courses under certain conditions are available to spouses only. Secondary-school programs may be pursued if the individual is not a high-school graduate. An individual with a deficiency in a subject

may receive tutorial assistance benefits if enrolled halftime or more. Deficiency, refresher and other training also may be available.

Monthly Payments. Payments are made monthly. The rate is \$485 a month for full-time school attendance, with lesser amounts for part-time training. A person may receive educational assistance for full-time training for up to 45 months or the equivalent in part-time training. Payments to a spouse end 10 years from the date the individual is found eligible or from the date of the death of the veteran. VA may grant an extension. Children generally must be between 18 and 26 to receive education benefits, though extensions may be granted.

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

Counseling Services. VA may provide counseling services to help an eligible dependent pursue an educational or vocational objective.

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

Spina Bifida Assistance. A child with spina bifida, who is parented by a Vietnam veteran, can receive vocational training to guide the child, parent or guardian in choosing a vocational training program. VA also will provide up to 24 months of training to achieve a vocational goal.

Educational Loans

Loans are available to spouses who qualify for educational assistance. Spouses who have passed their 10-year period of eligibility

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

Home Loan Guaranties

A VA loan guaranty to acquire a home may be available to an unremarried spouse of a veteran or servicemember who died as a result of service-connected disabilities, or to a spouse of a servicemember who has been officially listed as missing in action or as a prisoner of war for more than 90 days. Spouses of those listed as prisoners of war or missing in action are limited to one loan.

Montgomery GI Bill (Active Duty) Death Benefit

VA will pay a special Montgomery GI Bill death benefit to a designated survivor in the event of the service-connected death of an individual while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the Montgomery GI Bill program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction less any education benefits paid.

Women Veterans

Women veterans are eligible for the same VA benefits as male veterans. Services and benefits for women veterans are gender-specific, and include breast and pelvic examinations and other general reproductive health care services. Preventive health care is provided includes counseling, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that VA is unable to provide.

VA health-care professionals provide counseling and treatment to help women overcome psychological trauma resulting from personal and sexual assault during military service. Care also is provided for any injury, illness or psychological condition resulting from such trauma.

To ensure privacy for women veterans, VA medical centers have made structural changes. Women Veterans' Coordinators are available at all VA facilities to assist women veterans seeking treatment and benefits.

Homeless Veterans

A number of VA benefits prevent at-risk homeless veterans from becoming homeless, including disability compensation, pension and education benefits. Homeless veterans also are provided special assistance through many VA program initiatives.

In addition, VA provides health and rehabilitation programs for homeless veterans. Health Care for Homeless Veterans programs provide outreach and comprehensive medical, psychological and rehabilitation treatment programs. Domiciliary Care for Homeless Veterans programs provide residential rehabilitation services. VA has a growing number of Compensated Work Therapy/Therapeutic Residence group homes, special daytime, drop-in centers, and Comprehensive Homeless Centers.

VA's Homeless Providers Grant and Per Diem Program assists nonprofit and local government agencies to establish housing or service centers for homeless veterans. Grants are awarded for the construction, acquisition or renovation of facilities. VA also has

joined with the Department of Housing and Urban Development, the Social Security Administration, veterans service organizations, and community nonprofit groups to assist homeless veterans. For information on benefits for homeless veterans, contact the nearest VA facility.

Overseas Benefits

Medical Benefits

VA will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans abroad. VA does not authorize nursing-home care in foreign jurisdictions, except for the Philippines. Services in most foreign countries must be authorized by the Foreign Medical Program Office, PO Box 65021, Denver, CO 80206-9021, USA, phone 303-331-7590. Services provided in Canada are under the jurisdiction of the VA Center in White River Junction, VT 05009-0001, USA, phone 802-296-6379. Services provided in the Philippines are under the jurisdiction of the U.S. VA office in Pasay City, phone 011-632-833-4566.

Other Overseas Benefits

VA monetary benefits, including compensation, pension, educational assistance and burial allowances, generally are payable overseas. Some programs in foreign jurisdictions are restricted. Home-loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved degree-granting programs in institutions of higher learning. Beneficiaries residing in foreign countries should contact the nearest American embassy or consulate for information and claims assistance. In Canada, veterans should contact an office of Veterans Affairs Canada.

Benefits for Special Groups

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

service for benefits purposes:

1. Women Airforce Service Pilots (WASPs).
2. Signal Corps Female Telephone Operators Unit of World I.
3. Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the American Expeditionary Forces in World War I.
6. Civilian employees of Pacific naval air bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.
9. Wake Island defenders from Guam.
10. Civilian personnel assigned to OSS secret intelligence.
11. Guam Combat Patrol.
12. Quartermaster Corps members of the Keswick crew on Corregidor during World War II.
13. U.S. civilians who participated in the defense of Bataan.
14. U.S. merchant seamen who served on blockships in support of Operation Mulberry in the World War II invasion of Normandy.
15. American merchant marines in oceangoing service during World War II.
16. Civilian Navy IFF radar technicians who served in combat areas of the Pacific during World War II.
17. U.S. civilians of the American Field Service who served overseas in World War I.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II.
19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. Armed Forces between Dec. 7, 1941, and Aug. 15, 1945.
21. Members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
23. U.S. civilian flight crew and aviation ground support employees of Transcontinental and Western Air, Inc. (TWA), who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. (Consairway Division) who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

25. U.S. civilian flight crew and aviation ground support employees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.

26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.

27. U.S. civilian flight crew and aviation ground support employees of Northwest Airlines who served overseas under the airline's contract with Air Transport Command from Dec. 14, 1941, through Aug. 14, 1945.

28. U.S. civilian female employees of the U.S. Army Nurse Corps who served in the defense of Bataan and Corregidor in 1942.

Small and Disadvantaged Business Utilization

The Office of Small and Disadvantaged Business Utilization helps small businesses obtain information on acquiring contracts with VA. Like other federal offices, VA is required to place a portion of its contracts and purchases with small and disadvantaged businesses. VA also promotes business with veterans by encouraging VA contracting offices to include veteran-owned contractors in mailings to solicit bids. These businesses are identified from the Procurement Automated Source System and Procurement Marketing and Access Network through the Internet, which are maintained by the Small Business Administration. For more information, write to OSDBU (00SB) at the Department of Veterans Affairs, 810 Vermont Ave., N.W., Washington, DC 20420, or connect to the OSDBU website at <http://www.va.gov/OSDBU>.

OTHER FEDERAL BENEFITS

Some benefits for veterans and their dependents are not administered by the Department of Veterans Affairs. The following information describes these benefits and how to apply for them.

Job-Finding Assistance

State employment offices help veterans find jobs by providing free job counseling, testing, referral and placement services. Veterans are given priority when referring applicants to job openings and training opportunities. Disabled veterans receive the highest priority in referrals. Employment offices also assist veterans by providing information about unemployment compensation, job markets and on-job and apprenticeship training opportunities. Veterans should present a copy of their military discharge, form DD-214, at the nearest state employment office.

Job Partnership Training Act

The Job Partnership Training Act provides for a national job training program for disabled, Vietnam Era and recently separated veterans. Job training programs may be conducted through public agencies and private nonprofit organizations. Veterans should apply at the nearest state employment office.

Disabled Veterans Outreach Program

State employment offices locate disabled veterans and help them find jobs. Outreach staff members are usually disabled veterans themselves. Most staff members are located in offices of the state employment service but some may be stationed in VA regional offices and readjustment counseling centers (Vet Centers).

Reemployment Rights

A person who left a civilian job to enter active duty in the Armed Forces may be entitled to return to the job after discharge or release from active duty. Reemployment rights are provided for those served in the active duty or reserve components of the Armed Forces. To be reemployed, four requirements must be met: (1) the

person must give advance notice of military service to the employer; (2) the cumulative absence from the civilian job shall not exceed five years; (3) the person must submit an application for reemployment; and (4) the person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases and promotions. The law also protects a veteran from discharge without just cause for one year from the date of reemployment, and a reservist or National Guard member from discharge without just cause for six months after returning from initial active duty for training. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service.

Applications for reemployment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems in attaining reemployment, the employee should contact the Department of Labor's Veterans Employment and Training Service (VETS) in the state of the employer concerned. This applies to both private sector and federal employees, including the Postal Service.

Employees should contact their agency personnel office about restoring rights. If a job is not restored or is restored improperly, the employee has the right to appeal to the Merit Systems Protection Board. Internet information also is available through VETS' Advisor Expert System, <http://www.dol.gov/dol/vets>.

Unemployment Compensation

Weekly unemployment compensation may be paid to discharged servicemembers for a limited period of time. The amount and duration of payments are governed by state laws. To apply, veterans should immediately contact their nearest state employment office after leaving military service and present a copy of their military discharge, form DD-214.

Federal Contractor Affirmative Action

Federal legislation prohibits employers with federal contracts from discriminating in employment against Vietnam-Era and "special

disabled" veterans. Special disabled veterans are veterans who have a VA disability rating of 30 percent or more, or veterans who are rated at 10 or 20 percent and have been determined to have a serious employment handicap, or veterans who were discharged or released from active duty because of a service-connected disability. Federal legislation requires these contractors to take affirmative action to employ and advance in employment Vietnam-Era and special disabled veterans. It also requires these contractors to list jobs with offices of the state employment service, including full-time employment, temporary employment and part-time employment. Complaints may be filed with the local office of the Labor Department at a state employment office.

Federal Jobs for Veterans

The Veterans Readjustment Appointment (VRA) authority provides veterans with jobs in the federal government. The VRA authority allows federal agencies to appoint Vietnam-Era and post-Vietnam-Era veterans to jobs without competition. Such appointments may lead to conversion to career or career-conditional employment upon satisfactory work for two years. Veterans seeking VRA appointment should apply directly to the agency where they wish to work.

The Office of Personnel Management administers the Disabled Veterans Affirmative Action Program (DVAAP). All federal departments and agencies are required to establish plans to facilitate the recruitment and advancement of disabled veterans.

Veterans who are disabled or who served during certain periods have preference in federal jobs. This preference includes additional points to passing scores in examinations, first consideration for certain jobs, and preference in job retention. Preference also is provided for unremarried widows and widowers of deceased veterans and mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities. Individuals interested in federal employment should contact the personnel offices of the federal agencies in which they wish to be employed. Information also may be obtained by contacting any Office of Personnel Management service center. The centers are listed in telephone books under U.S. Government. Information

regarding job opportunities is provided by Career America Connection at 912-757-3000, as well as a convenient computer home page, <http://www.usajobs.opm.gov>.

Transition Assistance Program

The Transition Program assists servicemembers and families who are scheduled for separation from active duty. The program, a joint effort by the Defense Department, the Labor Department and the Department of Veterans Affairs, provides employment and training information to servicemembers within 180 days of separation. Three-day workshops to help veterans and families make the adjustment from military to civilian employment are conducted at military installations. Additional counseling is available to disabled servicemembers. For information, contact the nearest state employment office or the Transition Office on the nearest military base.

Operation Transition

The military services provide civilian-transition counseling at least 90 days prior to each servicemember's discharge in a program called Operation Transition. A Defense Department document (DD Form 2586) is prepared that provides military experience, training history, civilian job equivalent experience and recommended educational credit. The document is delivered to servicemembers 90 to 180 days before the scheduled separation.

The Defense Outplacement Referral System (DORS) refers resumes to potential employers through 350 Transition offices worldwide. Resumes are provided to employers by mail, electronic mail, or facsimile. Employers may place job ads on the electronic Transition Bulletin Board (TBB) kept by Transition offices. Those employers having the proper computer equipment are able to place their ads electronically; others may mail or fax their ads to the TBB. Servicemembers are encouraged to respond directly to employers with their resumes. The electronic bulletin board also contains business opportunities, a calendar of transition seminars and events, and other helpful information.

Two special registries have been developed at Transition offices to help separating servicemembers obtain public community service jobs. The "Registry of Public and Community Service Organizations" contains information on organizations desiring to hire ser-

vicemembers. The "Personnel Registry" lists servicemembers who desire employment in public and community service occupations. The Defense Department matches people and employers on the two registries, and counsels separating servicemembers on how to apply for positions with public and community service organizations.

Loans for Farms and Homes

Loans and guaranties may be provided by the U.S. Department of Agriculture to buy, improve or operate farms. Loans and guaranties are available for housing in towns generally up to 20,000 in population. Applications from veterans have preference. For further information contact Farm Service Agency or Rural Economic and Community Development, U.S. Department of Agriculture, Washington, DC 20250, or apply at local Department of Agriculture offices, usually located in county seats.

FHA Home Mortgage Insurance

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

Naturalization Preference

Aliens with honorable service in the U.S. Armed Forces during hostilities may be naturalized without having to comply with the general requirements for naturalization. Such aliens must have been lawfully admitted to the United States for permanent residence or have been inducted, enlisted, reenlisted or extended an enlistment in the Armed Forces while within the United States, Puerto Rico, Guam, the Virgin Islands of the United States, the Canal Zone, American Samoa, Northern Marianas or Swain's Island. Hostilities must be periods declared by the President. Aliens with honorable service in the U.S. Armed Forces for three years or more during periods not considered a conflict or hostility by Executive Order may be naturalized provided they have been lawfully admitted to the

United States for permanent residence. Applications must be made while on active duty or within six months of discharge.

Aliens who have served honorably after Oct. 15, 1978, for at least 12 years may be granted special immigrant status. Aliens who died as a result of wounds incurred or disease contracted during periods of hostilities declared by the President may receive recognition as U.S. citizens. An application may be submitted by the person's next of kin or other authorized representative. This posthumous citizenship is honorary only and does not confer any other benefits to the person's surviving relatives. For assistance, contact the nearest office of the Immigration and Naturalization Service, Justice Department.

Small Business Administration

A number of SBA programs are designed to help small businesses, including businesses owned or operated by veterans. Help available from the SBA includes business training, conferences, counseling, surety bonding, government procurement and financial management assistance. SBA loans are made under its Loan Guaranty Program. The loan amount is advanced by the bank or other lending institution, with SBA guaranteeing up to 85 percent of the total amount. In each SBA field office a veterans affairs officer is designated as the contact person to assist veterans. Information about SBA's programs is provided at field offices. Check the local phone book for the nearest SBA office or call 1-800-827-5722.

Social Security

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

Active duty or active duty for training in the U.S. uniformed services has counted toward Social Security since January 1957. Since Jan. 1, 1988, work as a member of the Armed Forces Reserve components while on inactive duty for training also counts toward Social Security. Servicemembers and veterans receive an extra \$300 credit for

each quarter in which they received any basic pay for active duty or active duty for training after 1956 and before 1978. After 1977, a credit of \$100 is granted for each \$300 of reported wages up to a maximum credit of \$1,200. No additional Social Security taxes are withheld from pay for these extra credits. Also, noncontributory Social Security credits of \$160 a month may be granted to veterans who served after Sept. 15, 1940, and before 1957, including attendance at service academies. Further information about Social Security credits and benefits is available from Social Security offices or by calling 1-800-772-1213.

Supplemental Security Income

For those age 65 or older and those who are blind or otherwise disabled, Supplemental Security Income (SSI) may be provided, if they have little or no income or resources. States may supplement the federal payments to eligible persons and may disregard additional income. Although VA compensation and pension benefits are counted in determining income for SSI purposes, some income is not counted. Also, not all resources count in determining eligibility. For example, a person's home and the land it is on do not count. Personal effects, household goods, automobiles and life insurance may not count, depending upon their value. Information and assistance in making application for these payments may be obtained at any Social Security office or by calling 1-800-772-1213.

Passports to Visit Overseas Cemeteries

"No-fee" passports are available for family members visiting overseas graves and memorial sites of World War I and World War II dead. Those eligible for such passports include surviving spouses, parents, children, sisters, brothers and guardians of the deceased who are buried or commemorated in American military cemeteries on foreign soil. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, or phone 202-761-0537.

Medals

Medals awarded while in active service are issued by the appropriate service if requested by veterans or, if deceased, their next of kin. Requests for medals from the Navy, Marine Corps and Coast Guard should be sent to the U.S. Navy Liaison Office, National Personnel Records Center, Room 3475, 9700 Page Ave., St. Louis, MO 63132-5100. Requests for medals from the Army should be sent to the U.S.

Army Reserve Personnel Center, ATTN: ARPC-VSE, 9700 Page Ave., St. Louis, MO 63132-5100. Requests for medals from the Air Force should be sent to the National Personnel Records Center (Military Personnel Records), 9700 Page Ave., St. Louis, MO 63132-5100. The veteran's full name should be printed or typed, so that it can be read clearly. The request must contain the signature of the veteran or the signature of the next of kin if the veteran is deceased. Include the veteran's branch of service, service number or Social Security number and exact or approximate dates of service. If available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214. If possible, send the request on Standard Form 180, "Request Pertaining To Military Records." These forms are available from VA offices or veterans organizations.

Review of Discharges

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general court martial. The board has no authority to address medical discharges. The veteran or, if the veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative may apply for a review of discharge by writing to the military department concerned, using Department of Defense Form 293. This form may be obtained at a VA office. If more than 15 years have passed since discharge, DD Form 149 should be used. Service discharge review boards conduct hearings in Washington, D.C. Traveling review boards also visit selected cities to hear cases. In addition, the Army sends teams to locations to videotape the testimony of applicants for later review by a board in Washington, D.C. Discharges awarded as a result of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absences. Boards for the correction of military records also may consider such cases.

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

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

- Army — Army Discharge Review Board, Attention: SFMR-RBB, Room 200A, 1941 Jefferson Davis Hwy., Arlington, VA 22202-4504.
- Navy and USMC — Navy Discharge Review Board, 801 N. Randolph St., Suite 905, Arlington, VA 22203.
- Air Force — Air Force Military Personnel Center, Attention: DP-MDOA1, Randolph AFB, TX 78150-6001.
- Coast Guard — Coast Guard, Attention: GPE1, Washington, DC 20593.

Replacing Military Records

If discharge or separation papers are lost, duplicate copies may be obtained by contacting the National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO 63132-5100. Specify that a duplicate separation document or discharge is needed. The veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the veteran or the signature of the next of kin, if the veteran is deceased. Include branch of service, service number or Social Security number and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining To Military Records," available from VA offices or at the VA forms web site (<http://www.va.gov/forms>). It is not necessary to request a duplicate copy of a veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the veteran's service is furnished on the application, VA will obtain verification of service from the National Personnel Records Center or the service department concerned. In a medical emergency, information from a veteran's records may be obtained by phoning the appropriate service: Army, 314-538-4261; Air Force, 314-538-4243; Navy, Marine Corps or Coast Guard, 314-538-4141.

Correction of Military Records

The secretary of a military department, acting through a board for correction of military records, has authority to correct any military record when necessary to correct an error or remove an injustice. Applications for correction of a military record, including review of discharges issued by court-martial, may be considered by a correction board. A request for correction generally must be filed by the veteran, survivor or legal representative within three years after

discovery of the alleged error or injustice. The board may excuse failure to file within the prescribed time, however, if it finds it would be in the interest of justice to do so. It is the responsibility of the applicant to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider the application despite the delay. To justify any correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all available evidence, such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application is made with DD Form 149, available at any VA office.

Armed Forces Retirement Homes

The following veterans may be eligible to live in two retirement homes run by the Armed Forces Retirement Home: veterans 60 years of age or older who have completed 20 years or more of active service; veterans incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the armed forces; veterans incapable of earning a livelihood because of injuries, disease, or disability who served in a war theater during a time of war declared by Congress or who were eligible for hostile fire special pay; veterans who served in the women's component of the Armed Forces before the enactment of the Women's Armed Services Integration Act of 1948. Veterans are not eligible if they have been convicted of a felony or are not free from alcohol, drug or psychiatric problems.

New residents must be capable of living independently in a dormitory. The Armed Forces Retirement Home is an independent federal agency. For information, write to the Admissions Office 1094, U.S. Soldiers' and Airmen's Home, 3700 N. Capitol St. NW, Washington, DC 20317, or phone 1-800-422-9988; or write to U.S. Naval Home, 1800 Beach Drive, Gulfport, MS 39507, or phone 1-800-332-3527.

Commissary and Exchange Privileges

Unlimited exchange and commissary store privileges in the United States are available to honorably discharged veterans with a service-connected disability rated at 100 percent, unmarried surviving spouses of members or retired members of the Armed Forces, recipients of the Medal of Honor, and their dependents and orphans. Reservists and their dependents also may be eligible. Privileges overseas are governed by international law and are available only if agreed upon by the foreign government concerned. VA

certifies total disability. VA provides assistance in completing DD Form 1172, "Application for Uniformed Services Identification and Privilege Card."

Death Gratuity

Military services provide a death gratuity of \$6,000 to a deceased servicemember's next of kin. The death gratuity is paid for death in active service or for retirees who died within 120 days of retirement as a result of service-connected injury or illness. Parents, brothers or sisters may be provided the gratuity, if designated as next of kin by the deceased. The gratuity is paid by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Appeals

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office or medical center. Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, medication copayment debts and reimbursement for medical services that were not authorized.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the VA regional office or medical center that made the decision. This is a written statement that a claimant disagrees with VA's decision. Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

Board of Veterans' Appeals

The Board of Veterans' Appeals makes decisions on appeals on behalf of the Secretary of Veterans Affairs. Although it is not required, a claimant may be represented by a veterans service organization, an agent or an attorney. The board reviews fee agreements between appellants and attorneys or agents. The board also determines whether attorneys or agents are eligible for payment of fees from a claimant's past-due benefits. Appellants have the right to present their case in person to a board member at a hearing in Washington, D.C., at a VA regional office or by videoconference.

The board annually produces a CD-ROM with the text of its decisions. Most VA regional offices have these CD-ROMs available for review. A CD-ROM also may be purchased from the Government Printing Office. Board decisions can be viewed on the Internet at <http://www.va.gov/customer/consumer.htm>. For further information, contact Department of Veterans Affairs, Board of Veterans' Appeals (01B), Washington, DC 20420.

U.S. Court of Veterans Appeals

A VA claim may be appealed from the Board of Veterans' Appeals to the Court of Veterans Appeals. This court is independent of the Department of Veterans Affairs. Only claimants may seek a review by the court; VA may not appeal board decisions.

To appeal to the court, the claimant must have filed a Notice of Disagreement on or after Nov. 18, 1988. The appeal must be filed with the court with a postmark that is within 120 days after the Board of Veterans' Appeals mails its final decision.

The court does not hold trials or receive new evidence. The court reviews the record that was considered by the Board of Veterans' Appeals. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and to the Supreme Court of the United States. Appellants may represent themselves before the court or have lawyers or approved agents as representatives.

The court's decisions are published in West's Veterans Appeals Reporter, in the WESTLAW and LEXIS on-line services and on the court's electronic bulletin board. The bulletin board can be reached at 202-501-5836. For information about case status or the court's rules and procedures, contact the Clerk of the Court, 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call 1-800-869-8654 from 1 p.m. to 4 p.m., Eastern time. Additional information can be viewed on the Internet at <http://www.vetapp.uscourts.gov>.

1999 Disability Compensation

| Disability | Monthly Rate |
|-------------|--------------|
| 10 percent | \$96 |
| 20 percent | 184 |
| 30 percent | 282 |
| 40 percent | 404 |
| 50 percent | 576 |
| 60 percent | 726 |
| 70 percent | 916 |
| 80 percent | 1,062 |
| 90 percent | 1,196 |
| 100 percent | 1,989 |

(Depending upon the disability rating of the veteran, allowances for a spouse range from \$34 to \$112; and for each additional child, \$18 to \$60.)

1999 Improved Pension

| Status | Maximum Annual Rate |
|---|---------------------|
| Veteran without dependent | \$8,778 |
| With one dependent | 11,497 |
| Veteran permanently housebound | 10,729 |
| With one dependent | 13,448 |
| Veteran needing regular aid and attendance | 14,647 |
| With one dependent | 17,365 |
| Two veterans married to one another | 11,497 |
| Veterans of World War I and Mexican Border Period, addition to the applicable annual rate | 1,989 |
| Increase for each additional dependent child | 1,496 |

1999 Vocational Rehabilitation Rates

(Paid monthly (\$))

| Type of training* | No dependent | One dependent | Two dependents | Each add. dependent |
|-------------------|--------------|---------------|----------------|---------------------|
| A | | | | |
| Full-time | 413.83 | 513.33 | 604.92 | 44.09 |
| 3/4-time | 310.95 | 385.57 | 452.26 | 33.91 |
| 1/2-time | 208.06 | 257.79 | 303.02 | 22.62 |
| B | | | | |
| Full-time | 413.83 | 513.33 | 604.92 | 44.09 |
| C | | | | |
| Full-time | 361.83 | 437.57 | 504.28 | 32.80 |
| D | | | | |
| Full-time | 413.83 | 513.33 | 604.92 | 44.09 |
| 3/4-time | 310.95 | 385.57 | 452.26 | 33.91 |
| 1/2-time | 208.06 | 257.79 | 303.02 | 22.61 |
| 1/4-time | 104.02 | 128.90 | 151.51 | 11.30 |

***Type of training**

A. Institutional or unpaid work experience in a federal, state or local agency, or a federally recognized Indian tribe agency.

B. Unpaid on-job training in a federal, state or local agency, or a federally recognized Indian tribe agency; training in a home; vocational course in a rehabilitation facility or sheltered workshop; independent instructor; institutional non-farm cooperative.

C. Farm cooperative, apprenticeship, on-job training, or on-job non-farm cooperative. The VA payment is based on the wage received.

D. Independent living or extended evaluation.

Spouses
1999 Dependency and Indemnity Compensation

(Veteran died prior to Jan. 1, 1993)

| Pay Grade | Monthly Rate |
|------------------|---------------------|
| E-1-E-6 | \$861 |
| E-7 | 890 |
| E-8 | 940 |
| E-9 | 980 |
| W-1 | 909 |
| W-2 | 946 |
| W-3 | 974 |
| W-4 | 1,030 |
| O-1 | 909 |
| O-2 | 940 |
| O-3 | 1,004 |
| O-4 | 1,062 |
| O-5 | 1,170 |
| O-6 | 1,318 |
| O-7 | 1,424 |
| O-8 | 1,561 |
| O-9 | 1,672 |
| O-10 | 1,834 |

Spouses
1999 Dependency and Indemnity Compensation

(Veteran died on/after Jan. 1, 1993)

| Allowances | Monthly Rate |
|----------------------|---------------------|
| Basic Rate | \$861 |
| Additional: | |
| Each Dependent Child | 217 |
| Aid and Attendance | 217 |
| Housebound | 105 |

(Add \$217 for each dependent child under age 18. Add \$187 if veteran was totally disabled eight continuous years prior to death.)

1999 Improved Death Pension

| Recipient | Maximum Annual Rate (\$) |
|--|--------------------------|
| Surviving spouse | 5,884 |
| With one dependent child | 7,706 |
| Surviving spouse permanently housebound | 7,194 |
| With dependent child | 9,011 |
| Surviving spouse in need of regular aid and attendance | 9,409 |
| With dependent child | 11,227 |
| Allowance for each additional dependent child | 1,496 |
| Pension for each surviving child | 1,496 |

Spina Bifida Benefits

(Effective Dec. 1, 1998)

| | Level I | Level II | Level III |
|-------------------|---------|----------|-----------|
| Monthly Rate (\$) | 208 | 725 | 1,242 |

(Provided to children of Vietnam veterans born with spina bifida. The three levels represent degree of disability.)

Loan Guaranty Entitlement

| Loan Amount | Guaranty Percent | Maximum Amount (\$) |
|--------------------------|-------------------------|----------------------------|
| Up to \$45,000 | 50 | 22,500 |
| \$45,001 to \$56,250 | 40-50 | 22,500 |
| \$56,251 to \$144,000 | 40 | 36,000 |
| \$144,001 or more | 25 | 50,750 |
| Manufactured home or lot | 40 | 20,000 |

Funding Fees

| Loan Category | Veterans % of loan | Reservists % of loan |
|--|---------------------------|-----------------------------|
| Purchase or construction loans with down payments of less than 5 percent, refinancing loans and home improvement loans | 2.0 | 2.75 |
| Purchase or construction loans with down payments of at least 5 percent but less than 10 percent | 1.5 | 2.25 |
| Purchase or construction loans with down payments of 10 percent or more | 1.25 | 2.0 |
| Manufactured home loans | 1.0 | 1.0 |
| Interest rate reduction loans | 0.5 | 0.5 |
| Assumption of VA-guaranteed loans | 0.5 | 0.5 |
| Second or subsequent use without a down payment | 3.0 | 3.0 |

Where to Go for Help

Toll-free:

VA has toll-free numbers for the convenience of veterans and dependents:

VA Benefits 1-800-827-1000

Life Insurance 1-800-669-8477

Debt Management

Center 1-800-827-0648

Mammography Hotline

1-888-492-7844

Telecommunication Device for the Deaf (TDD) 1-800-829-4833

CHAMPVA 1-800-733-8387

Headstones and

Markers 1-800-697-6947

Gulf War

Helpline 1-800-749-8387

Sexual Trauma

Hotline 1-800-827-1000

Emergency Medical

Preparedness 304-263-0811

Income Verification Center

Atlanta 30329 (1644 Tullie

Circle, Suite 100) 404-235-

1300 or 1-800-949-1008)

Computers:

The VA Federal Benefits booklet and other VA information is available to the public by computer.

On the Internet, information can be found on the VA World Wide Web Home Page Server at <http://www.va.gov/>

VA also has a toll-free bulletin board called VA ONLINE, which can be reached at 1-800-US1-VETS (871-8387).

VA Facilities

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

ALABAMA

Medical Centers:

Central Ala. Veterans HC System:
Montgomery 36109 (215 Perry Hill Rd., 334-272-4670)
#Tuskegee 36083 (2400 Hospital Rd., 334-727-0550)
Birmingham 35233 (700 S. 19th St., 205-933-8101)
*Tuscaloosa 35404 (3701 Loop Rd. East, 205-554-2000)

Clinics:

Anniston 36201 (226 E. 9th St., 256-236-1661)
Decatur 35602 (401 Lee St. N.E., AM South Bldg., Suite 606, 256-350-1531)
Gadsden 35901 (525A S. 3rd St., 256-546-9239)
Florence 35630 (401 Veterans Dr., 256-766-5683)
Huntsville 35801 (201 Governor's Dr. S.W., 256-533-1645)
Huntsville 35801 (115 Washington St., 205-532-1662)
Mobile 36604 (1359 Springhill Ave., 334-415-3900)

Regional Office:

Montgomery 36109 (345 Perry Hill Rd., statewide, 1-800-827-1000)

Vet Centers:

Birmingham 35233 (1500 5th Ave. S, Suite 108, 205-731-0550)
Mobile 36608 (Festival Center, 3725 Airport Blvd., Suite 143, 334-304-0108)

National Cemeteries:

Fort Mitchell (Seale 36856, 553 Highway 165, 334-855-4731)

Mobile 36604 (1202 Virginia St.; for information, 850-452-3357)

ALASKA

Clinic:

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

Regional Office:

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

Benefits Office:

Juneau 99802 (709 W. 9th St., #263, 907-586-7472)

Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr., Suite 115, 907-563-6966)
Fairbanks 99701 (529 5th Ave., Suite 102, 907-456-4238)
Kenai 99611 (445 Coral St., 907-283-5205)
Wasilla 99654 (851 E. Westpoint Ave., Suite 111, 907-376-4318)
National Cemeteries:
Fort Richardson 99505 (P.O. Box 5-498, Bldg. 997, Davis Highway, 907-384-7075)
Sitka 99835 (P.O. Box 1065; for information, call 907-384-7075)

ARIZONA

Medical Centers:

*Phoenix 85012 (650 East Indian School Rd., 602-277-5551)
#Prescott 86313 (Highway 89 North, 520-445-4860)
*Tucson 85723 (3601 S. 6th Ave., 520-792-1450)

Clinics:

Mesa 85206 (6001 S. Power Rd., Bldg. 237, 602-277-5551, ext 331)
Sun City 85351 (10147 Grand Ave., 602-277-5551, ext 2630)

Regional Office:

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

Vet Centers:

Phoenix 85004 (141 E. Palm Ln.,
Suite 100, 602-379-4769)
Prescott 86303 (161 S. Granite St.,
Suite B, 520-778-3469)
Tucson 85719 (3055 N. 1st Ave.,
520-882-0333)

National Cemeteries:

National Memorial Cemetery of
Arizona (Phoenix 85024, 23029 N.
Cave Creek Rd., 602-379-4615)
Prescott 86313 (500 Highway 89 N.;
for information, call
602-379-4615)

ARKANSAS**Medical Centers:**

Fayetteville 72703 (1100 N. College
Ave., 501-443-4301)
#*Little Rock 72205 (4300 W. 7th
St., 501-661-1202)

Regional Office:

North Little Rock 72115 (Bldg. 65,
Ft. Roots, P.O. Box 1280; state-
wide, 1-800-827-1000)

Vet Center:

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

National Cemeteries:

Fayetteville 72701 (700 Government
Ave., 501-444-5051)
Fort Smith 72901 (522 Garland Ave.
and S. Sixth St., 501-783-5345)
Little Rock 72206 (2523 Confeder-
ate Blvd., 501-324-6401)

CALIFORNIA**Medical Centers:**

*Fresno 93703 (2615 E. Clinton
Ave., 209-225-6100)
Greater Los Angeles HC System:
*Sepulveda 91343 (16111
Plummer St., 818-891-7711)
*West Los Angeles 90073 (11301
Wilshire Blvd., 310-478-3711)
Los Angeles OPC 90012 (351 E.
Temple St., 213-253-2677)

*Loma Linda 92357 (11201 Benton
St., 909-825-7084)

*Long Beach 90822 (5901 E. 7th St.,
562-494-2611)

Northern Calif. HC System:

*Martinez 94553 (150 Muir Rd.,
925-372-2000)

Palo Alto HC System:

#*Palo Alto 94304 (3801 Miranda
Ave., 650-493-5000)

*Livermore 94550 (4951 Arroyo
Rd., 925-447-2560)

*San Diego 92161 (3350 La Jolla
Village Dr., 619-552-8585)

*San Francisco 94121 (4150
Clement St., 415-221-4810)

Clinics:

Bakersfield 93301 (1801 Westwind
Dr., 805-632-1800)

Berkeley 94626 (Oakland Army
Base, Bldg. 762)

Commerce 90040 (5400 E. Olympic
Blvd., Suite 150, 213-725-7557)

Oakland 94612 (2221 Martin Luther
King Jr. Way, 510-267-7820)

Oakland 94612 (427 13th St.,
510-267-7978)

Pleasant Hill 94553 (2300 Contra
Costa Blvd., 925-372-2010)

Redding 96001 (351 Hartnell Ave.,
916-226-7509)

Sacramento 95820 (4600 Broadway,
530-731-7360)

San Diego 92108 (8810 Rio San
Diego Dr., 619-400-5011)

Santa Barbara 93110 (4440 Calle
Real, 805-683-1491)

Regional Offices:

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

San Diego 92108 (8810 Rio San
Diego Dr., serving counties of

Imperial, Riverside and San Diego; statewide, 1-800-827-1000)
Oakland 94612 (1301 Clay St., Rm. 1300 North; statewide, 1-800-827-1000)
(Recorded benefits, 24-hour availability, 637-1325)
Counties of Alpine, Lassen, Modoc and Mono served by RO in Reno, Nev.

Benefits Office:

Commerce 90022 (5400 E. Olympic Blvd.)

Vet Centers:

Anaheim 92805 (859 S. Harbor Blvd., 714-776-0161)
Chico 92928 (25 Main St., 916-899-8549)
Commerce 90022 (5400 E. Olympic Blvd., #140, 213-728-9966)
Concord 94520 (1899 Clayton Rd., Suite 140, 925-680-4526)
Eureka 95501 (2830 G. St., Suite A., 707-444-8271)
Fresno 93726 (3636 N. 1st St., Suite 112, 209-487-5660)
Los Angeles 90247 (1045 W. Redondo Beach Blvd., Gardena, 310-767-1221)
Los Angeles 90230 (5730 Uplander Way, Culver City, 310-641-0326)
Marina 93933 (455 Reservation Rd., Suite E, 408-384-1660)
Oakland 94612 (1504 Franklin St., #200, 510-763-3904)
Redwood City 94062 (2946 Broadway St., 415-299-0672)
Riverside 92504 (4954 Arlington Ave., Suite A, 909-359-8967)
Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 707-586-3295)
Sacramento 95825 (1111 Howe Ave., Suite 390, 916-566-7430)
San Diego 92103 (2900 6th Ave., 619-294-2040)
San Francisco 94103 (205 13th St., Suite 3109, 415-431-6021)

San Jose 95112 (278 N. 2nd St., 408-993-0729)
Santa Barbara 93101 (1300 Santa Barbara St., 805-564-2345)
Sepulveda 91343 (16126 Lassen St., 818-892-9227)
Upland 91786 (313 N. Mountain Ave., 909-982-0416)
Vista 92083 (1830 West Dr., Suite 103, 619-945-8941)

National Cemeteries:

Fort Rosecrans (San Diego 92166, Point Loma, P.O. Box 6237, 619-553-2084)
Golden Gate (San Bruno 94066, 1300 Sneath Ln., 650-589-7737)
Los Angeles 90049 (950 S. Sepulveda Blvd., 310-268-4494)
Riverside 92518 (22495 Van Buren Blvd., 909-653-8417)
San Francisco 94129 (P.O. Box 29012, Presidio of San Francisco, 650-761-1646)
San Joaquin Valley (Gustine 95322, 32053 W. McCabe Rd., 209-854-1040)

COLORADO

Medical Centers:

*Denver 80220 (1055 Clermont St., 303-399-8020)
*Southern Colorado HC System Fort Lyon 81038 (C St., 719-384-3100)
*Grand Junction 81501 (2121 North Ave., 970-242-0731)

Clinic:

Colorado Springs 80905 (25 N. Spruce St., 719-380-0004)

Regional Office:

Denver 80225 (155 Van Gordon St.; statewide, 1-800-827-1000)

Vet Centers:

Boulder 80302 (2128 Pearl St., 303-440-7306)
Colorado Springs 80903 (416 E. Colorado Ave., 719-471-9992)

Denver 80220 (8496 E. Academy Blvd., 303-326-0645)

National Cemeteries:

Fort Logan (Denver 80235, 3698 S. Sheridan Blvd., 303-761-0117)

Fort Lyon 81038 (VA Medical Center, 303-761-0117)

CONNECTICUT

Medical Centers:

Conn. HC System:

*West Haven Division 06516 (W. Spring St., 203-932-5711)

Newington Division 06111 (555 Willard Ave., 860-666-6951)

Regional Office:

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

Vet Centers:

Hartford 06120 (380 Market St., 860-240-3543)

New Haven 06516 (141 Captain Thomas Blvd., 203-932-9899)

Norwich 06360 (60 Main St., 860-887-1755)

DELAWARE

Medical Center

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

Regional Office:

Wilmington 19805 (1601 Kirkwood Hwy.; statewide, 1-800-827-1000)

Vet Center:

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

DISTRICT OF COLUMBIA:

Medical Center:

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

Regional Office

Washington, D.C. 20421 (1120 Vermont Ave., N.W., local, 202-691-3030)

Vet Center:

Washington, D.C. 20002 (911 2nd St., N.E., 202-543-8821)

FLORIDA

Medical Centers:

#*Bay Pines 33708 (10000 Bay Pines Blvd., N., 813-398-6661)

N. Florida/S. Georgia HC System:
*Gainesville 32608 (1601 Southwest Archer Rd., 352-376-1611)

*Lake City 32025 (801 S. Marion St., 904-755-3016)

*Miami 33125 (1201 N.W. 16th St., 305-324-4455)

*Tampa 33612 (13000 Bruce B. Downs Blvd., 813-972-2000)

*West Palm Beach 33410 (7305 N. Military Trail, 561-882-8262)

Clinics:

Daytona Beach 32117 (1900 Mason Ave., 904-274-4600)

Fort Myers 33901 (2070 Carrell Rd., 941-939-3939)

Jacksonville 32206 (1833 Boulevard, 904-232-2712)

Key West 33040 (1325 S. Roosevelt Blvd., Bldg. 15, 305-293-4810)

Miami 33125 (1201 NW 16 St, 305-324-4455)

Oakland Park 33334 (5599 N. Dixie Highway, 954-771-2101)

Orlando 32803 (5201 Raymond St., 407-629-1599)

Pensacola 32503 (312 Kenmore Rd., 850-476-1100)

Port Richey 34668 (8911 Ponderosa, 813-869-3203)

Tallahassee 32308 (1607 St. James Ct., 850-878-0191)

Regional Office:

St. Petersburg 33708 (9500 Bay Pines Blvd.; statewide, 1-800-827-1000)

Benefits Offices:

Fort Myers 33901 (2070 Carrell Rd., 1-800-827-1000)

Jacksonville 32206 (1833 Boulevard, Rm. 3109, 1-800-827-1000)
Miami 33130 (Federal Bldg., Rm. 120, 51 S.W. 1st Ave., 1-800-827-1000)
Oakland Park 33334 (5599 North Dixie Hwy., 1-800-827-1000)
Pensacola 32503-7492 (312 Kenmore Rd., Rm. 1G250, 1-800-827-1000)

Vet Centers:

Ft. Lauderdale 33301 (315 N.E. 3rd Ave., 954-356-7926)
Jacksonville 32202 (300 East State St., 904-232-3621)
Miami 33129 (2700 S.W. 3rd Ave., Suite 1A, 305-859-8387)
Orlando 32809 (5001 S. Orange Ave., 407-857-2800)
Palm Beach 33461 (2311 10th Ave., North #13, 561-585-0441)
Pensacola 32501 (202 W. Jackson St., 850-435-8761)
Sarasota 34239 (1800 Siesta Dr., 941-927-8285)
St. Petersburg 33713 (2837 1st Ave., N., 813-893-3791)
Tallahassee 32303 (249 E. 6th Ave., 850-942-8810)
Tampa 33604 (1507 W. Sligh Ave., 813-228-2621)

National Cemeteries:

Barrancas (Pensacola 32508, Naval Air Station, 850-452-3357)
Bay Pines 33504 (P.O. Box 477, 352-793-7740)
Florida (Bushnell 33513, 6502 SW 102nd Ave., 352-793-7740)
St. Augustine 32084 (104 Marine St.; 352-793-7740)

GEORGIA

Medical Centers:

*Augusta 30904 (1 Freedom Way, 706-733-0188)
*Decatur 30033 (1670 Clairmont Rd., 404-321-6111)

#*Dublin 31021 (1826 Veterans Blvd., 912-272-1210)

Regional Office:

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

Clinics:

Columbus 31901 (1008 Broadway, 706-649-7879)
Savannah 31406 (325 W. Montgomery Crossroad, 912-920-0214)

Vet Centers:

Atlanta 30309 (77 Peachtree Pl., N.W., 404-347-7264)
Savannah 31406 (8110A White Bluff Rd., 912-652-4097)

National Cemetery:

Marietta 30060 (500 Washington Ave., 423-855-6590)

GUAM

Agana 96910 (222 Chalan Santo Papast, Reflection Center, Suite 102, 705-475-7161)

HAWAII

Medical & Regional Office:

Honolulu 96850-0001 (P.O. Box 50188, 300 Ala Moana Blvd., Rm. 1352; Medical Office, 808-566-1000; Regional Office: from Oahu, 808-566-1000; toll-free from Hawaiian neighbor islands, 1-800-827-1000; toll-free service from Guam, 475-8387; toll-free from American Samoa, 1-1-800-844-7928)

Vet Centers:

Hilo 96720 (120 Keawe St., Suite 201, 808-969-3833)
Honolulu 96814 (1680 Kapiolani Blvd., Suite F, 808-566-1764)
Kailua-Kona 96740 (Pottery Terrace, Fern Bldg., 75-5995 Kuakini Hwy., # 415, 808-329-0574)
Lihue 96766 (3367 Kuhlo Hwy., Suite 101, 808-246-1163)
Wailuku 96793 (35 Lunalilo, Suite 101, 808-242-8557)

National Cemetery:

National Memorial Cemetery of the Pacific (Honolulu 96813, 2177 Puowaina Dr., 808-566-1430)

IDAHO**Medical Center:**

*Boise 83702 (500 West Fort St., 208-422-1000)

Clinic:

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

Regional Office:

Boise 83702 (805 W. Franklin St.; statewide, 1-800-827-1000)

Vet Centers

Boise 83705 (5440 Franklen Rd., Suite 100, 208-342-3612)

Pocatello 83201 (1800 Garrett Way, 208-232-0316)

ILLINOIS**Medical Centers:**

Chicago HC System

Lakeside Division 60611 (333 E. Huron St., 312-943-6600)

Westside Division 60612 (820 S. Damen Ave., P.O. Box 8195, 312-666-6500)

*Danville 61832 (1900 E. Main St., 217-442-8000)

*Hines 60141 (Roosevelt Rd. & 5th Ave., 708-343-7200)

*Marion 62959 (2401 W. Main St., 618-997-5311)

*North Chicago 60064 (3001 Green Bay Rd., 847-688-1900)

Clinics:

Decatur 62526 (3035 E. Mound Rd.)

Joliet 60435 (2000 Glenwood Ave.)

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

Quincy 62301 (1701 N. 12th St.)

Rockford 61108 (4040 E. State St.)

Regional Office:

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

Vet Centers:

Chicago 60637 (1514 E. 63rd. St., 773-684-5500)

Chicago Heights 60411 (1600 Halsted St., 708-754-0340)

East St. Louis 62203 (1269 N. 89th St., Suite 1, 618-397-6602)

Moline 61265 (1529 46th Ave., # 6, 309-762-6954)

Oak Park 60302 (155 S. Oak Park Blvd., 708-383-3225)

Peoria 61603 (3310 N. Prospect St., 309-671-7300)

Springfield 62702 (624 S. 4th St., 217-492-4955)

Evanston 60202 (565 Howard St., 847-332-1019)

National Cemeteries:

Alton 62003 (600 Pearl St.; for information, call 314-260-8720)

Camp Butler (Springfield 62707, 5063 Camp Butler Rd., R.R. #1, 217-492-4070)

Danville 61832 (1900 E. Main St., 217-431-6550)

Mound City 62963 (P.O. Box 128; for information, call 314-260-8720)

Quincy 62301 (36th & Maine Sts.; for information, call 309-782-2094)

Rock Island (Moline 61265, P.O. Box 737, Rock Island Arsenal, 309-782-2094)

INDIANA**Medical Centers:**

*Indianapolis 46202 (1481 W. 10th St., 317-554-0000)

Northern Indiana HC System:

*Fort Wayne 46805 (2121 Lake Ave., 219-426-5431)

*Marion 46953 (1700 E. 38th St., 317-674-3321)

Clinics:

Crown Point 46307 (9330 Broadway, 219-662-0001)

Evansville 47713 (500 E. Walnut, 812-465-6202)

Regional Office:

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

Vet Centers:

Evansville 47711 (311 N. Weinbach Ave., 812-473-5993 or 473-6084)

Fort Wayne 46802 (528 West Berry St., 219-460-1456)

Highland 46322 (9105A Indianapolis Blvd., Suite 301., 219-923-2871)

Indianapolis 46208 (3833 N. Meridian St., 317-927-6440)

National Cemeteries:

Crown Hill (Indianapolis 46208, 700 W. 38th St.; for information, call 317-925-8231)

Marion 46952 (1700 E. 38th St., 765-674-0284)

New Albany 47150 (1943 Ekin Ave.; for information, call 502-893-3852)

IOWA**Medical Centers:**

Central Iowa HC System:

#Des Moines 50310 (30th & Euclid Ave., 515-699-5999)

##*Knoxville 50138 (1515 W. Pleasant St., 515-842-3101)

Iowa City 52246 (200 Hawkins Dr., 319-338-0581)

Clinic:

Bettendorf 52722 (2979 Victoria Dr., 319-332-8528)

Regional Office:

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

Vet Centers:

Cedar Rapids 52402 (1642 42nd St. N.E., 319-378-0016)

Des Moines 50310 (2600 Martin Luther King Jr. Pkwy., 515-284-4929)

Sioux City 51101 (706 Jackson St., 712-255-3808)

National Cemetery:

Keokuk 52632 (1701 J St.; for information, call 319-524-1304)

KANSAS**Medical Centers:**

Eastern Kansas HC System:

#*Leavenworth 66048 (4101 S. 4th St., Trafficway (913-682-2000)

*Topeka 66622 (2200 SW Gage Blvd., 785-350-3111)

*Wichita 67218 (5500 E. Kellogg, 316-685-2221)

Regional Office:

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

Vet Center:

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

National Cemeteries:

Fort Leavenworth 66027 (For information, call 913-758-4105)

Fort Scott 66701 (P.O. Box 917, 316-223-2840)

Leavenworth 66048 (P.O. Box 1694, 913-758-4105)

KENTUCKY**Medical Centers:**

*Lexington 40511 (2250 Leestown Rd., 606-233-4511)

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

Regional Office:

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

Vet Centers:

Lexington 40507 (301 E. Vine St., Suite C, 606-253-0717)

Louisville 40208 (1347 S. 3rd St., 502-894-6290)

National Cemeteries:

Camp Nelson (Nicholasville 40356, 6980 Danville Rd., 606-885-5727)

Cave Hill (Louisville 40204, 701 Baxter Ave.; for information, call 502-893-3852)

Danville 40442 (277 N. First St.; for information, call 606-885-5727)

Lebanon 40033 (20 Highway 208; for information, call 502-692-3390)

Lexington 40508 (833 W. Main St.;
for information, call 606-885-5727)
Mill Springs (Nancy 42544; for
information, call 606-885-5727)
Zachary Taylor (Louisville 40207,
4701 Brownsboro Rd.,
502-893-3852)

LOUISIANA

Medical Centers:

*Alexandria 71301 (2495 Hwy. 71N,
318-473-0010)

*New Orleans 70112 (1601 Perdido
St., 504-568-0811)

Shreveport 71101 (510 E. Stoner
Ave., 318-221-8411)

Clinics:

Baton Rouge 70806 (216 S. Foster
Dr., 225-925-3099)

Jennings 70546 (1907 Johnson St.,
318-824-1000)

Monroe 71203 (250 DeSiard Plaza,
318-343-6100)

Regional Office:

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

Vet Centers:

New Orleans 70116 (1531 N.
Claiborne Ave., 504-943-8386)

Shreveport 71104 (2800 Youree Dr.,
Bldg. 1, Suite 105, 318-861-1776)

National Cemeteries:

Alexandria (Pineville 71360, 209 E.
Shamrock St.; for information, call
601-445-4981)

Baton Rouge 70806 (220 N. 19th
St.: for information, call
225-654-3767)

Port Hudson 70806 (Zachary 70791,
20978 Port Hickey Rd.,
225-654-3767)

MAINE

Medical Center:

*Togus 04330 (1 VA Center,
207-623-8411)

Regional Office:

Togus 04330 (1 VA Center, state-
wide, 1-800-827-1000)

Vet Centers:

Bangor 04401 (352 Harlow St.,
207-947-3391)

Caribou 04736 (456 York St., Irving
Complex, 207-496-3900)

Lewiston 04240 (29 Westminster St.,
207-783-0068)

Portland 04103 (475 Stevens Ave.,
207-780-3584)

Sanford 04083 (22 Springvale,
207-490-1513)

National Cemetery:

Togus 04330 (VA Medical & Re-
gional Office Center; for informa-
tion, call 508-563-7113)

MARYLAND

Medical Centers:

Maryland HC System:

*Baltimore 21201 (10 N. Green
St., 410-605-7000)

Fort Howard 21052 (9600 N. Point
Rd., 410-477-1800)

#Perry Point 21902
(410-642-2411)

Baltimore 21201 (Prosthetic
Assessment Information Center,
103 S. Gay St., 410-962-3934)

Clinic:

Cumberland 21502 (710 Memorial
Ave., 301-724-0061)

Regional Office:

Baltimore 21201 (31 Hopkins Plaza
Fed. Bldg., 1-800-827-1000;
counties of Montgomery, Prince
Georges served by Washington,
DC, RO, 1-800-827-1000)

Vet Centers:

Baltimore 21207 (6666 Security
Blvd., Suite 2, 410-277-3600)

Elkton 21921 (7 Elkton Commercial
Plaza, South Bridge St.,
410-398-0171)

Silver Spring 20910 (1015 Spring St., Suite 101, 301-589-1073)

National Cemeteries:

Annapolis 21401 (800 West St.; for information, call 410-644-9696)

Baltimore 21228 (5501 Frederick Ave., 410-644-9696)

Loudon Park (Baltimore 21228, 3445 Frederick Ave.; for information, call 410-644-9696)

MASSACHUSETTS

Medical Centers:

*Bedford 01730 (200 Springs Rd., 617-275-7500)

New England HC System:

Boston 02130 (150 S. Huntington Ave., 617-232-9500)

#Brockton 02401 (940 Belmont St., 508-583-4500)

West Roxbury 02132 (1400 VFW Pkwy., 617-323-7700)

*Northampton 01053 (421 N. Main St., 413-584-4040)

Clinics:

Boston 02114 (251 Causeway St., 617-248-1000)

Lowell 01852 (130 Marshall Rd., 978-671-9000)

Springfield 01103 (1550 Main St., 413-785-0301)

Worcester 01605 (605 Lincoln St., 508-856-0104)

Regional Office:

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

Vet Centers:

Boston 02215 (665 Beacon St., 617-424-0665)

Brockton 02401 (1041-L Pearl St., 508-580-2730)

Lowell 01852 (73 East Merrimack St., 978-453-1151)

New Bedford 02740 (468 North St., 508-999-6920)

Springfield 01103 (1985 Main St., Northgate Plaza, 413-737-5167)

Worcester 01605 (597 Lincoln St., 508-856-7428)

National Cemetery

Massachusetts (Bourne 02532, Off Connerly Ave., 508-563-7113)

MICHIGAN

Medical Centers:

*Ann Arbor 48105 (2215 Fuller Rd., 734-769-7100)

*Battle Creek 49016 (5500 Armstrong Rd., 616-966-5600)

*Detroit 48201 (4646 John R. St., 313-576-1000)

*Iron Mountain 49801 (325 E. H St., 906-774-3300)

*Saginaw 48602 (1500 Weiss St., 517-793-2340)

Clinics:

Gaylord 49735 (806 S. Otsego, 517-732-6555)

Grand Rapids 49505 (3019 Coit, N.E., 616-365-9575)

Regional Office:

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

Vet Centers:

Grand Rapids 49504 (165 E. Apple Ave., Suite 201, Bldg. F, 616-722-3499)

Lincoln Park 48146 (1766 Fort St., 313-381-1370)

Detroit 48201 (4161 Cass Ave., 313-831-6509)

National Cemetery:

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

MINNESOTA

Medical Centers:

*Minneapolis 55417 (One Veterans Dr., 612-725-2000)

#*St. Cloud 56303 (4801 8th St.
North, 320-252-1670)

Reg. Office and Ins.Center:

St. Paul 55111 (Bishop Henry
Whipple Federal Bldg., 1 Federal
Dr., Fort Snelling; statewide,
1-800-827-1000)

Counties of Becker, Beltrami, Clay,
Clearwater, Kittson, Lake of the
Woods, Mahnommen, Marshall,
Norman, Otter Tail, Pennington,
Polk, Red Lake, Roseau, Wilkin
served by Fargo, N.D., RO)

Vet Centers:

Duluth 55802 (405 E. Superior St.,
218-722-8654)

St. Paul 55114 (2480 University
Ave., 651-644-4022)

National Cemetery:

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

MISSISSIPPI

Medical Centers:

#*Biloxi 39531 (400 Veterans Ave.,
228-388-5541)

*Jackson 39216 (1500 E. Woodrow
Wilson Dr., 601-362-4471)

Regional Office:

Jackson 39269 (1600 E. Woodrow
Willson Ave., 1-800-827-1000)

Vet Centers:

Biloxi 39531 (313 Abbey Ct.,
228-388-9938)

Jackson 39206 (4436 N. State St.,
Suite A3, 601-965-5727)

National Cemeteries:

Biloxi 39535 (PO Box 4968,
228-388-6668)

Corinth 38834 (1551 Horton St.; for
information, call 901-386-8311)

Natchez 39120 (41 Cemetery Rd.,
601-445-4981)

MISSOURI

Medical Centers:

*Columbia 65201 (800 Hospital Dr.,
573-443-2511)

Kansas City 64128 (4801 Linwood
Blvd., 816-861-4700)

*Poplar Bluff 63901 (1500 N.

Westwood Blvd., 573-686-4151)

St. Louis 63106 (John Cochran Div.,
915 N. Grand Blvd.,
314-652-4100)

*St. Louis 63125 (Jefferson Barracks
Div., No. 1 Jefferson Barracks Dr.,
314-487-0400)

Clinic:

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

Regional Office:

St. Louis 63103 (400 South 18th St.;
statewide, 1-800-827-1000)

Benefits Office:

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

Vet Centers:

Kansas City 64111 (3931 Main St.,
816-753-1866)

St. Louis 63103 (2345 Pine St.
314-231-1260)

National Cemeteries:

Jefferson Barracks (St. Louis 63125,
2900 Sheridan Rd.,
314-260-8720)

Jefferson City 65101 (1024 E.
McCarty St.; for information, call
314-260-8720)

Springfield 65804 (1702 E. Seminole
St., 417-881-9499)

MONTANA

Medical Centers & Regional Office

Montana HC System

Fort Harrison 59636 (William St.
off Hwy. 12 W.; Medical Center,
406-442-6410; Regional Office,
1-800-827-1000)

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

Clinic:

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

Vet Centers:

Billings 59102 (1948 Grand Ave.,
406-657-6071)

Missoula 59801 (500 N. Higgins Ave., 406-721-4918)

NEBRASKA

Medical Centers:

Greater Nebraska HC System:
Lincoln 68510 (600 S. 70th St., 402-489-3802)

*Grand Island 68803 (2201 N. Broadwell, 308-382-3660)

Omaha 68105 (4101 Woolworth Ave, 402-346-8800)

Clinic:

North Platte 69101 (220 W. Leota St., 308-532-6906)

Regional Office:

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

Vet Centers:

Lincoln 68508 (920 L St., 402-476-9736)

Omaha 68131 (2428 Cuming St., 402-346-6735)

National Cemetery:

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

NEVADA

Medical Centers:

Las Vegas 89106 (1700 Vegas Dr., 702-636-3000)

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

Regional Office:

Reno 89520 (1201 Terminal Way, statewide, 1-800-827-1000)

Benefits Office:

Las Vegas 89107(4800 Alpine Pl., Suite 11)

Vet Centers:

Las Vegas 89104 (1040 E. Sahara Ave., Suite 102, 702-388-6369)

Reno 89503 (1155 W. 4th St., Suite 101, 702-323-1294)

NEW HAMPSHIRE

Medical Center:

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

Regional Office:

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

Vet Center:

Manchester 03104 (103 Liberty St., 603-668-7060/61)

NEW JERSEY

Medical Centers:

New Jersey HC System:

*East Orange 07018 (385 Tremont Ave., 973-676-1000)

#*Lyons 07939 (Valley & Knollkroft Rd., 908-647-0180)

Clinics:

Brick 08724 (970 Rt. 70, 732-206-8900)

Ventnor 08406 6601 (Ventnor Ave., Suite 406, 609-823-3122)

Vineland 08360 (New Jersey Vets Memorial Home, Northwest Blvd., 609-692-2881)

Regional Office:

Newark 07102 (20 Washington Pl., statewide, 1-800-827-1000)

Vet Centers:

Jersey City 07302 (115 Christopher Columbus Dr., Rm. 200, 973-645-2038)

Newark 07102 (157 Washington St., 973-645-5954)

Trenton 08611 (171 Jersey St., Bldg. 36, 609-989-2260)

Ventnor 08406 (6601 Ventnor Ave., Suite 401, 609-487-8387)

National Cemeteries:

Beverly 08010 (R.D. # 1, 916

Bridgeboro Rd., 609-877-5460)

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

NEW MEXICO

Medical Center

*Albuquerque 87108 (1501 San Pedro Dr., SE., 505-265-1711)

Clinics:

Artesia 88210 (1700 W. Main St., 505-746-3531)

Clovis 88101 (100 E. Manana St., 505-763-3834)

Farmington 87401 (1001C W. Broadway, 505-326-4383)

Gallup 87301 (1806 E. 66th Ave., #5 505-722-7234)

Raton 87740 (1275 S. 2nd St., 505-445-2391)

Silver City 88061 (1302 32nd St., 505-538-2921)

Regional Office:

Albuquerque 87102 (Dennis Chavez Federal Bldg., 500 Gold Ave., S.W.; statewide, 1-800-827-1000)

Vet Centers:

Albuquerque 87104 (1600 Mountain Rd. N.W., 505-766-5900)

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

Santa Fe 87505 (2209 Brothers Rd., Suite 110, 505-988-6562)

National Cemeteries:

Fort Bayard 88036 (P.O. Box 189; for information, call Fort Bliss, TX, NC, 915-564-0201)

Santa Fe 87501 (501 N. Guadalupe St., 505-988-6400)

NEW YORK

Medical Centers:

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

##*Bath 14810 (76 Veterans Ave., 607-776-2111)

*Bronx 10468 (130 W. Kingsbridge Rd., 718-584-9000)

##*Brooklyn 11209 (800 Poly Place, 718-836-6600)

##*Canandaigua 14424 (400 Fort Hill Ave., 716-394-2000)

Hudson Valley HC System:

##*Montrose 10548 (622 Albany Post Rd., 914-737-4400)

*Castle Point 12511 (Rte. 9D, 914-831-2000)

New York City 10010 (423 E. 23rd St., 212-686-7500)

*Northport 11768 (79 Middleville Rd., 516-261-4400)

*Syracuse 13210 (800 Irvine Ave., 315-476-7461)

Western New York HC System:

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

*Batavia 14020 (222 Richmond Ave., 716-343-7500)

Clinics:

Brooklyn 11201 (40 Flatbush Ave. 718-439-4300)

Buffalo 14214 (2963 Main St., 716-834-4270)

Elizabethtown 12932 (Community Hospital, Park St., 518-873-2179)

Fort Drum 13602 (Bldg. T2407, Dunn Ave., 315-773-7231)

Massena 13662 (1 Hospital Dr., 315-764-1711)

New York City 10010 (423 E. 23rd St., 212-951-5983)

Plattsburgh 12901 (CVPH Medical Center 96 Court St., 518-566-8563)

Rochester 14620 (465 Westfall Rd., 716-242-0160)

Sidney 13838 (39 Pearl St. West, 607-563-3970)

St. Albans 11425 (179th St. & Linden Blvd., 718-526-1000)

Syracuse 13210 (1031 E. Fayette St., 315-423-5690)

Regional Offices:

Buffalo 14202 (Federal Bldg., 111 W. Huron St.; statewide, 1-800-827-1000)

Serves counties not served by New York City Regional Office.

New York City 10014 (245 W. Houston St.; statewide, 1-800-827-1000) Serves counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

Benefits Offices:

Rochester 14620 (465 Westfall Rd.,) Syracuse 13202 (344 W. Genesee St.)

Vet Centers:

Albany 12206 (875 Central Ave., 518-438-2505)
Babylon 11702 (116 West Main St., 516-661-3930)
Brooklyn 11201 (25 Chapel St., Suite 604, 718-330-2825)
Bronx 10458 (226 E. Fordham Rd., Room 220, 718-367-3500)
Buffalo 14202 (560 Delaware Ave., Suite 1, 716-882-0505)
Harlem 10027 (55 W. 125 St., 11th Floor, 212-426-2200)
New York 10036 (120 W. 44 St., Suite 201, 212-944-2917)
Rochester 14604 (205 St. Paul St., 716-232-5040)
Staten Island 10301 (150 Richmond Terrace, 718-816-4799)
Syracuse 13210 (716 E. Washington St., 315-478-7127)
White Plains 10601 (300 Hamilton Ave., 914-682-6251)
Woodhaven 11421 (75-10B 91st Ave., 718-296-2871)
National Cemeteries:
Bath 14810 (VA Medical Center, 607-776-5480)
Calverton 11933 (210 Princeton Blvd., 516-727-5410 or 727-5770)

Cypress Hills (Brooklyn 11208, 625 Jamaica Ave.; for information, call 516-454-4949)
Long Island (Farmingdale 11735, 2040 Wellwood Ave., 516-454-4949)
Woodlawn (Elmira 14901, 1825 Davis St.; for information, call 607-776-5480, ext. 1293)

NORTH CAROLINA

Medical Centers:

*Asheville 28805 (1100 Tunnel Rd., 828-298-7911)
*Durham 27705 (508 Fulton St., 919-286-0411)
*Fayetteville 28301 (2300 Ramsey St., 910-488-2120)
*Salisbury 28144 (1601 Brenner Ave., 704-638-9000)

Clinic:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St., 336-768-3296)

Regional Office:

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

Vet Centers:

Charlotte 28202 (223 S. Brevard St., Suite 103, 704-333-6107)
Fayetteville 28311 (4140 Ramsey St., Suite 110, 910-488-6252)
Greensboro 27406 (2009 S. Elm-Eugene St., 336-333-5366)
Greenville 27858 (150 Arlington Blvd., Suite B, 252-355-7920)
Raleigh 27604 (1649 Old Louisburg Rd., 919-856-4616)

National Cemeteries:

New Bern 28560 (1711 National Ave., 252-637-2912)
Raleigh 27610 (501 Rock Quarry Rd.; for information, call 704-636-2661)
Salisbury 28144 (202 Government Rd., 704-636-2661)

Wilmington 28403 (2011 Market St.;
for information, call 252-637-2912)

NORTH DAKOTA

Medical and Regional Office:

* Fargo 58102 (2101 N. Elm St.;
Medical Center 701-232-3241;
Regional Office; statewide, 1-800-
827-1000)

Vet Centers:

Fargo 58103 (3310 Fiechtner Dr.,
Suite 100, 701-237-0942)
Minot 58701 (2041 3rd St. N.W.,
701-852-0177)

OHIO

Medical Centers:

* Brecksville 44141 (10000
Brecksville Rd., 440-526-3030)
* Chillicothe 45601 (17273 State
Route 104, 740-773-1141)
* Cincinnati 45220 (3200 Vine St.,
513-861-3100)
Cleveland 44106, (10701 East Blvd.,
216-791-3800)
* Dayton 45428 (4100 W. 3rd St.,
937-268-6511)

Clinics:

Canton 44702 (221 Third St., S.E.,
330-489-4660)
Columbus 43203 (543 Taylor Ave.,
614-257-5200)
St. Clairsville 43950 (106 Plaza Dr.,
740-695-9321)
Toledo 43614 (3333 Glendale Ave.,
419-259-2000)
Youngstown 44505 (2031 Belmont,
330-740-9200)

Regional Office:

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

Benefits Offices:

Cincinnati 45202 (36 E. Seventh St.,
Suite 210)
Columbus 43215 (Federal Bldg.,
Rm. 309, 200 N. High St.)

Vet Centers:

Cincinnati 45203 (801-B W. 8th St.,
513-763-3500)
Cleveland Heights 44118 (2022 Lee
Rd., 216-932-8471)
Columbus 43215 (30 Spruce St.,
614-257-5550)
Dayton 45402 (6 S. Patterson Blvd.,
937-461-9150)
Parma 44129 (5700 Pearl Rd., Suite
103, 440-845-5023)

National Cemetery:

Dayton 45428 (VA Medical Center,
4100 W. Third St., 937-262-2115)

OKLAHOMA

Medical Centers:

Muskogee 74401 (1011 Honor
Heights Dr., 918-683-3261)
* Oklahoma City 73104 (921 N.E.
13th St., 405-270-0501)

Clinics:

Ardmore 73401 (1015 S. Com-
merce, 580-223-2266)
Clinton 73601 (1/4 mile south of I-40
on Highway 183, P.O. Box 1209,
580-323-5540)
Lawton/Ft. Sill (Bldg. 4303, Corner
of Pittman and Thomas,
580-353-1131)
Tulsa 74127 (635 W. 11th St.,
918-581-7931)

Regional Office:

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

Benefits Office:

Oklahoma City 73102 (215 Dean A.
McGee Ave., Room 276)

Vet Centers:

Oklahoma City 73105 (3033 N.
Walnut, Suite 101W,
405-270-5184)
Tulsa 74112 (1408 S. Harvard,
918-748-5105)

National Cemetery:

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

OREGON

Medical Centers:

- #*Portland 97201 (3710 S.W. U.S. Veterans Hospital Rd., 503-220-8262)
- *Roseburg Health System 97470 (913 N.W. New Garden Valley Blvd., 541-440-1000)

Clinics:

- Bandon 97411 (1010 1st St. S.E., Suite 100, 541-347-4736)
- Eugene 97401 (138 W. 8th St., 541-465-6481)
- Portland 97207 (8909 S.W. Barbur Blvd., 503-293-2946)

Domiciliary:

- White City 97503 (8495 Crater Lake Hwy., 541-826-2111)

Regional Office:

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

Vet Centers:

- Eugene 97403 (255 Pearl St., 541-465-6918)
- Grants Pass 97526 (211 S.E. 10th St., 541-479-6912)
- Portland 97220 (8383 N.E. Sandy Blvd., Suite 110, 503-273-5370)
- Salem 97301 (318 Church St., N.E., 503-362-9911)

National Cemeteries:

- Eagle Point 97524 (2763 Riley Rd., 541-826-2511)
- Roseburg 97470 (VA Medical Center; for information, call 541-440-1000)
- Willamette (Portland 97266, 11800 S.E. Mt. Scott Blvd., 503-273-5250)

PENNSYLVANIA

Medical Centers:

- *Altoona 16602 (2907 Pleasant Valley Blvd., 814-943-8164)
- #*Butler 16001 (325 New Castle Rd., 724-287-4781)

#*Coatesville 19320 (1400 Black Horse Hill Rd., 610-384-7711)

*Erie 16504 (135 E. 38th St., 814-868-8661)

*Lebanon 17042 (1700 S. Lincoln Ave., 717-272-6621)

*Philadelphia 19104 (University & Woodland Aves., 215-823-5800)

Pittsburgh HC System:

*Pittsburgh 15240 (University Drive C, 412-688-6000)

#Pittsburgh 15206 (7180 Highland Dr., 412-363-4900)

*Wilkes-Barre 18711 (1111 East End Blvd., 717-824-3521)

Clinics:

Allentown 18103 (2937 Hamilton Blvd., 610-776-4304)

Camp Hill 17011 (25 N. 32nd St., 717-730-9782)

Sayre 18840 (301 N. Elmira, 717-888-8062)

Springfield 19064 (1489 Baltimore Pike, 610-543-1588)

Regional Offices:

Philadelphia 19101 (RO and Insurance Center, P.O. Box 8079, 5000 Wissahickon Ave., RO, 1-800-827-1000; insurance, local, 842-2000, nationwide 1-800-669-8477; Serves counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York.

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

Benefits Office:

Wilkes-Barre 18702 (Jewelcor Bldg.,
2nd Floor, 100 N. Wilkes-Barre
Blvd.)

Vet Centers:

Erie 16501 (1001 State St., Suite
1&2, 814-453-7955)
Harrisburg 17102 (1007 N. Front St.,
717-782-3954)
McKeesport 15132 (500 Walnut St.,
412-678-7704)
Philadelphia 19107 (801 Arch St.,
Suite 102, 215-627-0238)
Philadelphia 19120 (101 E. Olney
Ave., Box C-7, 215-924-4670)
Pittsburgh 15222 (954 Penn Ave.,
412-765-1193)
Scranton 18505 (1002 Pittston Ave.,
717-344-2676)

National Cemeteries:

Indiantown Gap (Annville 17003,
R.R. 2, Box 484, 717-865-5254)
Philadelphia 19138 (Haines St. &
Limekiln Pike; for information, call
609-877-5460)

PHILIPPINES**Regional Office:**

Manila 1000 (1131 Roxas Blvd.,
011-632-523-1001)(International
Mailing Address: PSC 501,FPO
AP 96515-1100)

Outpatient Clinic:

Manila 1300 (2201 Roxas Blvd.,
Pasay City, 011-632-833-4566)

PUERTO RICO**Medical Center:**

*San Juan 00927 (1 Veterans Plaza,
787-758-7575)

Clinics:

Mayaguez 00680 (Ave. Hostos 345,
Frente Vista Verde Plaza;
787-834-6900, 1-800-569-2356)
Ponce 00731 (Reparada Industrial-
Lot #1, Calle Principal,
787-841-3106)

Regional Office:

San Juan 00918 (150 Carlos
Chardon Ave., Hato Rey; For mail:
PO Box 364867, San Juan, PR
00936. All Puerto Rico and the
Virgin Islands, 1-800-827-1000)

Benefits Offices:

Ponce 00731 (Ponce Outpatient
Clinic, Urb. Industrial Reparada,
Lote 1 Calle Principal,
1-800-827-1000)
Mayaguez 00680 (Mayaguez
Outpatient Clinic, Ave. Hostos 345
Carretera 2, Frente al Centro
Medico, 1-800-827-1000)

Vet Centers:

Arecibo 00612 (52 Gonzalo Marin
St., 787-879-4510 or 879-4581)
Ponce 00731 (35 Mayor St., 787-
841-3260)
San Juan 00921 (Condominio
Medical Center Plaza, Suite LC8A
and LC9, La Riviera,
787-749-4409)

National Cemetery:

Puerto Rico (Bayamon 00960, P.O.
Box 1298, 787-798-8400)

RHODE ISLAND**Medical Center:**

Providence 02908 (830 Chalkstone
Ave., 401-273-7100)

Regional Office:

Providence 02903 (380 Westminster
St.; statewide, 1-800-827-1000)

Vet Center:

Cranston 02910 (789 Park Ave.,
401-467-2046)

SOUTH CAROLINA**Medical Centers:**

Charleston 29401 (109 Bee St.,
843-577-5011)
*Columbia 29209 (6439 Garners
Ferry Rd., 803-776-4000)

Clinics:

Greenville 29605 (3510 Augusta
Rd., 864-299-1600)

Savannah 31406 (325 W. Montgomery Crossroad, 912-920-0214)

Regional Office:

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

Vet Centers:

Columbia 29201 (1513 Pickens St., 803-765-9944)

Greenville 29601 (14 Lavinia Ave., 864-271-2711)

North Charleston 29406 (5603A Rivers Ave., 843-747-8387)

Savannah 31406 (8110 White Bluff Rd., 912-652-4097)

National Cemeteries:

Beaufort 29902 (1601 Boundary St., 843-524-3925)

Florence 29501 (803 E. National Cemetery Rd., 843-669-8783)

SOUTH DAKOTA

Medical Centers:

Black Hills HC System:

*Fort Meade 57741 (113 Comanche Rd., 605-347-2511)

#Hot Springs 57747 (Off 5th St., 605-745-2000)

*Sioux Falls 57115 (2501 W. 22nd St., 605-336-3230)

Regional Office:

Sioux Falls 57117 (P.O. Box 5046, 2501 W. 22nd St.; statewide, 1-800-827-1000)

Vet Centers:

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

Sioux Falls 57104 (601 S. Cliff Ave., Suite C, 605-332-0856)

National Cemeteries:

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

Fort Meade 57785 (Sturgis 57785; Old Stone Rd.; for information, call 605-347-3830)

Hot Springs 57747 (VA Medical Center, 605-347-3830)

TENNESSEE

Medical Centers:

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

#*Mountain Home 37684 (Sidney & Lamont St., 423-926-1171)

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

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

Clinics:

Arnold AFB 37389 (225 First St., 931-454-6134)

Chattanooga 37411 (Bldg. 6200 East Gate Center, 423-893-6500)

Cookville 38501 (121 S. Dixie Ave., 931-528-2531)

Knoxville 37923 (9031 Cross Park Dr., 423-545-4592)

Mountain City 37683 (Hospital Drive, 423-727-5900)

Regional Office:

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

Vet Centers:

Chattanooga 37411 (951 Eastgate Loop Rd., Bldg. 5700, Suite. 300, 423-855-6570)

Johnson City 37604 (1615A W. Market St., 423-928-8387)

Knoxville 37914 (2817 E. Magnolia Ave., 423-545-4680)

Memphis 38104 (1835 Union, Suite 100, 901-544-0173)

National Cemeteries:

Chattanooga 37404 (1200 Bailey Ave., 423-855-6590)

Knoxville 37917 (939 Tyson St., N.W., for information, call 423-461-7935)

Memphis 38122 (3568 Townes Ave., 901-386-8311)

Mountain Home 37684 (P.O. Box 8, 423-461-7935)

Nashville (Madison 37115, 1420 Gallatin Rd. So., 615-736-2839)

TEXAS

Medical Centers:

- *Amarillo 79106 (6010 Amarillo Blvd., West, 806-355-9703)
- *Big Spring 79720 (300 Veterans Blvd., 915-263-7361)
- Central Texas HC System:
 - #*Temple 76504 (1901 S. First, 254-778-4811)
 - *Marlin 76661 (1016 Ward St., 254-883-3511)
 - *Waco 76711 (4800 Memorial Dr., 254-752-6581)
- *Houston 77030 (2002 Holcombe Blvd., 713-791-1414)
- North Texas HC System:
 - #*Dallas 75216 (4500 S. Lancaster Rd., 214-742-8387)
 - #*Bonham 75418 (1201 East Ninth St., 903-583-2111)
- South Texas HC System:
 - *San Antonio 78284 (7400 Merton Minter Blvd., 210-617-5300)
 - *Kerrville 78028 (3600 Memorial Blvd., 830-896-2020)

Clinics:

- Austin 78741 (2901 Montopolis Dr., 512-389-7101)
- Beaumont 77701 (3385 Fannin St., 409-839-2480)
- Corpus Christi 78405 (5283 Old Brownsville Rd., 512-854-7392)
- El Paso 79930 (5001 N. Piedras St., 915-564-6100)
- Fort Worth 76104 (300 W. Rosedale St., 817-335-2202)
- Fort Stockton 79735 (Sanderson Hwy., 915-336-8365)
- Hamilton 76531 (400 N. Brown St., 817-386-3151)
- Laredo 78041 (2359 E. Saunders Ave., 956-725-7060)
- Lubbock 79410 (4902 34th St., Suite 10, 806-796-7900)
- Lufkin 75904 (1301 W. Frank Blvd., 409-637-1342)

- McAllen 78503 (2101 S. Colonel Rowe Blvd., 956-618-7100)
- Memphis 79245 (1800 N. Boykin Dr., Suite 1, 806-259-2565)
- San Antonio 78229 (9502 Computer Dr., 210-949-3049)
- Stratford 79084 (1220 Purnell St., 806-396-5583)
- Texarkana 75503 (2717 Summerhill Rd., 903-793-3371)
- Victoria 77901 (4206 Retana Circle, 512-572-0006)
- Wichita Falls 76301 (1410 Eighth St., 940-723-2373)

Regional Offices:

- Houston 77030 (6900 Almeda Rd., statewide, 1-800-827-1000. Serves counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadeloupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvalde, Val Verde, Victoria, Walker, Waller, Washington, Webb, Wharton, Willacy, Wilson, Zapata, Zavala)

Waco 76799 (One Veterans Plaza, 701 Clay; statewide, 1-800-827-1000; serves the rest of the state) In Bowie County, the City of Texarkana is served by Little Rock, AR, Regional Office, 1-800-827-1000.

Benefits Offices:

Corpus Christi 78405 (5283 Old Brownsville Rd.)
Dallas 75242 (Santa Fe Bldg., 1114 Commerce St.)
San Antonio 78229 (3601 Bluemel)

Vet Centers:

Amarillo 79109 (3414 E. Olsen Blvd., Suite E., 806-354-9779)
Austin 78745 (1110 W. William Cannon Dr., Suite 301, 512-416-1314)
Corpus Christi 78411 (4646 Corona, Suite 110, 512-854-9961)
Dallas 75244 (5232 Forest Lane, Suite 111, 214-361-5896)
El Paso 79925 (Sky Park II, 6500 Boeing, Suite L-112, 915-772-5368)
Fort Worth 76104 (1305 W. Magnolia, Suite B, 817-921-9095)
Houston 77006 (503 Westheimer, 713-523-0884)
Houston 77024 (701 N. Post Oak Rd., Suite 102, 713-682-2288)
Laredo 78041 (6020 McPherson Rd. #1A, 956-723-4680)
Lubbock 79410 (3208 34th St., 806-792-9782)
McAllen 78504 (801 Nolana Loop, Suite 115, 956-631-2147)
Midland 79703 (3404 W. Illinois, Suite 1, 915-697-8222)
San Antonio 78212 (231 W. Cypress St., 210-472-4025)

National Cemeteries:

Fort Bliss 79906 (5200 Fred Wilson Rd., P.O. Box 6342, 915-564-0201)

Fort Sam Houston (San Antonio 78209, 1520 Harry Wurzbach Rd., 210-820-3891)
Houston 77038 (10410 Veterans Memorial Dr., 280-447-8686)
Kerrville 78028 (VA Medical Center, 3600 Memorial Blvd.; for information, call Fort Sam Houston, TX, NC, 210-820-3891)
San Antonio 78202 (517 Paso Hondo St.; for information, call Fort Sam Houston, TX, NC, 210-820-3891)

UTAH

Medical Center:

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

Regional Office:

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

Vet Centers:

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

VERMONT

Medical Center:

White River Junction 05009 (215 N. Main St., 802-295-9363)

Clinics:

Burlington 05401 (Appletree Bay Medical Center, 1205 North Ave., 802-864-4492)
North Troy 05859 (Mobile Clinic, American Legion Post, 802-296-6399)
St. Albans 05478 (Mobile Clinic, Highgate Shopping Center, 802-296-6399)

Regional Office:

White River Junction 05009 (215 N. Main St.; statewide, 1-800-827-1000)

Vet Centers:

South Burlington 05403 (359 Dorset St., 802-862-1806)

White River Junction 05001 (Gilman Office Center, Bldg. #2, Holiday Inn Dr., 802-295-2908)

VIRGINIA**Medical Centers:**

#*Hampton 23667 (100 Emancipation Dr., 757-722-9961)

*Richmond 23249 (1201 Broad Rock Blvd., 804-675-5000)

*Salem 24153 (1970 Roanoke Blvd., 540-982-2463)

Regional Office:

Roanoke 24011 (210 Franklin Rd., S.W.; statewide, 1-800-827-1000)

Northern Virginia counties of Arlington & Fairfax, cities of Alexandria, Fairfax, Falls Church served by Washington, D.C., RO, 1-800-827-1000).

Vet Centers:

Alexandria 22309 (8796 Sacramento Dr., Suite D&E, 703-866-0924)

Norfolk 23517 (2200 Colonial Ave., Suite 3, 757-623-7584)

Richmond 23230 (4202 Fitzhugh Ave., 804-353-8958)

Roanoke 24016 (350 Albemarle Ave., SW, 703-342-9726)

National Cemeteries:

Alexandria 22314 (1450 Wilkes St.; for information, call 540-825-0027)

Balls Bluff (Leesburg 22075; for information, call 540-825-0027)

City Point (Hopewell 23860, 10th Ave. & Davis St.; for information, call 804-795-2031)

Cold Harbor (Mechanicsville 23111, Rt. 156 North; for information, call 804-795-2031)

Culpeper 22701 (305 U.S. Ave., 540-825-0027)

Danville 24541 (721 Lee St.; for information, call 704-636-2661)

Fort Harrison (Richmond 23231, 8620 Varina Rd.; for information, call 804-795-2031)

Glendale (Richmond 23231, 8301 Willis Church Rd.; for information, call 804-795-2031)

Hampton 23669 (Cemetery Rd. at Marshall Ave., 757-723-7104)

Quantico (Triangle 22172, P.O. Box 10, 18424 Joplin Rd., 703-690-2217)

Richmond 23231 (1701 Williamsburg Rd.; for information, call 804-795-2031)

Seven Pines (Sandston 23150, 400 E. Williamsburg Rd.; for information, call 804-795-2031)

Staunton 24401 (901 Richmond Ave.; for information, call 540-825-0027)

Winchester 22601 (401 National Ave.; for information, call 540-825-0027)

VIRGIN ISLANDS

For information on VA benefits, call 1-800-827-1000.

Vet Centers:

St. Croix 00850 (Box 12, R.R. 02, Village Mall, #113, 340-778-5553)

St. Thomas 00802 (4800 Buccaneer Mall, Suite 8, 340-774-6674)

WASHINGTON**Medical Centers:**

Puget Sound HC System:

*Seattle 98108 (1660 S. Columbian Way, 206-762-1010)

#*Tacoma 98493 (9600 Veterans Dr., S.W., American Lake, 253-582-8440)

*Spokane 99205 (N. 4815 Assembly St., 509-328-4521)

*Walla Walla 99362 (77 Wainwright Dr., 509-525-5200)

Clinic:

Yakima 98902 (Yakima Training Center, Bldg. 156, 509-457-2736)

Regional Office:

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

Benefits Office:

Fort Lewis 98433 (Waller Hall Rm.
700, PO Box 331153, 253-967-
7106)

Vet Centers:

Bellingham 98225 (1215 Old
Fairhaven Pky., Suite B,
360-733-9226)

Seattle 98121 (2230 8th Ave.,
206-553-2706)

Spokane 99201 (W. 1708 Mission
Ave., 509-327-0274)

Tacoma 98409 (4916 Center St.,
Suite E, 253-565-7038)

Toppenish 98498 (219 S. Toppenish
Ave., 509-865-3400)

National Cemetery:

Tahoma (Kent 98042, 18600 S.E.
24th St., 425-413-9614)

WEST VIRGINIA

Medical Center:

*Beckley 25801 (200 Veterans Ave.,
304-255-2121)

Clarksburg 26301 (1 Medical Center
Dr., 304-623-3461)

Huntington 25704 (1540 Spring
Valley Dr., 304-429-6741)

#*Martinsburg 25401 (Route 9,
304-263-0811)

Regional Office:

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

Vet Centers:

Beckley 25801 (101 Ellison Ave.,
304-252-8220)

Charleston 25302 (512 Washington
St. West, 304-343-3825)

Huntington 25701 (1005 6th Ave.,

304-523-8387)

#Martinsburg 25401 (105 S. Spring
St., 304-263-6776)

Morgantown 26505 (1191 Pineview
Dr., 304-285-4001)

Princeton 24740 (905 Mercer St.,
304-425-5653)

Wheeling 26003 (1206 Chapline St.,
304-232-0587)

National Cemeteries:

Grafton 26354 (431 Walnut St.; for
information, call 304-265-2044)

West Virginia (Grafton 26354, Rt. 2,
Box 127, 304-265-2044)

WISCONSIN

Medical Centers:

Madison 53705 (2500 Overlook
Terrace, 608-256-1901)

#*Milwaukee 53295 (5000 W.
National Ave., 414-384-2000)

*Tomah 54660 (500 E. Veterans St.,
608-372-3971)

Clinics:

Appleton 54914 (10 Tri-Park Way,
920-831-0070)

Chippewa Falls 54729 (2503 County
Rd. I, 715-720-3780)

Rhineland 54501 (1020 Kabel St.,
715-362-4080)

Union Grove 53182 (21425 Spring
St., 414-878-7820)

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

Wausau 54401 (995 Campus Dr.,
715-675-3391)

Regional Office:

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

Vet Centers:

Madison 53703 (147 S. Butler St.,
608-264-5342)

Milwaukee 53218 (5401 N. 76th St.,
414-536-1301)

National Cemetery:

Wood (Milwaukee 53295, 5000 W.
National Ave., Bldg. 1301,
414-382-5300)

WYOMING

Medical Center

*Cheyenne 82001 (2360 E. Pershing
Blvd., 307-778-7300)

*Sheridan 82801 (1898 Fort Rd.,
307-672-3473)

Regional Office:

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

Vet Centers:

Casper 82601 (111 S. Jefferson,
307-235-8010)

Cheyenne 82001 (3130 Henderson
Dr., 307-778-7370)

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