



# Veterans Bene

By Collier County Service Officer Li



# Overview of Veterans Benefits

## County Benefits

Veteran Service Office

## Department of Veteran Affairs/Federal

### Benefits

Eligibility  
Compensation  
Healthcare  
Burials

## State Benefits

## Non-Profit Organizations Serving

Local Resources

# Primary Functions as a Veteran Service Officer(VSO)

-Filing claims to the US Department of Veteran Affairs for service-connected disabilities or non-service-connected pensions to include aid & attendance, and housebound if applicable on behalf of Veterans and their dependents.



## Other functions of a

### **Link Clients to:**

- VA health care
- VA home loans
- Educational benefits
- Homestead exemptions
- Replacing military records
- Review of discharges
- Connect with local Organizations that serve the Veteran Community

# Veteran Service Office

## Veteran Services

3339 Tamiami Trail East  
Health Building (BLDG. H)  
Suite 212  
Naples, FL 34112

Phone: (239) 252-8387 (VETS)  
FAX: (239) 252-2870

Business Hours:  
8 a.m. - 5 p.m.  
Monday through Friday

In person or Phone appointments  
available

**OUR SERVICES ARE FREE OF CHARGE  
and**

**WE ARE NOT EMPLOYED BY THE VA  
and**

**DD214 is the primary document that  
is needed when making an  
appointment with us**



Operations & Veteran Services Division

On to Federal Ber

# Federal Benefits- The VA

## The mission of the VA is:

To fulfill President Lincoln's promise "To care for him who shall have borne the battle, and for his widow, and his orphan" by serving and honoring the men and women who are America's Veterans.



**VA**

U.S. Department  
of Veterans Affairs



## Eligibility for VA benefits depends on which type of Military Discharge the Veteran received

n

ns Dependent

ns Surviving Spouse or Child

st

er of the National Guard

e-Duty Service Member

r of a Veteran or Veteran  
nts

**Honorable:** You are eligible for VA health care, disability benefits, and GI Bill education benefits.

**General Under Honorable:** You are eligible for VA health care & disability benefits.

**Other Than Honorable:** You will need to ask for a discharge upgrade (federal) or Character of Service determination (local VA regional office) in order to be eligible for health care & disability benefits. There are some exceptions if you have been diagnosed with PTSD or other mental health disorders due to your time in service.

**Bad Conduct/Dishonorable:** Not eligible for any VA benefits without a discharge upgrade.

**Uncharacterized:** Neither positive nor negative. Usually means service was not long enough to characterize the type of discharge.

# The VA

## Benefits Administration

- Disability
- Pension
- Educational
- Vocational
- Home Loan
- Life Insurance

## Health Administration

- Healthcare Eligibility
- Types of Care
- Care options

## National Cemetery Administration

- Burial benefits



# Veterans Benefits Administration

## 1) Disability Compensation

-Dependency and Indemnity Compensation(DIC)

## 2) Pension

-Survivors pension

## 3) Education

-Veteran Readiness & Employment

## 4) Home Loan

## 5) Life Insurance



U.S. Department of Veterans Affairs

Veterans Benefits Administration



# Disability Compensation

Service-connected disability is a disease or injury incurred or aggravated during a veteran's **active duty**.

Disability does **NOT** have to be combat, or wartime related.

Criteria for relating a disability as service connected has to meet the standard of : *At least as likely as not (50% probability or higher) or a result of an event in military service.*

Rated from 0% - 100%

## Disability Examples

Hearing Loss/Tinnitus

Amputation

Heart Disease

Post Traumatic Stress

Skin condition such as Psoriasis

Broken Bones

Torn Knee Ligament

Spinal Cord Injury



## THERE ARE FIVE MAIN TYPES OF SERVICE CONNECTION

- 1 **Direct** service connection
- 2 Service connection through a secondary condition
- 3 **Presumptive** service connection
- 4 **Secondary** service connection
- 5 Service connection for injuries **caused by VA health care**

# Presumptive Service Connection

World War II Veterans (Agent Orange) \_\_\_ Vietnam Veterans (Agent Orange) \_\_\_ Atomic Veterans (Ionizing radiation) \_\_\_ Gulf War Veterans (Undiagnosed Illnesses) \_\_\_ Veterans Diagnosed with Chronic Health Conditions within one year of separation from active duty \_\_\_ Veterans with 30+ days and Develop ALS (Lu Gehrig's Disease) \_\_\_ Veterans at Camp Lejeune exposed to toxic drinking water

## AGENT ORANGE

- Cancer
- B-Cell leukemia
- Scleroderma
- Multiple myeloma
- Hodgkin's Lymphoma
- Cancer
- Prostate Cancer
- Soft tissue sarcomas
- Psoriasis
- Acne (or other types of acneiform skin conditions)
- Parkinson's disease
- Hypertension (high blood pressure)
- Rheumatoid arthritis
- Heart disease
- Monoclonal gammopathy of undetermined significance (MGUS)
- Diabetes
- Parkinson's disease
- Peripheral neuropathy, early onset
- Vitiligo (cutanea tarda)

## CAMP LEJUNE

- Adult leukemia
- Aplastic anemia and other myelodysplastic syndromes
- Bladder cancer
- Kidney cancer
- Liver cancer
- Multiple myeloma
- Non-Hodgkin's lymphoma
- Parkinson's disease
- Bladder cancer
- Breast cancer
- Esophageal cancer
- Female infertility
- Hepatic steatosis
- Kidney cancer
- Leukemia
- Lung cancer
- Miscarriage
- Multiple myeloma
- Myelodysplastic syndromes
- Neurobehavioral effects
- Non-Hodgkin's Lymphoma
- Renal toxicity
- Scleroderma

## PACT ACT

- Brain cancer
- Gastrointestinal cancer of any type
- Glioblastoma
- Head cancer of any type
- Kidney cancer
- Lymphatic cancer of any type
- Lymphoma of any type
- Melanoma
- Neck cancer of any type
- Pancreatic cancer
- Reproductive cancer of any type
- Respiratory (breathing-related) cancer of any type

- Asthma that was diagnosed after service
- Chronic bronchitis
- Chronic obstructive pulmonary disease
- Chronic rhinitis
- Chronic sinusitis
- Constrictive bronchitis
- Emphysema
- Granulomatous disease
- Interstitial lung disease
- Pleuritis
- Pulmonary fibrosis
- Sarcoidosis

the VA maintains a list of conditions that are so clearly correlated with the service of veterans with certain dates and locations of service that those diseases are **presumed to have been caused by some toxic exposure** in the course of service.

Does the pact act affect veterans that were also affected by agent orange/Vietnam or Camp Lejeune?

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 20+ more presumptive conditions for Agent Orange, Agent Orange, and other toxic exposures.

Two new ones for Vietnam/agent orange are:

Essential hypertension or hypertension  
Monoclonal gammopathy of undetermined significance (MGUS)

Under the Pact Act there is the Camp Lejeune Justice Act of 2022 which allows veterans and their families to file civil lawsuits to receive compensation for health issues they have endured as a result of contaminated water exposure at Camp Lejeune.



[This Photo](#) by Unknown Author licensed under [CC BY-SA-NC](#)

private attorneys' involvement in the Camp Lejeune lawsuit and can attorneys charge veterans to file for Connection through VA Compensation?

ed to VA benefits, a wider range of [injuries and health effects](#) may qualify for compensation from a Camp Lejeune water contamination **lawsuit**.

[Camp Lejeune VA compensation benefits](#) cover eight presumptive illnesses for veterans:

- Leukemia
- Myelodysplastic syndromes and other myelodysplastic syndromes
- Bladder cancer
- Esophageal cancer
- Stomach cancer
- Multiple myeloma
- Hodgkin's lymphoma
- Non-Hodgkin's lymphoma



A lawsuit, however, is not limited to these eight illnesses. Those who believe their health condition is related to Camp Lejeune water contamination may secure compensation with supporting evidence.

# Compensation Ratings And Pay

Employees are rated 0 % to 100 %  
Employees begin with 10 % ratings  
Allowance for dependents  
or higher rating  
Provide benefits electronically



| Rating  | 10%      | 20%      | 30%      | 40%      | 50%        | 60%        | 70%        | 80%        | 90%        |
|---------|----------|----------|----------|----------|------------|------------|------------|------------|------------|
| Minimum | \$165.92 | \$327.99 | \$508.05 | \$731.86 | \$1,041.82 | \$1,319.65 | \$1,663.06 | \$1,933.15 | \$2,172.39 |

Compensation Pay Table (TAX FREE)

# What's the difference between 100% temporary and 100% P&T and how to know which you are rated

The VA can schedule a reexamination to evaluate if the condition has improved



100% Temporary



care  
to commissaries

Determine whether you have a 100% P&T  
**look at your most recent rating decision**  
It will state whether you received 100% and permanent total disability ratings. Look to see if the decision has a checked box that's permanent and total.

VS

The condition is unlikely to improve and believed to be permanent and thus the VA will not schedule a reexamination



100% Permanent and Total



- Additional Property Tax Exemptions for any real estate and used as a homestead by a veteran
- Disabled Veterans' Exemption from Fees from county municipality building license or permit fees
- Driver License & State ID Fee Exemptions
- State hunting and fishing licenses and permits shall be without fees for five years
- May become sponsor to spouse for CHAMPVA benefits
- Dependents may be eligible for DEA(Dependents Educational Assistance)

the risks of filing increase, secondary, new claim?

Can you file for review of all conditions you have been rated for, which may result in a decrease-stay the same or increase?

VA classifies some ratings as Protected; they are as followed:

1. Disability is "Static," without material improvement for 5 years or more

2. Disability is "Permanent" in character and of such nature that there is no likelihood of improvement

3. Disability has been in place for 10 years or more. \*Note: The rating can still be reduced (not eliminated) if medical evidence shows that the disability has improved.

4. Disability has been continuously in effect for 20 years or more years

5. Veteran is over 55 years of age (except under unusual circumstances or where required by regulation)

6. Veteran has a 100% VA rating that's deemed a "total" disability. \*Note: The VA can only reduce the rating if the evidence demonstrates "material improvement."

7. Disability is rated at the prescribed schedular minimum within its Diagnostic Code (DC)

8. The disability is rated at 10% or less, OR

9. The combined evaluation would not change even if the VA reevaluation resulted in a reduced evaluation for one or more disabilities.



# Dependency Indemnity Compensation (DIC)

is a monthly benefit paid to eligible  
ors of: *(criteria)*

Service Members who died while on  
active duty, active duty for training or  
active duty for training or

terans whose **death resulted from a  
service-connected** injury or disease or  
terans who are permanently and  
ally disabled veteran for at least 10  
ars regardless of cause of death



How Much Does of VA pay?

\$1,562.74 Basic Monthly Rate

\$331.84 additional if 100% for last 8 years  
spouse was married during the entire time

Add \$387.15 if spouse is entitled to Aid and  
Attendance

\$387.15 for each minor under 18



Living spouses still file DIC if the veteran died of a disease on the active list but did not file for SC while they were still alive?

A service connected disability claim had to have been filed while the veteran was alive

Even if it was filed but denied and new legislation may be available then a supplemental claim may be filed for

If you think you're eligible for VA DIC under the new law, you can submit a new application.

If you were denied your claim in the past and they think you may be eligible now, they will try to contact you. They may be able to reevaluate the claim.



# Pension & Surviving Spouse Pension

Pension is a **needs-based** benefit program for: *(Criteria)*

+Wartime Veterans or surviving spouses of Veterans ,



+who are age 65 or older or have a permanent and total non-serv connected disability, and



+who have limited income and net worth.



on  
ebound

on Aid

dance

Veterans/Surviving Spouses of Veterans who are more seriously disabled may qualify for pension at the increased housebound or and attendance rate

# Details of Pension Eligibility

received other than dishonorable discharge

length of service criteria:

prior to 9-7-1980: served 90 days

after 9-7-1980: served 24 consecutive months

each day of service must be during period of war (does not have to be

partially and Totally disabled or 65+ years of age

with less than \$150,538.00 and Countable yearly income less than \$15,000 (\$1,336.41 monthly) for a single veteran with no dependents or \$18,996.41 per month) for a surviving spouse of a veteran at the basic rate

## WAR TIME PERIODS

- WWI: April 6, 1917 to November 11, 1918

- WWII: December 7, 1941 to December 31, 1945

- Korean War: June 27, 1950 to January 31, 1955

- Vietnam War: August 5, 1964\* to May 7, 1975 (in South Vietnam or other country from February 28, 1961)

- Gulf War: August 2, 1990 to present



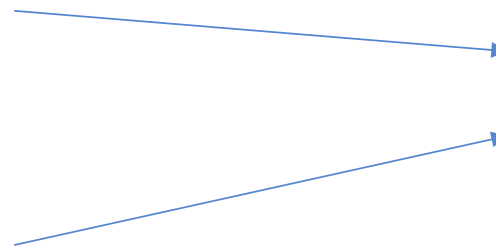
# UNREIMBURSABLE MEDICAL EXPENSES

Can be deducted from income to lower yearly countable income

Some examples include:

Medical expenses • Doctor's office fees • Dental fees • Prescription/non-prescription drug costs • Vision care costs • Health insurance premiums • Nursing home costs • Hearing aid costs • Home health service expenses • Expenses related to a hospital, doctor, or other medical facility • Monthly Medicare deduction

| If you have no dependents and...                                   | Your MAPR amount is (in U.S. \$) |
|--------------------------------------------------------------------|----------------------------------|
| If you don't qualify for housebound or Aid and Attendance benefits | 16,037                           |
| If you qualify for housebound benefits                             | 19,598                           |
| If you qualify for Aid and Attendance benefits                     | 26,752                           |



Veterans/Surviving Spouses  
Veterans who are more seriously disabled may qualify for pension at the increased housebound or aid and attendance rate

# Educational Benefits

## Eligibility Requirements

• Served  
• Honorable discharge  
• Duration for use (10-15 years  
depending on benefit)

## Additional Assistance Programs

• 30- Montgomery GI Bill  
• 31- Veteran Readiness & Employment  
(disabled vets)  
• 33- Post 9/11 GI Bill  
• 35- Survivors and Dependents  
Educational Assistance (DEA)



# VA Home Loans



# &

# Life Insurance

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, compelling the lender to provide a loan with more favorable terms.

## Key Pillars of the VA home loan benefit

**Down payment** required

*Lenders may require down payments from the borrowers using the VA home loan benefit, but VA does not require a down payment*

**Competitively low interest rates**

**Reduced closing costs**

**Eligible for Private Mortgage Insurance**

A home loan is a **lifetime benefit**: you can use the guaranty multiple times

## Veterans' Group Life Insurance

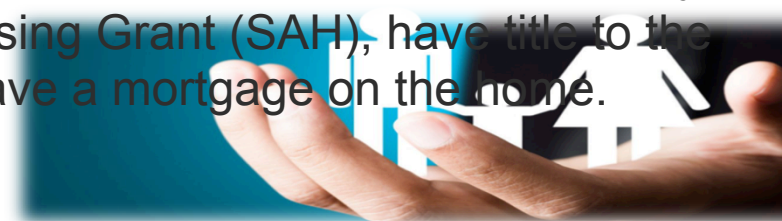
**(VGLI)** Servicemembers with full-time SGLI coverage are eligible to convert SGLI to VGLI after separation from service.

## Service-Disabled Veterans' Insurance (SDVI)

Servicemembers who were released from active duty under other than dishonorable conditions after April 25, 1951, AND have been granted service-connected disability (even 0 percent) within the last two years, AND are in good health except for any service-connected conditions may be eligible.

## Veterans' Mortgage Life Insurance (VMLI)

VMLI is available to Veterans who received a Specially Adapted Housing Grant (SAH), have title to the home, and have a mortgage on the home.





## QUESTIONS?

What do you call a soldier who survived mustard gas and pepper spray?

A seasoned  
veteran.

# Veteran Health Administration

1) Eligibility

2) Types of Care

3) Care Options





# Healthcare

## Group 1

-Disability higher than 50%  
-Service-connected disability  
-Purple Heart or Medal of Honor

## Group 2

-Rating between 30-40%

## Group 3

-Received Purple Heart  
-Disability caused by  
-Worst due to service  
-Rating between 10-20%  
-Disability caused by treatment or  
-Rehabilitation

## Group 4

-Aid and Attendance or  
-Compensation benefit  
-Disability to be catastrophically

## Group 5

-Service-connected disability or non  
-Service-connected disability  
-Household income below adjusted

-Medicare  
-Medicaid programs

Breaks down eligibility by

## Priority group 6

- Veterans have service-connected disability rated at 0%
- exposure to ionizing radiation
- you participated in Project 112
- Service in the Republic of Vietnam between 1962-1975
- you served in Persian Gulf between 1990 and 1998
- You served in camp Lejeune for 30 days for more between 1953 & 1987

## Priority group 7

- your gross household income is below geographically adjusted income limits (\$34,171)
- You agree to pay co-pays

## Priority group 8

- Your gross household income is above VA income limit
- You agree to pay co-pays

# 8 PRIORITY GROUPS

VA LOOKS AT:

- Your military service history, **and**
- Your disability rating, **and**
- Your income level, **and**
- Whether or not you qualify for Medicaid, **and**
- Other benefits you may be receiving (like VA pension benefits)



Department of Veterans Affairs Health Administration is the largest  
health care System in U.S., with more than 1,200 care  
facilities serving nearly 9 million Veterans each year

### Medical centers.

All centers provide **traditional hospital-based services**—  
like surgery, critical care, mental health, and physical  
therapy.

### Community-based outpatient clinics

These clinics provide the most **common  
outpatient services** -like health and wellness visits.

**Outreach centers.** These centers provide community-based  
**care, outreach, and referral services** to Veterans  
served in a combat zone as well as to their families.

### Community Living Centers and other residential (live-in)

These places provide support for  
Veterans who need **more intense nursing**  
help with everyday tasks.

# VA offers 5 Types of Care

## 5) Community Care

VA provides care to Veterans through  
**community providers** when VA cannot  
provide the care needed. Community  
care is based on specific eligibility  
requirements, availability of VA care,  
and the needs and circumstances of  
individual Veterans.

<https://www.va.gov/find-locations/>

# QUESTION S?

do different military  
branches use stars?



ny sleeps under the stars. The Navy navigates by the stars. The Air Force chooses hotels by the

# National Cemetery Administration

The VA burial benefits can help service members, Veterans, and their family members plan and pay for burial or memorial service in a VA national cemetery. Family members can also order memorial items to honor the service of a Veteran.



National Cemetery Administration

# Burial Benefits

Who is Eligible:

Veterans, Service members and some family members may be eligible for burial in VA national cemetery

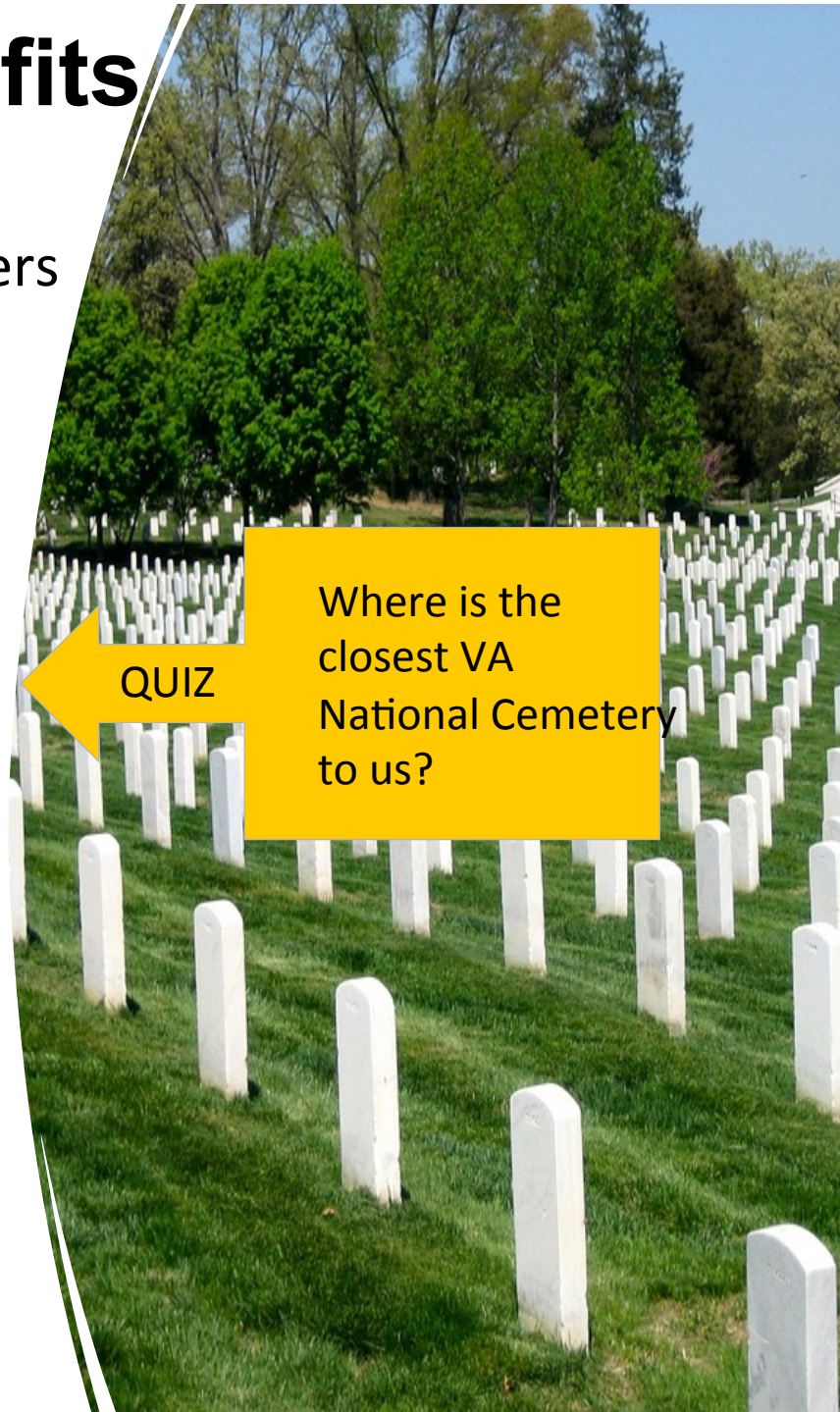
## National Cemeteries

Eligible for burial in national cemetery the benefits include:

Excavating and closing of grave site-**Perpetual Care**-  
Gravestone, marker or medallion- **Grave liner**-**Burial flag**-  
**Presidential memorial Certificate.**

Additional benefits available for Veterans buried in a national cemetery may include a Government furnished gravestone, marker or medalion, a burial flag, and a presidential memorial, at no cost to the family.

Some Veterans may also be eligible for



QUIZ

Where is the closest VA National Cemetery to us?

QUESTION  
S?



What happens when you eat too many Navy beans?

You might end up with a dishonorable discharge

# State Benefits



Tuition Waiver/Scholarship for children and spouses of deceased or disabled veterans

High School Diplomas

Florida Hometown Hero's housing Program

6 State Veterans' Nursing Homes

Tax Exemptions

No fees for hunting, salt and freshwater fishing license if 100% P&T disabled

V on driver license

Disabled License plate

Veteran Employment Preference

ofit

# PAWS OF HONOR

TWO HEROES, ONE LEASH



## Patriot Guard®



## VETERAN AND FAMILY C



American Legion, AMVETS, Reserve Officer Association, JROTC, 40<sup>th</sup> & 8<sup>th</sup>, Lee County Veteran Services, Home B...  
Congressman Curt Clawson, Wounded Warrior Project, Marine Corps League, Freedom Waters, Collier County H...  
les Equestrian Challenge Operation Strides, PAWS, St. Matthews House, Catholic Charities, Hodges University...  
GCU Veteran Services, Salvation Army, CareerSource SWFL, Collier County Veterans Council, David Lawrence...  
TAS, Museum of Military Memorabilia, US Coast Guard Auxiliary, Naples Take A Soldier Fishing, Vietnam Vet...  
Patriot Riders of America, Elks Lodge, Combat Infantrymen's Association, Lee Memorial Military Support Prog...  
Civil Air Patrol, Freedom Memorial Foundation, Rolling Thunder,





VA

[Service Office Collier County](#) – 239-252-8387  
[S- 1-800-827-1000](#)  
[on Benefits](#) 1-888-442-4551  
[care](#) 1-877-222-8387  
[n Management Center](#) 1-877-294-6380  
[sis line](#) 1-800-273-8255  
[ersonnel Records Center](#) 314-801-0800  
[partment of Veteran Affairs office, St Pete](#)  
440  
[VA Health Care System](#) 888-820-0230  
[nty Healthcare Center](#) 239-652-1800  
[outpatient Clinic](#) 239-659-9188  
[Center](#) 239-403-2377  
[A Benefits](#) 1-800-733-8387  
1-800-698-2411

COLLIER

[y & Human Services](#) 239-252-2273  
[ior Resources](#) (239) 252-4541  
[ource SWFL](#) 1-800-557-3242  
[nty Information & Referral Line](#) 211  
[urity Administration](#) 1-800-772-1213  
[uicide Prevention Lifeline](#) 1-800-273-8255  
[nty Housing Authority](#) (239) 732-0732  
[a Transit](#) (239) 252-7777  
[nty Veterans Council](#) (239) 877-2926

NON

PROFIT

[Naples Equestrian Challenge Operation Strides](#) (239) 596-2988  
[Collier County Honor Flight](#) (239) 777-9295  
[PAWS Assistance Dogs](#) (239) 775-1600  
[St. Matthews House](#) (239) 774-0500  
[Catholic Charities of Collier County](#) (239) 455-2655  
[Salvation Army](#) (239) 775-9447  
[David Lawrence Center](#) (Mental Health & Substance Abuse Services) 455-8500  
[Home Base SWFL Program](#) (Post 9-11 Veterans Fitness, Nutrition, & Counseling Program) (617) 724-5202  
[Freedom Memorial](#) (239) 596-7959  
[Freedom Waters Foundation](#) (Therapeutic Boating) (239) 248-1120  
[Career Source Southwest Florida Naples](#) (239) 436-4301  
[Naples Museum of Military Memorabilia](#) (941) 575-0401  
[Veterans Foreign War \(VFW\) Post 7369 Naples Memorial Post](#) (239) 793-7369  
[VFW Post 7721 Golden Gate Post](#) (239) 455-7721  
[American Legion Hardee Mills Post 134](#) (239) 774-4707  
[Disabled American Veterans](#) 1-877-426-2838  
[American Veterans \(AMVETS\)](#) 1-877-726-8387  
[Wounded Warriors of Collier County](#) (239) 302-1800  
[Wounded Warriors of South Florida](#) (561) 855-4207  
[Marine Corps League of Naples](#) (239) 947-3735  
[U.S. Coast Guard Auxiliary Flotilla 93](#) (239) 261-7375  
[Naples Civil Air Patrol U.S. Air Force Auxiliary Senior Squadron](#) (239) 498-0438



Your local Veteran Service Officer