



Massachusetts Veterans' Service Officers Association, Inc.

Quick Reference Guide

Military Service

- When did the veteran serve? Do they have credible wartime service? For more information visit: <https://www.sec.state.ma.us/cis/cisvet/vetdefin.htm>
- What was the veteran's Military Occupational Specialty (MOS) code? Did they serve in an alternate capacity (i.e., personnel clerk that manned a battle station weapon)?
- Where did the veteran serve? Did they serve in an area with VA recognized presumptive diseases (Vietnam, Gulf War, Camp Lejeune, etc.)?
 - a. *Agent Orange*: <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
 - b. *Gulf War Registry*: <https://www.publichealth.va.gov/exposures/gulfwar/benefits/registry-exam.asp>
 - c. *Camp Lejeune*: <https://www.benefits.va.gov/COMPENSATION/claims-postservice-exposures-camp-lejeune-water.asp>
 - d. *Burn Pits*: <https://www.publichealth.va.gov/exposures/burnpits/>
- Does the veteran have any current medical conditions related to military service? (Hearing Loss, Diabetes, Coronary Heart Disease, Service Injuries, etc.)
- Has the veteran applied for and received their service (War) bonus from the state? <https://www.mass.gov/lists/bonuses>

VA Disability Rating

- Was the veteran injured or ill during their time in service? Have they submitted a claim with the VA, if so, what is their current rating?
- If they have a current rating, have any of those compensated issues worsened since the time of the initial rating?
- If they have a VA rating and are a property owner, are they receiving a local property tax abatement? For additional information on veteran specific abatements go to: <https://www.mass.gov/files/documents/2018/01/02/dor-proptax-guide-veterans.pdf>



For information on all property tax forms and guides go to:

<https://www.mass.gov/lists/property-tax-forms-and-guides>

- For 100% service connected veterans, or surviving Gold Star widows/parents, are they receiving the State Annuity? <https://www.mass.gov/service-details/annuity>
- For Gold Star spouses, have they applied for a VA Dependency and Indemnity Compensation (DIC) claim as a result of a service connected death?

Review of DD 214

- What is the Character of Discharge?
 - a. Honorable Discharge: If a military service member received a good or excellent rating for their service time.
 - b. General Discharge: To receive a General Discharge from the military there has to be some form of nonjudicial punishment to correct unacceptable military behavior or failure to meet military standards. The discharging officer must give the reason for the discharge in writing, and the military member must sign paperwork stating they understand the reason for their discharge. Veterans may not be eligible for certain veterans benefits under a General Discharge, including the GI Bill.
 - c. Other Than Honorable Conditions Discharge: The most severe type of military administrative discharge is the Other Than Honorable Conditions. In most cases, veterans who receive an Other Than Honorable Discharge cannot re-enlist in the Armed Forces or reserves, except under very rare circumstances. Veteran's benefits are not usually available to those discharged through this type of discharge.
 - d. Bad Conduct Discharge (BCD): A Bad Conduct Discharge is only passed on to enlisted military members and is given by a court-martial due to punishment for bad conduct. A Bad Conduct discharge is often preceded by time in military prison. Virtually all veteran's benefits are forfeited if discharged due to Bad Conduct.
 - e. Dishonorable Discharge: Murder and sexual assault are examples of situations which would result in a dishonorable discharge. If someone is dishonorably discharged from the military they are not allowed to own firearms according to US federal law. Military members who receive a Dishonorable Discharge forfeit all military and veterans benefits and may have a difficult time finding work in the civilian sector.
 - f. Officer Discharge: Commissioned officers cannot receive bad conduct discharges or a dishonorable discharge, nor can they be reduced in rank by a court-martial. If an officer is discharged by a general court-martial, they receive a Dismissal notice which is the same as a dishonorable discharge.
 - g. Uncharacterized/Entry Level Separation (ELS): Entry level separations, or uncharacterized discharges, are given to individuals who separate prior to completing 180 days of military service, or when discharge action was initiated prior to 180 days of service. This type of discharge does not attempt to characterize service as good or bad
- Verify that the discharge presented is a true and accurate copy. You can utilize Military Records On-Line (MRO) to review a copy of the discharge if the veteran's home of record is in Massachusetts.



- Military discharges and service records can be requested from the National Archives: <https://www.archives.gov/veterans>

Military Discharge Upgrades

- If a service member has received anything other than an "Honorable Discharge", the service member can seek to have the discharge upgraded. For information on upgrades go to: https://www.dd214.us/reference/how_to_upgrade_your_discharge.pdf

Income - Social Security

- If a single person's gross Social Security wages per month are below \$1,386.00 and their assets are below \$7,560.00, the MassHealth Buy-In Program will cover the Part B deduction and they will no longer have the Part B deducted from their monthly social security payment.
- If a married couple's gross Social Security wages per month are below \$1,872.00 and their assets are below \$11,340.00, the MassHealth Buy-In Program will cover the Part B deduction. For additional information on the MassHealth Buy-In Program go to: https://www.mass.gov/files/documents/2018/04/03/mhbi-1and2-lp_0.pdf
- If a surviving spouse is receiving less than \$735.83(FY2018) per month in social security, they can apply for a VA Survivors Pension (formerly Death Pension). This pension will make up the difference between the amount received in social security (minus medical deductions), up to the maximum limit of the pension (\$735.83) set by Congress. Additional information can be found at: <https://benefits.va.gov/BENEFITS/factsheets/survivors/Survivorspension.pdf>
- Does the individual receive Supplemental Security Income (SSI)? SSI is a Federal income supplement program funded by general tax revenues (*not* Social Security taxes). It is designed to help aged, blind, and disabled people, who have little or no income; and it provides funds to meet basic needs for food, clothing, and shelter. For more information go to: <https://www.ssa.gov/ssi/>
- Does the individual receive Social Security Disability Income (SSDI)? The SSDI program pays benefits to individuals and certain family members if they worked long enough and paid Social Security taxes. (An individual's adult child may qualify for benefits under the adult's record if he or she has a disability that started before age 22) For more information go to: <https://www.ssa.gov/planners/disability/index.html>
- If the individual is receiving SSI, have they applied for the State Supplement Program (SSP)? Individuals must be receiving SSI benefits in order to apply for SSP. Massachusetts adds more money to SSI payments for Massachusetts residents, and in certain cases, individuals found over-income for SSI may still be eligible for a partial benefit from the state. For more information go to: <https://www.mass.gov/massachusetts-state-supplement-program>



Assets

- Does the veteran and/or couple exceed the asset limit for Chapter 115 Benefits?
 - a. Single applicant: \$5,000.00
 - b. Married couple: \$9,800.00

- Does the veteran and/or couple exceed the net worth limit for the VA Aid & Attendance Pension of \$123,600.00?

Healthcare

- Does the veteran utilize the VA Healthcare System? Here are resources regarding VA Healthcare:
 - a. *Veterans Health Benefits Handbook:* <https://www.va.gov/HEALTHBENEFITS/vhbh/index.asp>
 - b. *Easy Ways to Apply for Enrollment:* <https://www.va.gov/HEALTHBENEFITS/apply/>
 - c. *Enhanced Eligibility:* <https://www.va.gov/healthbenefits/apply/veterans.asp>
 - d. *Priority Groups:* https://www.va.gov/HEALTHBENEFITS/resources/publications/B10-441_enrollment_priority_groups.pdf
 - e. *Veterans Choice Program:*
<https://www.va.gov/COMMUNITYCARE/programs/veterans/VCP/index.asp>

- If the veteran has VA Healthcare and Medicare only, they could still be "under insured", or at risk for incurring uncovered medical expenses charged by non-VA treatment facilities.
 - a. *VA Fact Sheet: Emergency Care:*
https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_20-02.pdf

- Does the veteran and/or spouse pay for a private senior supplement (Medigap) insurance plan or prescription drug plan? For additional information on Medigap plans go to: <https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap>

VA Dental Insurance Program (VADIP)

- Veterans enrolled in VA health care may purchase dental insurance at a reduced cost through the VA Dental Insurance Program (VADIP). Beneficiaries of VA's Civilian Health and Medical Program—a health insurance program for dependents of Veterans—are also eligible for VADIP. For additional information go to: <https://explore.va.gov/health-care/dental>

Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Most active-duty family members, retirees and reservists and their family members are now eligible for a new vision benefit. Comprehensive vision coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP), is effective January 1, 2019.



Those who are enrolled in a Tricare health plan are eligible for the FEDVIP vision coverage. Those eligible also include Guard and Reserve members or family members enrolled in Tricare Reserve Select, as well as retirees and family members using Tricare For Life. For additional information go to:

<https://tricare.benefeds.com/InfoPortal/containerPage?EventName=eligibility&ctoken=ASmfKXGN>

TRICARE

- TRICARE is a health program for:
 - Uniformed Service members and their families,
 - National Guard/Reserve members. This includes members of the:
 - Army National Guard
 - Army Reserve
 - Navy Reserve
 - Marine Corps Reserve
 - Air National Guard
 - Air Force Reserve
 - U.S. Coast Guard Reserve and their families,
 - Survivors,
 - Former spouses,
 - Medal of Honor recipients and their families, and
 - Others registered in the Defense Enrollment Eligibility Reporting System (DEERS).
- For more information on eligibility and enrollment go to:
<https://www.tricare.mil/Plans/Eligibility>

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

- To be eligible for CHAMPVA, you cannot be eligible for TRICARE/CHAMPUS and you must be in one of these categories:
 - The spouse or child of a veteran who has been rated permanently and totally disabled for a service-connected disability by a VA regional office, or
 - The surviving spouse or child of a veteran who died from a VA-rated service connected disability, or
 - The surviving spouse or child of a veteran who was at the time of death rated permanently and totally disabled from a service connected disability, or
 - The surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).
- If you turned 65 on or after June 5, 2001, you must be enrolled in Medicare Parts A and B to be eligible. you are not required to enroll in Medicare Part D in order to become or remain CHAMPVA eligible.
- For additional information go to:
https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/champva_eligibility.asp



Property Taxes

- If the veteran has a service connected rating greater than 10%, has the veteran applied for a local property tax abatement (if property owner).
- Given the age of the veteran and current finances, the veteran/spouse may be eligible for other tax abatements or property tax deferrals. For additional information go to:
<https://www.mass.gov/lists/property-tax-forms-and-guides>

Nutritional Support - (SNAP)

- Supplemental Nutrition Assistance Program (SNAP) offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with State agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits. For additional information on the program and eligibility go to:
<https://www.fns.usda.gov/snap/eligibility>

Discounted Utility Services for Low Income Residents

- If you receive electric or gas from a utility company that is regulated and you qualify financially, you are eligible for a discount on your utility bill. Local telephone companies also offer discounts (called “Lifeline” and “Linkup”) to customers who qualify financially. In Massachusetts, investor-owned electric and gas companies are regulated by the state. By law they must offer low-income residents a discount. Regulated companies include:
 - [Berkshire Gas](#)
 - [Blackstone Gas](#)
 - [Columbia Gas](#) (formerly Bay State Gas)
 - [National Grid](#) (Massachusetts Electric Company, KeySpan, Boston Gas, Colonial Gas, EssexGas)
 - Comcast/Verizon
- If you are receiving assistance from one of the programs listed below, you are likely eligible to receive the Utility Discount Rate and energy efficiency services described above:
 - Emergency Aid to the Elderly, Disabled, and Children (EAEDC)
 - Food Stamps
 - Women, Infants and Children (WIC) Nutrition Program
 - Head Start
 - Mass Health
 - National School Lunch Program
 - Public Housing
 - School Breakfast Program
 - Supplemental Security Program
 - Transitional Aid to Families with Dependent Children (TAFDC)



- Veterans Programs (Chapter 115 benefits)
 - Veterans Dependency and Indemnity Compensation (DIC) Surviving Parent
 - Veterans Affairs Non-Service Connected Pension (VANSCP)
- For additional information on eligibility and applying for discounted rates, please contact your service provider.
 - Low Income Home Energy Assistance Program (LIHEAP). This program provides eligible households with help in paying a portion of winter heating bills. For more information on enrollment go to: <https://www.mass.gov/how-to/apply-for-home-heating-and-energy-assistance>

Massachusetts Soldiers' Homes

- Massachusetts Soldiers' Homes provide a variety of services to Veterans such as acute hospital care, domiciliary care, long-term care, physical and occupational therapy, laboratory and radiology services, an outpatient department, and a social services department. There are two state Soldiers' Homes, one in Chelsea, the other in Holyoke.
- Chelsea Soldiers' Home. For general information related to the Chelsea Home go to: <https://www.mass.gov/orgs/soldiers-home-in-chelsea>
For admission information go to: <https://www.mass.gov/how-to/apply-for-admissions-at-the-soldiers-home-in-chelsea>
- Holyoke Soldiers' Home. For general information related to the Holyoke Home go to: <https://www.mass.gov/orgs/soldiers-home-in-holyoke>
For admission information go to: <https://www.mass.gov/how-to/apply-for-admissions-at-the-soldiers-home-in-holyoke>

Burial Benefits

- Service Related Death. The VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.
- Non-Service Related Death. The VA will pay up to \$780 toward burial and funeral expenses for deaths on or after October 1, 2018 (if hospitalized by VA at time of death), or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death), and a \$780 plot-interment allowance (if not buried in a national cemetery). For deaths on or after December 1, 2001, but before October 1, 2011, VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance. For deaths on or after April 1, 1988 but before October 1, 2011, VA will pay \$300 toward burial and funeral expenses (for Veterans hospitalized by VA at the time of death).
- For additional information go to: <https://www.benefits.va.gov/compensation/claims-special-burial.asp>

Cemetery Information

- State Veterans' Cemeteries. There are two state veterans' cemeteries in Massachusetts (Agawam and Winchendon) where eligible veterans can be buried at no cost. There will be a nominal fee for the burial of spouses and eligible dependents.



- Bourne National Cemetery. The U.S. Department of Veterans Affairs (VA) operates national veterans' cemeteries. Massachusetts has one national veterans cemetery located in Bourne, on Cape Cod. For additional information go to: <https://www.cem.va.gov/CEM/cems/nchp/massachusetts.asp>

Registry of Motor Vehicles

- This link provides instructions for military & veteran's license plates and branch of service decals, how to obtain a Veteran's Indicator on a Massachusetts driver's license or identification card, the licensing requirements for military personnel, as well as information on tax exemptions for disabled veterans. <https://www.mass.gov/military-and-veteran-rmv-information>

Educational Benefits

- If a veteran has at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if they are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, they may be eligible for this VA-administered program. Purple Heart recipients, regardless of length of service, are qualified for Post-9/11 benefits at the 100% level. Certain members of the Reserves who lost education benefits when REAP was sunset in November 2015, may also be eligible to receive restored benefits under the Post-9/11 GI Bill. For information related to benefits and eligibility go to: https://www.benefits.va.gov/gibill/post911_gibill.asp
- Yellow Ribbon Program. The Yellow Ribbon Program was established by the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (such as colleges, universities, and other degree-granting schools) in the United States to voluntarily enter into an agreement with VA to fund tuition and fee expenses that exceed the tuition and fee amounts payable under the Post-9/11 GI Bill. For additional information go to: https://www.benefits.va.gov/gibill/yellow_ribbon.asp
- Transferring GI Bill Benefits. The transferability option under the Post-9/11 GI Bill allows Service members to transfer all or some unused benefits to their spouse or dependent children. The request to transfer unused GI Bill benefits to eligible dependents must be completed while serving as an active member of the Armed Forces. for more information go to: https://www.benefits.va.gov/gibill/post911_transfer.asp
- Current GI Bill Payment Rates. For all current payment rates for the Post 9/11GI Bill program go to: https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp



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