

Veterans Services

Serving those who served and their families

Town of Ludlow

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In This Issue >>>

Chapter 115 Veterans Benefits
Welcome Home Veterans' Bonuses
Veteran's Food Pantry
Meet your VSO
Claims Assistance
Pact Act of 2022
Camp Lejeune Claim Information
Property Tax Exemptions



Definitions of Massachusetts Veteran

To be a "veteran" under Massachusetts law a person is required to have either:

- 180 days of regular active-duty service **and** received a last discharge or released under honorable conditions - **OR** –
- 90 days of active-duty service, one day of which is during "wartime" **and** received a last discharge or release under honorable conditions, **except** for Vietnam I (which requires 180 days of active-duty service).

To Be Eligible for Benefits A veteran must meet at least one of the following requirements:

- Served at least 180 days; or
- Served at least 90 days with at least one day in war time; or
- Had a service-connected disability after one day of active service in war time; or
- Was awarded the Purple Heart; or
- Died in service

A veteran's dependent must be one of the following to qualify:

- A veteran's spouse or widow(er)
- A veteran's child aged 18 or younger
- A veteran's child aged 19 to 23 years old who is in high school or college
- A veteran's child aged 19 or older who is totally disabled and was disabled before turning 19
- A veteran's parent

What is Chapter 115 Veterans Benefits?

There are three requirements to qualify for these benefits – (1) You **must be a veteran or a dependent of a veteran**; (2) **have financial need**; and (3) **live in Massachusetts**.

The Chapter 115 Benefits Program is a Massachusetts initiative providing financial aid to veterans and their dependents who have limited income and reside in Massachusetts.

It is to assist with:

- Fuel
- Housing/Shelter
- Cash Assistance
- Medical Expenses

The program is overseen by the Massachusetts Department Of Veterans' Services (DVS), which administers the program in partnership with local Veterans' Service Officers (VSOs) in your local City/Town.

Cash Assistance

Whether you are eligible to receive this benefit depends on several factors: your living situation, special needs, and income. For example, if you are a single veteran living alone, you may qualify for a monthly payment of between \$1 and \$1,548.

Medical Expense Reimbursements

You may qualify to be reimbursed (in full or in part) for a variety of medical expenses, such as insurance premiums, co-pays, dental work, hearing aids, and eyeglasses. Even if you exceed the income guidelines to get Cash Assistance, you may still be eligible to receive Medical Expense Reimbursements.

Emergency Assistance

You may qualify to receive financial aid if you are behind on your mortgage or rent, or your utility bills. You may even be eligible to receive financial aid for emergency home repairs or assistance in cases of natural disasters.

Eligibility *(New Income and Asset Limits)

If your monthly income is less than **\$2265.00 (single) \$3052.00 (Family) & asset limits of \$8,400 single \$16,600 (married)** you may be eligible for this program. If you think you are eligible or have any questions, contact the Ludlow Veterans Services Department at (413) 583-5600, ext. 1291.

(*This program can only be administered in the City or Town in which the veteran or dependents resides).

State Burial Benefits

Burial Allowances

If you are low-income and cannot afford funeral expenses, you may be given money to pay for the burial of a veteran or their dependents. To apply, you must submit an application to your VSO within 60 days of the date of death..

Burial in State Veterans' Cemeteries

Massachusetts has state Veterans' Memorial Cemeteries located in Agawam and in Winchendon.

There is no fee for a veteran's burial in a state Veterans' Memorial Cemetery. A nominal fee will be charged for the burial of spouses, widows/widowers, and qualified dependents.

Federal Burial Benefits

You may be eligible for veterans burial allowances if you're paying for the burial and funeral costs and you won't be reimbursed by any other organization, like another government agency or the veteran's employer.

You must also meet all of the requirements.

If you're eligible, you may receive these benefits:

- VA burial allowance for burial and funeral costs
- VA plot or interment allowance for the cost of the plot (gravesite) or interment
- VA transportation reimbursement for the cost of transporting the veteran's remains to the final resting place

Meet Your VSO



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Emergency Assistance Available

There are two programs available to Ludlow Veterans and their families who find themselves in need of emergency assistance.

Town of Ludlow Veterans Assistance Fund

The Town of Ludlow accepted the provisions of a state law that provides for the creation of a Municipal Veterans' Assistance Fund (MGL Ch. 60, Sec. 3 (f)).

These funds are distributed through the Town's Veterans' Services Officer whenever a *Ludlow Veteran* in need applies and is determined to be qualified. Such emergencies include, shelter, fuel/heat and food.

Ron Stephenson Memorial Fund

The Ron Stephenson Memorial Fund which works solely on donations from residents and businesses, providing grants for food, shelter, clothing and other emergency assistance to Ludlow Veterans and their families. If you are in need of emergency assistance, please contact our office.

To apply, please contact the Veterans Services Office.
(Ludlow Residency Required)

Mass Health Buy-in

This program will allow Mass Health to pay all of your Medicare Part B premiums for Massachusetts residents who are not getting other Mass Health benefits. You might be eligible for Mass Health Buy-in if you make under **\$1,473** (Senior-individual) **\$1869.00** (Low Income individual) or **\$1,984** per month (senior-married couple) **\$2518.00** (low income married couple). Contact our office for more information about this program or visit www.mass.gov/masshealth.

An advertisement for the "Veteran's & their families FOOD Pantry". It features a collection of food items including cans of corn flakes, corn, and other pantry staples, along with a brown thermos. The text includes: "Veteran's & their families FOOD Pantry", "LUDLOW TOWN HALL", "488 CHAPIN STREET. | LUDLOW | MA | 01056", "EVERY FRIDAY 10-2PM", "TO SIGN UP OR FOR MORE INFO CALL: 413-583-5600 X1290 WALK-INS ALLOWED www.LudlowVeterans.us", and "DONATION ACCEPTED CHECK CAN BE MADE OUT TO: RON STEPHENSON MEMORIAL FUND". A logo for "VETERAN'S SERVICES" is also present.



Visit our new website: www.ludlowveterans.us



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Follow us at: <https://www.instagram.com/ludlowveterans/>

If you or a Veteran you know needs immediate assistance to avoid eviction or loss of their housing, please call the National Call Center for Homeless Veterans at 1-877-4AID VET or (877) 424-3838. Calls are answered 24 hours a day, 7 days a week



Did you know....

Massachusetts Awards “Welcome Home Bonuses” to its Veterans

The Commonwealth of Massachusetts provides a bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry in the armed forces. In case of the death of a veteran, the spouse and children, mother or father, brother or sister or other dependents of the deceased veteran (in that order) are eligible for a bonus.

Post 9/11 Veterans (Served on or after September 11, 2001)

The amount of the Post 9/11 Bonus depends on if you served in Iraq or Afghanistan (\$1000) or served elsewhere in the U.S. or abroad for six months or more (\$500).

Depending on the length of your service and number of deployments, you may be eligible for more than one “Welcome Home Bonus.” These later bonuses are paid at a lower rate.

Persian Gulf Bonus (Served for at least 30 days between August 2, 1990 and April 10, 1991 for).

The amount of the Persian Gulf Bonus depends on whether you served in the Persian Gulf Area and received the Southwest Asia Service Medal (\$500); or served elsewhere (\$300).

Vietnam Bonus (Served between July 1, 1958 and May 17, 1975)

The amount of the Vietnam Bonus depends on whether you served in Vietnam (\$300) or elsewhere for at least six months (\$200).

Korean Bonus (Served between June 25, 1950 and January 31, 1955).

The amount of the Korean Bonus depends on whether you served one or more days outside the United States (\$300); served at least six months in the U.S. (\$200); or served 90 days in the U.S. (\$100).

World War II Bonus (Served between September 16, 1940 and July 25, 1947).

The amount of the World War II Bonus depends on whether you served outside the U.S (\$300); served more than six months in the U.S. (\$200); or served less than six months in the U. S. (\$100).

Bonuses for Survivors of Veterans

If an eligible veteran has died, the spouse and children, mother, father, brother or sister, or other dependents (in that order) may be eligible to receive the veteran’s bonus.

Visit: <https://www.mass.gov/how-to/apply-for-a-welcome-home-veterans-bonus>.

Need your DD214?

There are several ways to go about locating your military records depending on what you are looking for. Call our office to see if we have your records on file in our state database or to see how to go about requesting them through the National Archives

Requesting your records from the National Personal Records Center

You can request your military records in any of these ways: Mail or fax a Request Pertaining to Military Records (Standard Form SF 180) to the National Personnel Records Center (NPRC).

Recent military service and medical records are not online. However, most veterans and their next of kin can obtain free copies of their DD Form 214 (Report of Separation)

State Annuities

The Commonwealth of Massachusetts and its Department of Veterans' Services provides an annuity in the amount of \$2,000 which is payable biannually on August 1st and February 1st in two installments of \$1,000 each.

This annuity is given in recognition of the service of our distinguished 100% service-connected disabled veterans and to the parents of distinguished veterans (Gold Star Parents) and the unmarried spouses (Gold Star Wives or Husbands) of distinguished veterans who gave their lives in the service of their country during wartime.

Property Tax Exemptions

Eligible veterans, spouses, and parents To qualify, all veterans (and spouses where applicable) must:

Be legal residents of Massachusetts; be occupying the property as his/her domicile on July 1 in the year of application; have lived in Massachusetts for at least six months prior to entering the service (spouses exempted) or have lived in Massachusetts for five consecutive years immediately prior to filing for a property tax exemption. In most cases a surviving spouse receives the exemption if he/she was receiving it before the veteran passed away. However, surviving spouses receiving exemption under Clauses 22 and 22D will lose the exemption upon remarriage.

Education Benefits

Tuition Waiver For All Massachusetts Veterans To All State Colleges And Universities.

M.G.L. ch. 15A, s.19 Veterans of Massachusetts, as defined by M.G.L. ch. 4, s.7, clause 43, may be eligible for any state-supported course in an undergraduate degree program or certificate program offered by a public college or university. To be eligible, a veteran must also be a legal resident of Massachusetts and must not be in default of any federal student loans.

Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the veteran. Space availability shall be determined in accordance with normal practices and procedures as published by each institution, i.e., the individual college or university. Contact the Veterans Representative at the college or university for details.

National Guard Tuition And Fee Waiver

Acts of 2005 ch. 130 Members of the National Guard are eligible for a waiver of both fees and tuition at all state colleges and universities. Please contact the college or university Veterans’ Representative for details about this program.

VETERANS TAX WORK OFF PROGRAM

The veteran Tax Work Off program is open to a veteran, as defined by MGL Ch. 4 § 7 clause 43, who owns property in and pays real estate taxes to the Town of Ludlow. The program participant’s name must appear on the property deed. The program year runs from February 1 to November 30. A \$1,500 property tax credit, minus the required withholdings, will be applied to the participant’s real estate tax bill in the following fiscal year, not the current year’s property tax bill. Applications for additional years will be available in November of each year. For more information on this program, contact the us or visit www.ludlowveterans.us



VA U.S. Department of Veterans Affairs

Our Office can help with ...

The Veterans Service Office is available to all veterans and dependents needing assistance with filing claims. Whether filing an initial VA claim, requesting an increase in benefits or you would like to file a Notice of Disagreement, we are here to assist you.

- Assist veterans who are filing original claims for compensation and/or pension with the Department of Veterans Affairs and complete the required VA forms on behalf of the claimant.
- Assist veterans in reopening claims for service-connected disabilities and complete the required VA forms.
- Follow up on status of claims filed by veterans with the VA Regional Office.
- Review statements of the case from the VA regarding denials of claim and assist veterans with the preparation of responses.
- Assist veterans or surviving spouses in the preparation of appeals for denied claims
- Complete VA Forms other than for original claims.

Call our office to schedule an appointment (413) 583-5600, ext. 1291.

The PACT Act and your VA Benefits

The PACT Act is perhaps the largest health care and benefit expansion in VA history. The full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

The PACT Act expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps provide generations of Veterans and their survivors with the care and benefits they've earned and deserve.

The PACT Act changes:

- Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- Adds more than 20 new presumptive conditions for burn pits and other toxic exposures
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care
- Helps us improve research, staff education, and treatment related to toxic exposures
- If you're a Veteran or survivor, you can file claims now to apply for PACT Act-related benefits.
- Adds 5 new presumptive-exposure locations for Agent Orange and radiation:
 - 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

If you served on active duty in any of these locations, the VA automatically assume (or "presume") that you had exposure to Agent Orange.

Based on the PACT Act, the VA added 2 new Agent Orange presumptive conditions:

- High blood pressure (also called hypertension)
- Monoclonal gammopathy of undetermined significance (MGUS)

If you think you're eligible for VA health care and benefits, we encourage you to apply now.

Camp Lejeune

Veterans who think they may qualify for a presumptive benefit under the PACT Act, or who may think they qualify for a Camp Lejeune lawsuit should call their accredited Veteran Service Officer FIRST.

While the Camp Lejeune lawsuits stand to help scores of family members and contractors who were on Camp Lejeune, veterans who participate in the lawsuits may stand to forfeit other service-connected benefits from Camp Lejeune toxic exposure and other qualifying military service.

While family members and contractors may wish to consult with an attorney on Camp Lejeune, veterans should seek out their free VA service-connected benefits first.

Why You Should Enroll In VA

With VA health care, you're covered for regular checkups with your primary care provider and appointments with specialists (like cardiologists, gynecologists, and mental health providers). You can access veterans health care services like home health and geriatric (elder) care, and you can get medical equipment, prosthetics, and prescriptions. Find out how to apply for and manage the health care benefits you've earned.

What Does It Mean To Have A Presumptive Condition For Toxic Exposure?

To get a VA disability rating, your disability must connect to your military service. For many health conditions, you need to prove that your service caused your condition.

But for some conditions, the VA automatically assumes (or "presumes") that your service caused your condition. They call these "presumptive conditions."

Camp Lejeune Water Contamination Health Issues

You may be eligible for disability benefits if you meet all of these requirements.

Both of these must be true:

- You served at Camp Lejeune or MCAS New River for at least 30 cumulative days from August 1953 through December 1987, and
- You didn't receive a dishonorable discharge when you separated from the military

And you must have a diagnosis of one or more of these presumptive conditions:

- *Adult leukemia
- *Aplastic anemia
- *other myelodysplastic syndromes
- *Bladder cancer
- *Kidney cancer,
- *Liver cancer,
- *Multiple myeloma,
- *Non-Hodgkin's lymphoma,
- *Parkinson's disease