

## **ADDITIONAL BENEFITS WHEN RATED 100% DISABLED BY THE VA**

If your rating is NOT permanent and total, you **WILL** be re-evaluated and the rating **MAY** be adjusted based on the VA's determination.

A veteran can be rated 100% "Total" without being "Permanent". This usually happens when VA assumes a disability may improve. You can tell if a 100% award is Permanent and Total (P&T) as the decision will approve "Dependents Educational Assistance" and "Chapter 35 Benefits".

### **1) VA Co-Pay Reimbursement:**

If you have been paying Co-Pays and your new Rating Decision is retroactive then you can ask VA to reimburse you for those payments back to the date of the rating.

### **2) Dependents Educational Assistance (DEA):**

This first proves that VA has deemed your disabilities to be "Permanent and Total" (P&T). It allows your spouse and children to be eligible for certain educational benefits.

A child is authorized 45 months of accredited schooling. VA presently pays a monthly stipend of around \$805.00 for a fulltime student. They can receive guidance counseling, tutors, etc. If a child has been in school and then the veteran receives a retroactive benefit that includes the school dates, then the student can file for reimbursement for the months that he/she qualified on the retroactive date.

If VA deems it needful, a student may receive an extension on the initial 45 months. A qualified student is usually 18-26 years of age, but I've seen some using the benefit up to 32. Usually the latter is based on a large retroactive benefit granted to the veteran.

A spouse can also qualify for schooling.

Keep in mind that this is the student's or spouse's benefit drawn on the veteran's grant. The student/spouse must handle all of the paperwork.

### **3) ChampVA Health Insurance for the Spouse and Dependent Children:**

This is an excellent benefit for the spouse/children. Veterans must receive their care at the VA, but their dependents can receive care in the private sector. Please **DO NOT** delay in applying.

ChampVA is located in Denver, CO and they are very easy to work with. ChampVA is the spouse's benefit so he/she will have to coordinate with them.

VA Health Administration Center  
CHAMPVA  
P.O. Box 65023  
Denver, CO 80206-9023  
(800) 733-8387 Fax: (303) 331-7804  
Email: hac.inq@med.va.gov  
[www.va.gov/hac](http://www.va.gov/hac)

Of course any parent can coordinate for dependent children. The applicant will use the veteran's Claims File number (in upper right hand corner of the VA Rating Decision letter) in order to make the initial ChampVA application request.

VERY IMPORTANT: If a spouse/children have had any out-of-pocket medical expenses during the time of the veteran's retroactive grant period they can submit them to ChampVA after being approved and ChampVA will reimburse the expenses. This can be a substantial amount if there have been significant health issue.

**NOTE: ChampVA does not cover Dental, Eyeglasses and Electives.**

ChampVA has a "Meds by Mail" program that is very good.

A new law was passed awhile back that gives the spouse "ChampVA for Life". There are stipulations if a divorce is involved.

#### **4) Dental Coverage:**

All 100% service-connected veterans are allowed dental care.

Note: Veterans going through Vocational Rehabilitation are also eligible for some dental care.

#### **5) VA Insurance:**

When a veteran is deemed 100% Schedular or TDIU VA will grant a \$10,000.00 insurance policy and "waive" the premiums. A VA criterion states that you must have been granted a "NEW" service-connected condition in the past 2 years to qualify. It cannot be an increase of an existing condition. You have only two years from the time of the decision to apply. Note: VA is now offering this to 70% veterans. The VA insurance division will determine if you qualify.

The key on the application is to write "WAIVED" in the monthly premium amount box when applying for the 10K amount.

VA also offers other small policies, but I hear they are not very competitive.

Call this number and tell them your new rating and that you would like to file for the insurance. Contact them at 1 (800) 669-8477 or by filing online at [www.insurance.va.gov](http://www.insurance.va.gov).

#### **6) Uniformed Services Identification Cards:**

The veteran, spouse and children can apply for this card. They are very similar to our old military I.D. cards. They are issued by the Department of Defense and allow you to access military facilities.

If VA did not attach a letter/application then call your VA Regional Office and ask them to send you a Cover Letter stating simply that you are "100% Total or Permanent and Total". Be sure they understand that it cannot say anything less than 100%. At the same time ask them for the "Uniformed Services I.D. Card Application". I would suggest that you do not try filling the application out as it's one of the most complex one's I've ever seen. Just take it with you when you apply or ask for assistance from a Benefits Representative.

VA Regional Office: 1-800-827-1000

Call the administrative department at your nearest Military Base and ask when they do the I.D. cards. I recommend not filling out the application that is provided. It is very complex. Simply take the application and your DD-214 (You), Marriage License (Spouse) and Birth Certificates (Dependent Children). They will make the I.D. cards.

The veteran's ID is marked "PERM" and is for life. The spouse/children I.D.'s are marked "TEMP" and must be renewed every 5 years.

These cards will say "MWR" on them. This means "Morale, Welfare and Recreation". You can use facilities at military bases to include: Exchanges, Commissaries and Recreation facilities. The latter can include Tickets for concerts, boating, weight room, etc. You can even rent items like boats, BBQ's, lawn mowers, rototillers, etc.

To find lots of information on MWR go to:

[www.google.com](http://www.google.com)

Then type in MWR.

You can also use the card for hotels/motels. I usually ask them what the rate is for AARP, AAA, etc. When they commit then I ask them for the "Government Rate". It's usually a few dollars less.

We are authorized to fly "Space A" on USCG transportation

You can stay at "Bachelors Enlisted/Officer Quarters" (BEQ/BOQ) on military bases for \$15-30 a night or you can use their "Lodging" which can run \$45-75. They are nice facilities.

### **7) Free or discounted Hunting and Fishing License/Tags:**

Check your State using the link below:

<http://tn.gov/veteran>

### **8) Property Tax Break:**

Check your State using the link below:

<http://tn.gov/veteran>

### **9) Golden Access Passport:**

The name of this passport has been changed, but the benefits are very similar. If you have the old passport then you can use it as the Federal government will not give you a new one.

The new pass is called "America the Beautiful – National Parks and Federal Recreational Lands Pass".

The pass allows for 50% off Camping/recreation in Federal Parks. Some State and County Parks will honor it. Here is a link. Be sure to take your Rating Decision letter. [www.nps.gov/fees\\_passes.htm](http://www.nps.gov/fees_passes.htm)

### **10) To check for additional State benefits in TN go to [www.tn.gov/veteran](http://www.tn.gov/veteran)**

### **11) Dependency and Indemnity Compensation (DIC):**

The DIC "Clock starts Ticking" once a veteran is rated 100% "Total" or "Permanent and Total". This allows his spouse and dependent children under 18 years of age to receive a monthly benefit if:

- a) The veteran passes of a "service-connected" disability within the first 10 years of being rated 100%.
- b) If the veteran lives the full 10 years then he can pass of any disability.

Currently the monthly payment for DIC is approximately \$1,400.00, so this gives the spouse about 1/2 of the veteran paycheck when he/she was alive.

## 12) Travel Pay: (41.5 cents per mile)

All veterans are allowed travel reimbursement for scheduled VA appointments if they are rated 30% service-connected or higher.

VA will also pay travel pay on a “needs basis”. This means if a veteran is under a certain income level then he/she will be paid for scheduled visits.

VA will pay for travel to “Claims and Pension” (C&P) examinations.

## 13) “Independent Living Services Program” (ILSP).

This is a little known benefit designed to assist any disabled veteran to live a better quality of life despite their service-connected disabilities.

The program shows up briefly on the Vocational Rehabilitation Form 28-1900. I believe that VA has changed the wording on the form to further disguise the program. In fact, they changed the name to “Independent Living Program”. Here is a link to the VA Form 28-1900:

<http://www.vba.va.gov/pubs/forms/VBA-28-1900-ARE.pdf>

You’ll note on the instructions under “Rehabilitation Services” is states the following:

*“If training is appropriate, VA will provide medical and dental care treatment, employment assistance to get and keep a suitable job, and other services you may need. If a vocational goal is not currently feasible for you, VA may provide services and assistance to improve your capacity for living independently.”*

Here is a link to the Independent Living Program on the VA website:

<http://www.vba.va.gov/bln/vre/ilp.htm>

The Independent Living program is to make sure that each eligible veteran is able, to the maximum extent possible, to live independently and participate in family and community life increasing their potential to return to work. Services may include the following:

- Assistive technology
- Specialized medical, health, and / or rehabilitation services
- Services to address any personal and / or family adjustment issues
- Independent living skills training
- Connection with community-based support services