

Home Loan Guaranty

VA guarantees loans to purchase a home, manufactured home and certain types of condominiums; or to build, repair, and improve homes. This benefit may be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their home specially adapted for their needs. Native Americans living on Trust Land may qualify for a direct home loan. Basic eligibility requirements are:

Selected Reserve or National Guard

When eligibility is based on reserve service, the individual must have completed six years of honorable service. If he/she was discharged due to service-connected disability, the required service time could be less.

Active Duty – Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and receive an honorable discharge. Eligibility based on current activation begins after 90 days of active service.

Home Loan Guaranty - Certificate of Eligibility

Toll-free - 1-888-244-6711

Burial Benefits

Burial benefits for veterans may include a gravesite in any of our 120 national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a grave liner for casketed remains, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

VA can pay a burial allowance of \$2000 for veterans who died of service-related causes. For other veterans receiving VA benefits, VA can pay \$300 for burial and funeral expenses and a \$300 plot allowance.

A U.S. flag for burial purposes is issued for individuals who complete at least one enlistment in the Selected Reserve or National Guard, or who were discharged due to service-connected disability or whose death was the result of service. A flag can also be issued for individuals who at the time of death were eligible for retirement pay based on Selected Reserve or National Guard Service, or would have been entitled had the member attained age 60.

Contact VA

Each VA benefit has its own eligibility requirements. For specific information about eligibility call VA at: 1-800-827-1000

Health Benefits	877-222-8387
Education Benefits	888-442-4551
VA Life Insurance	800-669-8477
Office of SGLI	800-419-1473
CHAMPVA	800-733-8387
Environmental Health	800-749-8387
Headstones (<i>status of claims only</i>)	800-697-6947
Telecommunication	
Device for Deaf (<i>TDD</i>)	800-829-4833
Direct Deposit	877-838-2778

VA Web Site
www.va.gov

Apply for Health Benefits
<https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:
<http://vabenefits.vba.va.gov>

Facilities Locator
<http://www.va.gov/sta/guide/home.asp>

Federal Benefits for Veterans and Dependents (2005 Edition)
http://www1.va.gov/opa/vadocs/current_benefits.htm

The Center for Women Veterans
<http://www1.va.gov/womenvet/>

Education
<http://www.gibill.va.gov>

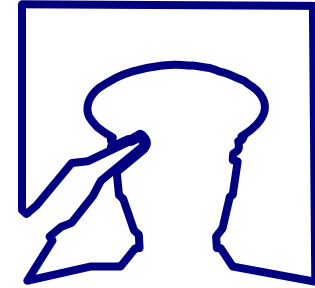
Loan Guaranty
<http://www.homeloans.va.gov>

Veterans Service Organizations
<http://www1.va.gov/vso/>

State Veterans Affairs Offices
<http://www.va.gov/statedva.htm>

For information on reemployment rights and unemployment insurance
<http://www.dol.gov>

Burial and Memorial Benefits
<http://www.cem.va.gov/burial.htm>



*To Care for Him Who Shall Have Borne
the Battle and For His Widow and His
Orphan*

Abraham Lincoln

A Summary of VA Benefits for National Guard and Reserve Personnel



Department of Defense
Deployment Health
Support Directorate



Department of
Veterans Affairs

<http://vaww1.va.gov/environagents/>

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VA Benefits and Selected Reserve and National Guard Members

- Health Care
- Compensation and Pension
- Education & Training Benefits
- Vocational Rehabilitation & Employment
- Home Loans
- Life Insurance
- Burial Benefits
- Dependents' and Survivors' Benefits

Eligibility for Reservists/National Guard Members

The primary factor in determining basic eligibility for VA benefits is "veteran status," which is established by active military, naval, or air service and a discharge or release from active service under conditions other than dishonorable.

Reservists who have served honorably on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and other eligibility factors. In addition, reservists who are never called to active duty may qualify for some VA benefits.

Health Care

Generally veterans must be enrolled in the VA healthcare system to receive health care services. Reservists and National Guard members activated for federal duty can qualify for a number of health care services provided by VA.

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for military service exposure, including Gulf War, Agent Orange, Ionizing Radiation, and certain other environmental hazards.

Health Care for Combat Veterans

In 1998, VA was authorized to provide a broad range of health care services to honorable discharged U.S. veterans who served on active duty in a theater of combat operations during a period of war after the Persian Gulf War or in combat against a hostile force during a period of hostilities after November 11, 1998. These veterans including Reservists and members of the National Guard are eligible for 2 years after leaving the military.

Under this authority, health care may not be provided for any disability that is found to have resulted from a cause other than the service at issue; for example, conditions existing before military service and conditions that began following military combat, like broken bones occurring after separation from active duty.

Reservists and members of the National Guard who served on active duty in a theater of combat may be eligible for VA health care under this authority.

Veterans with health concerns that may be related to combat are encouraged to seek a medical evaluation at a local VA medical facility. The families of reservists' may also be eligible for counseling in the Readjustment Counseling Center Program.

Compensation and Pension Benefits

VA administers two tax-free monetary benefits based on disability and/or age.

Compensation: VA pays monthly benefits to veterans for disabilities from disease or injury incurred or aggravated during active duty and active duty for training, and for disabilities from injury incurred or aggravated during inactive duty for training. Heart attack or stroke occurring during inactive duty training is considered a covered disability. These disabilities are considered "service-connected." Additional benefits for the member and his/her dependents or survivors may apply.

Pension: This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled (or age 65 or older).

Education

Selected Reserve and National Guard members may be entitled to education benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606) and/or the Reserve Education Assistance Program (REAP/Chapter 1607).

Complete information is available at:
<http://www.gibill.va.gov/>

Dependents' and Survivors' Benefits

The Department of Veterans Affairs (VA) offers a wide range of benefits and services for the surviving spouse, dependent children and dependent parents of deceased veterans and military service members.

Complete information is available at:
<http://www.vba.va.gov/survivors/VAbenefits.htm>

Vocational Rehabilitation and Employment

Service-disabled veterans may qualify for rehabilitation and employment assistance including: job search, vocational evaluation, career exploration, and vocational training, education, and rehabilitation services. If enrolled in an education or training program, VA will pay for the participant's tuition, fees, books, tools, and other program expenses as well as provide a monthly living allowance.

Complete information is available at:
<http://www.vba.va.gov/bln/vre/index.htm>

VA Life Insurance

National Guard and Reserve Personnel are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance (RH) if called to active duty, injured, and have a service-connected disability.

Additional information may be obtained on-line at
<http://www.insurance.va.gov/>