



Veterans Benefits



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Benefits from the VA

Education for Veterans

Education for Dependents

Vocational Training

Home Loans

Small Business Administration Incentives

“World Class” Medical Care

Pensions

Disability Compensation

Dependent Indemnity Compensation (DIC)

Aid & Attendance

Care Giver Stipends

Burial

More:

<https://www.va.gov/>



Benefits from the State of Georgia

Driver's License

Property Tax Exemption

Vehicle Sales Tax Exemption

Vehicle Registration/Special Tags

Georgia Department of Veterans Service

More:

<https://veterans.georgia.gov/state-benefits>



Essential Websites

Register for Accounts On:

MyVA

https://secure.login.gov/?request_id=58d7cd6a-de9b-4d06-8115-899573a9ac35

My Health eVet

<https://www.myhealth.va.gov/mhv-portal-web/web/myhealthevet/user-registration>



VA Healthcare

All veterans can get care from the VA.

If you are 50% “**Service Connected**” disabled or more, your healthcare from the VA is at no cost to you; otherwise, you must pay something for your healthcare.

An exception is that you pay nothing if your income is below a certain threshold.

Another exception is that if you have a **Service Connected** disability, even rated at 0%, you receive treatment of THAT condition from the VA without charge.



VA Healthcare

Apply for VA Healthcare at:

<https://www.va.gov/health-care/apply/application/introduction>



VA Disability Claims

Some of the forms to know:

Representation (VA Form 21-22)

Intent to File (VA Form 21-0996)

Claim (VA Form 21-526EZ)

Statement in Support of a Claim (VA Form 21-4138)

Authorization to Disclose Information (VA Form 21-4142)

PTSD Statement (VA Form 21-0781)



What Makes A Claim Compensable?

1) Must be disabling to some degree as defined by Title 38 USC

AND

2) Must be “Service Connected”



The Claims Process

- Submit claim (Standard Process or Fully Developed)
- VA Gathers Evidence
- C&P Exams
- Deliberation
- Decision
- Notification



My Claim was Denied!

Four Courses of Action

- Do Nothing
- Decision Review Request (Supplemental)
 - (VA Form 20-0995)
- Decision Review Request (Higher Level Review)
 - (VA Form 20-0996)
- Veteran's Board of Appeals
 - (VA Form 10182)



Title 38 US Code

Pensions, Bonuses, and Veterans' Relief

§ 3.102 Reasonable doubt.

It is the defined and consistently applied policy of the Department of Veterans Affairs to administer the law under a broad interpretation, consistent, however, with the facts shown in every case. When, after careful consideration of all procurable and assembled data, a reasonable doubt arises regarding service origin, the degree of disability, or any other point, such doubt will be resolved in favor of the claimant. The reasonable doubt doctrine is also applicable even in the absence of official records, particularly if the basic incident allegedly arose under combat, or similarly strenuous conditions, and is consistent with the probable results of such known hardships.



Title 38 US Code

Pensions, Bonuses, and Veterans' Relief

§4.7 Higher of two evaluations.

Where there is a question as to which of two evaluations shall be applied, the higher evaluation will be assigned if the disability picture more nearly approximates the criteria required for that rating. Otherwise, the lower rating will be assigned.



This raises some obvious questions:

- Why would there be two evaluations?
- What are the “criteria” Required for a rating?
- Where would I find the “criteria” for a rating?



Title 38 US Code

Pensions, Bonuses, and Veterans' Relief

CHAPTER I - DEPARTMENT OF
VETERANS AFFAIRS. PART 4 -
SCHEDULE FOR RATING DISABILITIES.

Subpart B – Disability Ratings

<https://www.ecfr.gov/current/title-38/chapter-I/part-4>



Example:

**§ 4.115a Ratings of the
genitourinary system—dysfunctions**

Voiding dysfunction:

Urinary frequency:

Daytime voiding interval between
two and three hours, or; awakening
to void two times per night – 10%



Example:

§ 4.115a Ratings of the genitourinary system—dysfunctions

Voiding dysfunction:

Urinary frequency:

Daytime voiding interval between
one and two hours, or; awakening to
void three to four times per night—
20%



Example:

**§ 4.115a Ratings of the
genitourinary system—dysfunctions**

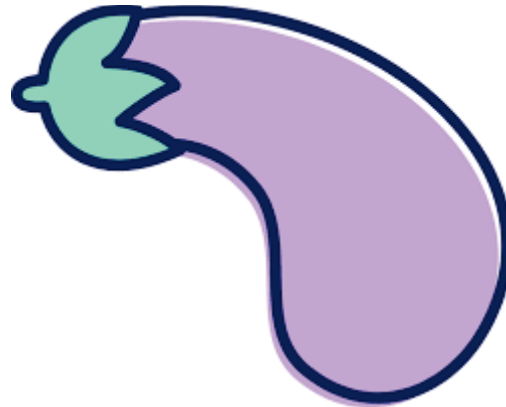
Voiding dysfunction:

Urinary frequency:

Daytime voiding interval less than
one hour, or; awakening to void five
or more times per night— 40%



Erectile Dysfunction (ED)



ED is a legitimate Service Connected Disability; however, it's maximum rating is 0%.



Independent Medical Opinion

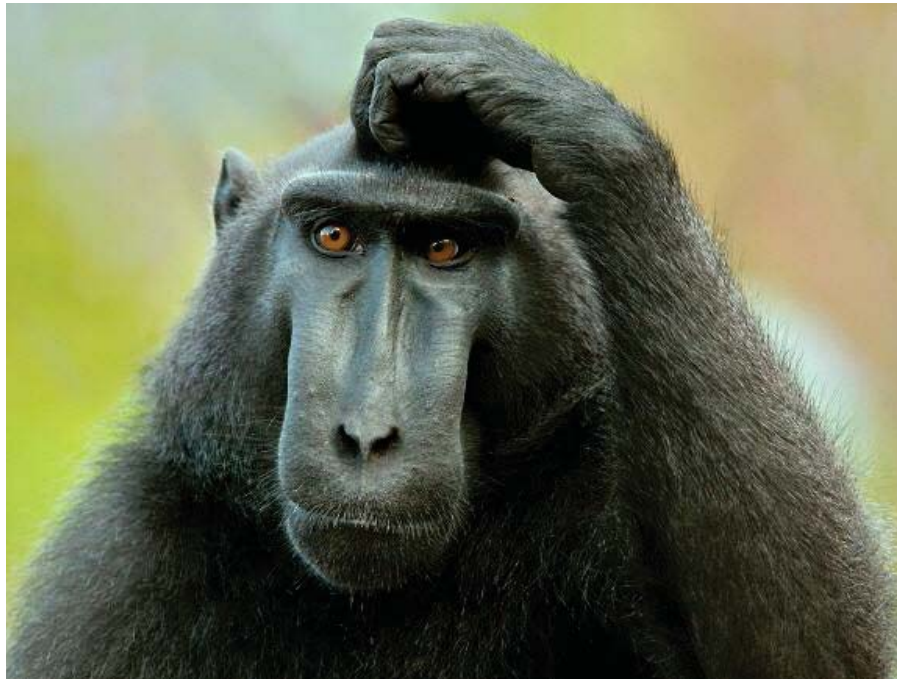
You are entitled to submit medical evaluations from a doctor **YOU** choose.

Effective IMO's use the Disability Benefits Questionnaires (DBQs).

https://www.benefits.va.gov/compensation/dbq_publicdbqs.asp



VA MATH?



Why is it that
 $50\% + 10\% + 10\% = 60\%$?



Title 38 US Code
Pensions, Bonuses, and Veterans' Relief

CHAPTER I - DEPARTMENT OF
VETERANS AFFAIRS. PART 4 -
SCHEDULE FOR RATING DISABILITIES.

Subpart A – General Policy in
Rating

§ 4.25 Combined ratings table

<https://www.ecfr.gov/current/title-38/chapter-I/part-4/subpart-A/section-4.25>



Title 38 US Code
Pensions, Bonuses, and Veterans' Relief
CHAPTER I - DEPARTMENT OF
VETERANS AFFAIRS. PART 4 -
SCHEDULE FOR RATING DISABILITIES.

Subpart A – General Policy in
Rating

§ 4.26 Bilateral Factor

<https://www.ecfr.gov/current/title-38/chapter-I/part-4/subpart-A/section-4.26>



How to use the combined ratings table

Combined Ratings Table, results from the consideration of the efficiency of the individual as affected first by the most disabling condition, then by the less disabling condition, then by other less disabling conditions, if any, in the order of severity.



Example

A Veteran Has Three Service Connected Ratings

- Bad Breath – 30%
- Pigeon Toe – 20%
- Buck Teeth - 10%

What is his/her Combined Rating?



Start Here



COMBINED RATINGS TABLE

	10	20	30	40	50	60	70	80	90
19	27	35	43	51	60	68	76	84	92
20	28	36	44	52	60	68	76	84	92
21	29	37	45	53	61	68	76	84	92
22	30	38	45	53	61	69	77	84	92
23	31	38	46	54	62	69	77	85	92
24	32	39	47	54	62	70	77	85	92
25	33	40	48	55	63	70	78	85	93
26	33	41	48	56	63	70	78	85	93
27	34	42	49	56	64	71	78	85	93
28	35	42	50	57	64	71	78	86	93
29	36	43	50	57	65	72	79	86	93
30	37	44	51	58	65	72	79	86	93
31	38	45	52	59	66	72	79	86	93
32	39	46	52	59	66	73	80	86	93
33	40	46	53	60	67	73	80	87	93
34	41	47	54	60	67	74	80	87	93

Read
Right



$$30\% + 20\% = 44\%$$



Re-enter Here



COMBINED RATINGS TABLE

39	45	51	57	63	70	76	82	88	94
40	46	52	58	64	70	76	82	88	94
41	47	53	59	65	71	76	82	88	94
42	48	54	59	65	71	77	83	88	94
43	49	54	60	66	72	77	83	89	95
44	50	55	61	66	72	78	83	89	95
45	51	56	62	67	73	78	84	89	95
46	51	57	62	68	73	78	84	89	95
47	52	58	63	69	74	79	85	90	96

Read Right



44% + 10% = 50%



COMBINED RATINGS TABLE

80	82	84	86	88	90	92	94	96	98
81	83	85	87	89	91	92	94	96	98
82	84	86	87	89	91	93	95	96	98
83	85	86	88	90	92	93	95	97	98
84	86	87	89	90	92	94	95	97	98
85	87	88	90	91	93	94	96	97	99
86	87	89	90	92	93	94	96	97	99
87	88	90	91	92	94	95	96	97	99
88	89	90	92	93	94	95	96	98	99
89	90	91	92	93	95	96	97	98	99
90	91	92	93	94	95	96	97	98	99
91	92	93	94	95	96	96	97	98	99
92	93	94	94	95	96	97	98	98	99
93	94	94	95	96	97	97	98	99	99
94	95	95	96	96	97	98	98	99	99

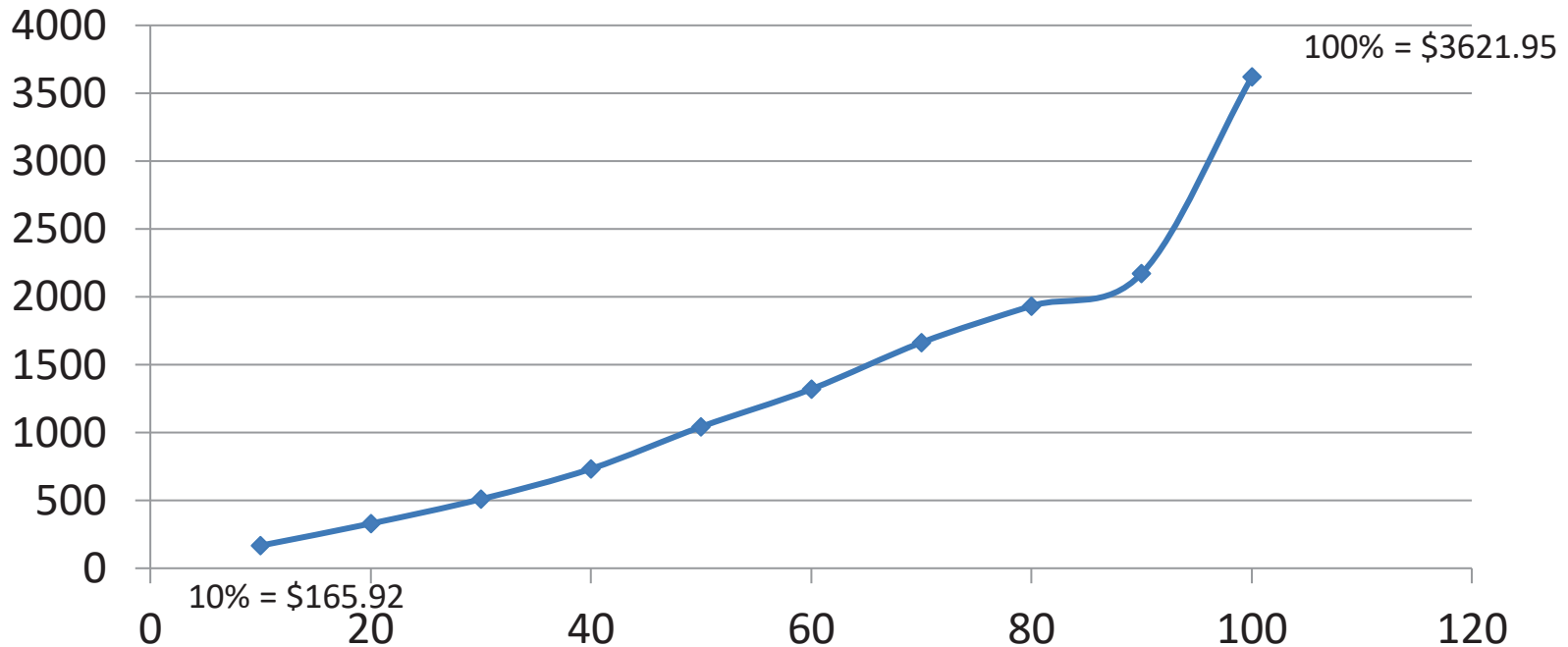
The closer you get to 100%, the more difficult it becomes to get an actual increase.



The increase in payment amounts is not linear.

(Shown in US Dollars, effective 1 DEC 2022)
Veteran alone. No dependents

Monthly Payment





VA Disability Compensation Payments Are:

- Not Subject to Income Tax
- Adjusted Annually for Inflation
- Counted as Income for Mortgage Qualification

(Additionally, veterans with service connected disabilities are exempt from the funding fee for VA mortgage loans.)



So, once I get to 100%, that's all I can get, right?

Wrong!

**Special Monthly Compensation
(SMC)**



Special Monthly Compensation (SMC)

VA SMC is a higher rate of compensation that the VA pays to Veterans as well as their spouses, surviving spouses, and parents with certain needs or disabilities.

Special Monthly Compensation rates are grouped into categories designated by letters.



Special Monthly Compensation (SMC)

Beginning 1 December 2022 SMC-K pays \$128.62 monthly, in addition to whatever disability percentage payments are being received.

SMC –K is “Loss of use of a creative organ”
Given for Erectile Dysfunction



Let's Talk

AGENT ORANGE



Agent Orange Presumptive Illnesses

Cancers caused by Agent Orange exposure:

Bladder Cancer

Chronic B-Cell Leukemia

Hodgkin's Disease

Multiple Myeloma

Non-Hodgkin's Lymphoma

Prostate Cancer

Respiratory Cancers (Including Lung Cancer)

Some Soft Tissue Sarcomas



Agent Orange Presumptive Illnesses

Other Illnesses caused by Agent Orange Exposure:

AL amyloidosis

Chloracne (or other types of acneiform disease like it)

Diabetes Mellitus Type 2

Hypertension

Hypothyroidism

Ischemic Heart Disease

Monoclonal gammopathy of undetermined significance (MGUS)

Parkinsonism

Parkinson's Disease

Peripheral Neuropathy

Porphyria Cutanea Tarda



Service Requirements for Presumption of Exposure

Between January 9, 1962, and May 7, 1975, you must have served for any length of time in at least one of these locations:

In the Republic of Vietnam, or

Aboard a U.S. military vessel that operated in the inland waterways of Vietnam, or

On a vessel operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia, or

On regular perimeter duty on the fenced-in perimeters of a U.S. Army installation in Thailand or a Royal Thai Air Force base. These bases include U-Tapao, Ubon, Nakhon Phanom, Udorn, Takhli, Korat, or Don Muang



Service Requirements for Presumption of Exposure

Or at least one of these must be true. You:

Served in or near the Korean DMZ for any length of time between September 1, 1967, and August 31, 1971, or

Served on active duty in a regular Air Force unit location where a C-123 aircraft with traces of Agent Orange was assigned, and had repeated contact with this aircraft due to your flight, ground, or medical duties,

or

Were involved in transporting, testing, storing, or other uses of Agent Orange during your military service,

or



Service Requirements for Presumption of Exposure

Or

Were assigned as a Reservist to certain flight, ground, or medical crew duties at one of the below locations:

Eligible Reserve locations, time periods, and units include:

Lockbourne/Rickenbacker Air Force Base in Ohio, 1969 to 1986 (906th and 907th Tactical Air Groups or 355th and 356th Tactical Airlift Squadrons)

Westover Air Force Base in Massachusetts, 1972 to 1982 (731st Tactical Air Squadron and 74th Aeromedical Evacuation Squadron, or 901st Organizational Maintenance Squadron)

Pittsburgh International Airport in Pennsylvania, 1972 to 1982 (758th Airlift Squadron)



Locations added by the PACT Act:

- Any U.S. or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976
- Laos from December 1, 1965, through September 30, 1969
- Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969
- Guam or American Samoa or in the territorial waters off of Guam or American Samoa from January 9, 1962, through July 30, 1980
- Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977



Service Requirements for Presumption of Exposure

You may have a valid claim if You served in one of the locations listed in the link below.

<https://www.publichealth.va.gov/exposures/agentorange/locations/tests-storage/index.asp>



Thank You For Your Service!





My Mission in Vietnam



Me with Uncle Ho

Today's Hanoi Hilton





www.healingheartsvietnam.com





Questions?

The Key to Success with the VA is
Persistence!



Veterans Benefits



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