



VBA TODAY

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THE BENEFIT OF eBENEFITS

The Department of Veteran Affairs (VA) commitment to serving those who have served their country has led to the development of numerous e-government initiatives, the most notable being eBenefits. The eBenefits portal, an initiative between the Department of Defense (DoD) and the Department of Veteran Affairs (VA) was launched in April 2010.

Over the past year and a half eBenefits has continued to evolve by providing Servicemembers and Veterans with information and resources tailored to their needs. Through eBenefits, customers can browse Veteran benefits offered by state of residence, and take advantage of several calculator functions that assist Veterans to determine life insurance needs, retirement estimates, social security benefit estimates and health care eligibility. Links to other VA and

DoD websites, forms to download and other related information are also available.

The current version of eBenefits provides Premium level account holders access to claim specific information on pending disability claims, payment history and some military records, such as DD-214s. They can also apply for Veterans Group Life Insurance and access self-service benefit letters such as Civil Service Preference, Commissary, Service Verification and Benefit Verification letters using the letter generator.

By taking advantage of the “Early Communications” feature Servicemembers and Veterans can receive automated notifications via e-mail. The eBenefits message center can alert Veterans as they become eligible for benefits based on changing life events. And, if you’re searching for a Veteran

“The key to unlocking all of these features is obtaining a Premium level account.”

Service Officer, attorney or claims agent, eBenefits can help with just a few clicks of the mouse. The key to unlocking all of these features is obtaining a Premium level account.

Obtaining a Premium Level Account

Anyone wishing to obtain a Premium level account must be “proofed” to ensure privacy protected information is not released to unauthorized individuals. Although visiting a local regional office is still an option for obtaining an eBenefits account, there are now several other
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You are here →



→ We are here to help you find your way →

→ Thank you for your service. Now let us serve you. →



U.S. Department of Veterans Affairs



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avenues for Servicemembers and Veterans to obtain their Premium level accounts, and they all begin with getting a Defense Self-Service Logon (DS-Logon).

1. Common Access Card

Service members and Veterans currently employed by DoD, or DoD contractors can use their Common Access Card (CAC) to request their DS-Logon through the eBenefits portal. Once they receive it they can sign on to the eBenefits site.

2. DFAS myPay Account

Veterans who retired from active duty and have a DFAS myPay account can request a DS-Logon using that account information.

3. MyHealtheVet Account

Veterans who have a MyHealtheVet account through the Veterans Health Administration can now obtain a Premium level eBenefits account by requesting a DS-Logon. Just follow these simple steps:

- Go to <http://www.myhealth.va.gov/mhv-dslogon-portal-web/dslogonauth.portal> and sign in with your My-HealtheVet credentials.
- Click on the DS-Logon Account Request tab.
- Check the appropriate boxes to verify and acknowledge use of your personal information.
- Click Request DS-Logon account.
- Receive your DS-Logon activation code.* Go to <https://www.dmdc.osd.mil/appj/dsaccess> and select Activate DS-Logon.
- Follow the on-screen instruction to active your DS-Logon.
- Record your username and password. Then return to eBenefits and click Log in.

4. Telephone Proofing Process

Veterans who do not have a My HealtheVet account, but receive benefits from VBA via direct deposit can now use the telephone proofing process to obtain their Premium

“ There are now several avenues for Servicemembers and Veterans to obtain their Premium level accounts and they all begin with getting a Defense Self Service Logon (DS-Logon). ”

level eBenefits account by calling 1-800-827-1000 and following the prompts.

However, if you are not in the Defense Enrollment Eligibility Reporting System (DEERS) database, it will take a couple of weeks to get your Premium level account.

New applications, tools, and services are made available. Future enhancements will include an improved online application for benefits, the ability to manage dependents claimed on a Veteran's profile, an application for ordering some types of medical equipment and online courses for the Transition Assistance Program (you may know as TAP) that will allow Servicemembers and Veterans to explore VA benefits at their leisure.

DoD and VA are committed to providing Servicemembers, Veterans, and their families with world-class customer service, and eBenefits is a valuable resource in fulfilling that mission. ★★☆☆

* If you are upgrading from a Basic DS-Logon, once you receive your Premium Level DS-Logon activation code, your Basic account will be immediately deactivated.



 **PHYSICAL DISABILITY BOARD OF REVIEW**

Joint Review Board Re-Examines Disability Separations

Veterans who were medically separated from service between September 11, 2001 and December 31, 2009, with a disability rating of 20 percent or less can have their disability decisions reviewed and possibly upgraded.

The Physical Disability Board of Review (PDBR) was created as a part of the Dignified Treatment of Wounded Warriors Act of 2008, to review eligible cases for fairness, consistency and accuracy. The law allows the PDBR to recommend an increased disability rating if warranted, but it cannot recommend a rating reduction.

When an application for review is received from an eligible Veteran, the PDBR requests all applicable Department of Veteran Affairs (VA) medical and rating documents, as well as records from the military service department Physical Evaluation Board and the Veteran's service treatment records. The Veteran may submit any additional information he or she feels is pertinent to the application. This

is strictly a records review, so there is no provision for an appearance by the Veteran, or his or her representative.

The PDBR is a joint services board comprised of representatives from three services, to include the service branch of the applicant, and its reserve components. The board reviews the rating, drawing on DoD and VA ratings, and makes a recommendation to the respective service secretary. If an increase is warranted, and the service secretary agrees with the recommendation, the rating is changed. If the upgraded disability rating qualifies the Veteran for disability retirement, he or she is added to the disability retirement rolls, and the decision is backdated and effective on the date of the original Physical Disability Board.

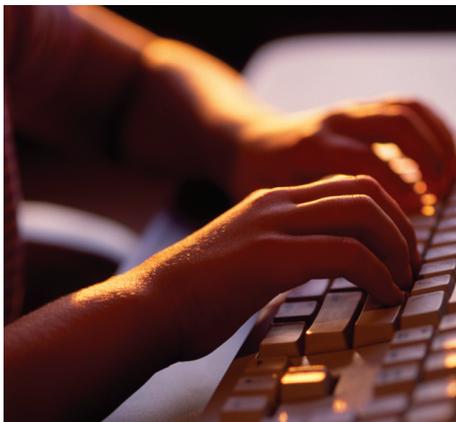
Since the inception of the PDBR, just over 2,500 Veterans have applied to have their records reviewed, with more than 50 percent of cases resulting in a disability retirement. If a disability retirement is awarded to a Veteran as a result of the review process, it may not result in an immediate monetary gain. Previously awarded payments from the VA and DoD related to



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the original disability must be recouped by the government prior to new payments being made. This recoupment is made from the new monthly disability annuity payments going forward.

For information about the PDBR, including links to the application form, DD-294, go to http://www.health.mil/About_MHS/Organizations/. ★★☆☆



CLICK 2 BENEFITS VIRTUAL MEETING WITH CLEVELAND VARO

Veterans in Toledo, OH can now access services from the Cleveland VA Regional Office through a virtual meeting with Veteran Services Representatives (VSR). The VA Ann Arbor Healthcare System, in cooperation with the Cleveland Regional Office, set up a "Click 2 Benefits" system at the Toledo, OH Community Based Outpatient Clinic (CBOC). A private area at the CBOC houses a computer with a direct link to the Cleveland

RO. Veterans can now contact the RO remotely to ask questions about benefits, request claims status information, file a claim, provide documents for pending claims, or gain a Premium level eBenefits account. The Click 2 Benefits service is available during normal clinic hours, Monday through Friday (except federal holidays) from 8 a.m. to 4 p.m. No appointment is necessary. ★★☆☆



VA LAUNCHES NEW PREVENTION INITIATIVE TO SERVE 22,000 VETERAN FAMILIES AT RISK OF HOMELESSNESS

Nearly \$60 Million in Homeless Prevention Grants Awarded Nationwide

Department of Veterans Affairs Secretary Eric K. Shinseki recently announced the award of nearly \$60 million in homeless prevention grants. This initial \$60 million award will serve approximately 22,000 homeless and at-risk Veteran families at 85 non-profit community agencies in 40 states and the District of Columbia under the new Supportive Services for Veteran Families (SSVF) program.

“This new homeless prevention program will provide additional comprehensive support to Veterans who have served honorably, and now find themselves in a downward spiral toward despair and homelessness,” said Sec. Shinseki. “This program expands our capacity to act before a Veteran becomes homeless and to target the problem of family homelessness. These grants would not have been possible without the extraordinary partnerships forged with community organizers who are firmly committed to making a positive difference in lives of Veterans and their families.”



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The SSVF Program, a critical element of VA’s plan to prevent and end homelessness among Veterans, will promote housing stability among homeless and at-risk Veterans and their families. Under the SSVF program, VA awards grants to private non-profit organizations and consumer cooperatives that can provide a range of supportive services to eligible very low-income Veteran families.

Supportive services include outreach, case management, assistance in obtaining VA benefits, and assistance in obtaining and coordinating other public benefits.

Grantees will also have the ability to make time-limited temporary financial assistance payments on behalf of Veterans for purposes such as rent payments, utility payments, security deposits and moving costs.

More information about VA’s homeless programs is available online at <http://www.va.gov/homeless>. A list of award recipients and details about the Supportive Services for Veteran Families program are available online at <http://www1.va.gov/homeless/ssvf.asp>. ★★☆☆



REMEMBERING THE BERLIN WALL 1961 1989

It was 50 years ago this month that the Berlin Wall was erected, eventually becoming an iconic symbol of the Cold War, a tangible reminder of the tensions that existed between the communist east and the capitalist west. Erected 16 years after the end of WWII, it was built to stem the tide of East Germans migrating to the west to escape the increasingly repressive communist state. The Berlin Wall stood for

28 years, a grim reminder of a failed regime’s attempt to isolate its citizens from the world in a desperate attempt to conceal its flaws. Along with marking this historical event it is important to remember the dedication and service of US military personnel who served in western Europe and protected our allies while promoting the collapse of the Berlin Wall and advancing freedom. ★★☆☆



MILITARY SEXUAL TRAUMA—WHAT YOU NEED TO KNOW

Military Sexual Trauma (MST) is sexual assault or sexual harassment that occurred while a Veteran was in the military. It includes any sexual activity where someone is involved against his or her will — he or she may have been pressured into sexual activities (for example, with threats of negative consequences for refusing to be sexually cooperative), may have been unable to consent to sexual activities (for example, when intoxicated), or may have been physically forced into sexual activities.

Other experiences that fall into the category of MST include unwanted sexual touching or grabbing; threatening, offensive remarks about a person's body or sexual activities; and/or threatening and unwelcome sexual advances. It's important to know that it doesn't matter where the experience occurs or who the perpetrator is — MST can occur while a Veteran was on or off duty, or on or off base; perpetrators can be other military personnel, civilians, strangers or someone known to the victim.

It's hard to know just how frequently MST occurs, but there is evidence showing it is a significant problem. When asked by their VA healthcare provider, one in five women and one in 100 men report that they experienced MST. Although the frequency of MST is greater proportionally among women, because of the greater number of men serving in the military, there are actually significant numbers of both men and women who have experienced MST.

While MST has received a lot of attention lately in the media, it is

unfortunately not a new problem. Veterans from all eras of service — from World War II to those who served more recently in Iraq and Afghanistan — have reported experiencing MST.

Veterans who experienced MST can suffer from a range of mental health conditions including PTSD, depression and substance abuse. Sexual trauma can affect physical health as well and is associated with higher rates of headaches, gastrointestinal difficulties, sexual dysfunction, chronic pain and chronic fatigue.

Sexual trauma is a difficult experience for any survivor, but research suggests that experiencing sexual trauma in the military can do more harm and be more confusing. For example, Veterans often place a high value on strength and self-sufficiency. The experience of MST is the exact opposite of this, often leaving Veterans feeling helpless or weak. This contradiction can make it extremely difficult for some Veterans to come to terms with having experienced MST.

Veterans who experienced MST may also feel very alone in their experiences. They may have been deployed or far away from their friends, family and other primary sources of support at the time of the experiences; victim-blaming societal beliefs and other stigma may mean they receive negative responses when they do find the courage to speak up about their experiences.

VA provides free care for all mental and physical health conditions that may be related to a Veteran's experiences of MST. To get this care, Veterans do not need



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to file a VA disability claim (file for service connection) or have proof the MST occurred.

In fact, some Veterans may be able to receive this free MST-related care even if they're not eligible for other VA care.

VA knows that MST can be a life-changing experience and that survivors may continue to have difficulties many years after the MST. For this reason, every VA healthcare facility has an Military Sexual Trauma Coordinator available to answer any questions Veterans might have about VA's MST-related patient care.

Veterans who may choose to file a VA disability claim and seek service connection for their MST related conditions should speak to the Military Sexual Trauma Coordinator at their regional office. MST Coordinators receive special training and will treat each Veteran claiming MST-related conditions with respect and dignity and can assist you with the claims process.

For more information, please call 1-800-827-1000 or visit www.mentalhealth.va.gov/msthome.asp. You can also call your local VA Medical Center or regional office and ask to speak with the MST Coordinator. ★★☆☆



BENEFITS IN BRIEF

Change in Law Results in Retroactive Traumatic Injury Benefits of \$25,000 to \$100,000 for Non-OEF/OIF Injuries

If you are a Servicemember who suffered a qualifying injury on or after October 7, 2001, then you may be eligible for a payment of \$25,000 to \$100,000 — regardless of where your injury occurred.

The Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI) became effective on December 1, 2005. This program provides benefits to service members who have suffered physical losses as the result of traumatic injuries.

TSGLI originally provided for payment to two groups of service members:

1. All Servicemembers covered under Servicemembers' Group Life Insurance (SGLI) who

suffered qualifying losses on or after December 1, 2005, regardless of where those injuries occurred

2. Those who suffered qualifying losses between October 7, 2001 and November 30, 2005 in support of Operations Enduring Freedom or Iraqi Freedom (OEF or OIF)

Now, thanks to the Veterans' Benefits Act of 2010, service members who incurred qualifying injuries outside of OEF or OIF during the retroactive period may be eligible to receive benefits. This means that Servicemembers who suffered qualifying injuries from events such as training accidents or motor vehicle accidents between October 7, 2001 and November 30, 2005 while serving stateside or in other areas outside of OEF or OIF

“ Now, thanks to the Veterans' Benefits Act of 2010, Servicemembers who incurred qualifying injuries outside of OEF or OIF during the retroactive period may be eligible for benefits. ”

can now receive the same traumatic injury benefits as those who served in OEF and OIF.

Such injuries did not have to occur while on active duty or active duty for training. Even a reservist who suffered a loss as a result of a car accident while on his way to dinner with his family may qualify for TSGLI benefits.

This change in law, effective October 1, 2011, is welcome news for the many service men and women who suffered traumatic injuries during the retroactive period but were denied benefits because their injuries did not occur in OEF or OIF.

TSGLI covers a range of losses including amputations; limb salvage; paralysis; burns; loss of sight, hearing, or speech; facial reconstruction; 15-day continuous hospitalization; coma; and loss of activities of daily living due to traumatic brain injury or other traumatic injuries.

For more information on TSGLI and a complete list of qualifying losses, go to www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm. ★★ ★



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To be considered totally disabled, you must have a disability that prevents gainful employment, or have one of the following conditions regardless of your employment status:

- *Permanent loss of use of both hands*
- *Permanent loss of use of both feet*
- *Permanent loss of use of both eyes*
- *Permanent loss of use of one hand and one foot*
- *Permanent loss of use of one foot and one eye*
- *Permanent loss of use of one hand and one eye*
- *Total loss of hearing in both ears*
- *Organic loss of speech (lost ability to express oneself, both by voice and whisper, through normal organs for speech. Being able to speak with an artificial appliance is disregarded in determination of total disability.)*

SGLI Disability Extension

If you are unable to work full time due to a disability incurred in service, then you may be eligible for up to two years of Servicemembers' Group Life Insurance (SGLI) at no cost.

The SGLI Disability Extension benefit from the Department of Veterans Affairs allows eligible Veterans to retain the SGLI coverage they had in service, at no charge, for up to two years from their date of separation. It is not necessary to have a VA rating to receive this benefit.

Coverage under the SGLI Disability Extension continues for two years from your date of discharge or until you are no longer totally disabled.

At the end of your SGLI Disability Extension, you will be automatically enrolled in Veterans' Group Life Insurance (VGLI) upon payment of your first VGLI premium.

You'll have VGLI as long as you continue to pay the premium.

Veterans who are already enrolled in VGLI can still apply for the SGLI Disability Extension benefit. If approved, coverage will be retroactive from the date of discharge and the Veteran may be entitled to a refund of any VGLI Premiums paid.

To learn more about the SGLI Disability Extension and download an application, go to <http://www.insurance.va.gov/sgliSite/default.htm> ★★☆☆

Post 9/11 GI Bill Changes

Several changes to the Post 9/11 GI Bill went into effect Aug. 1. More changes will take effect at the beginning of the next fiscal year, Oct. 1. Here's a rundown of those changes that took effect Aug. 1:

- Tuition for Veterans and their transferees has been simplified: all in-state tuition and fees are paid by VA when attending a public school. Private and foreign school costs are capped at \$17,500 annually. The Yellow

Ribbon program still exists for private school and out-of-state fees and costs above the cap.

- MGIB and MGIB-SR "kickers," or college fund payments, are now paid on a monthly basis instead of as a lump sum at the beginning of the semester.
- Housing allowance is now prorated to the student's rate of training, rounded to the nearest tenth. For example, a student attending at a rate of 75 percent would receive 80 percent of the housing allowance rate.
- Break or interval pay is no longer available in any VA education benefit program, unless under an Executive Order of the President, or due to an emergency, such as a natural disaster or strike. Entitlement previously used for break pay will be available for use during a future enrollment.
- Allows for reimbursement for more than one license or

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BENEFITS IN BRIEF continued from page 7

certification test, as well as for fees paid for national exams for admission to an institution of higher learning (e.g. SAT, ACT, GMAT, LSAT, GRE).

- Veterans enrolled in Vocational Rehabilitation & Employment who are also eligible for Post 9/11 GI Bill benefits can now choose the Post 9/11 GI Bill's housing benefit in lieu of the Chapter 31 subsistence allowance.
- National Oceanic and Atmospheric Administration and Public Health Service personnel are now eligible to transfer their entitlement to eligible dependents.

Changes to the Post 9/11 GI Bill that become effective Oct. 1 are listed below. These changes primarily affect Veterans who are pursuing alternative forms of education. They include:

- Pays actual net costs for in-state tuition and fees at public non-college degree programs. Pays actual costs, or \$17,500, whichever is less, at private and foreign institutions. Up to \$83 per month is also paid for books and supplies.
- Veterans in on-the-job and apprentice training programs receive a monthly benefit prorated based on time in the program, and up to \$83 per month for books and supplies.



Several changes to the Post 9/11 GI Bill went into effect Aug. 1, while others will not be effective until the beginning of the new fiscal year, Oct. 1.

- The actual net costs for in-state tuition and fees, or \$10,000, whichever is less is paid for flight programs, per academic year.
- The actual net costs for in-state tuition and fees, or \$8,500, whichever is less, is paid for correspondence training, per academic year. In addition, students enrolled solely in distance learning are now

eligible for housing allowance, at the rate equal to ½ the national average for BAH for an E-5 with dependents (except for active duty students).

To learn more about the Post 9/11 GI Bill visit <http://www.gibill.va.gov/> ★★☆☆

