

GUIDE TO VETERANS' BENEFITS & SERVICES



WESTPORT VETERANS' SERVICES

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PURPOSE

The purpose of this Guide to Veterans' Benefits & Services is to provide basic information on local, State, and Federal veterans' benefits that may be available to Massachusetts veterans and their eligible dependents as well as links to websites where more detailed information can be found.

Please note that many of the benefits listed have some qualifying criteria, so it is always best to check with your local Veterans' Service Officer (VSO) or the official website of the appropriate agency to determine your eligibility for these benefits.

MISSION

www.mass.gov/veterans

The mission of the Massachusetts Department of Veterans' Services (DVS) is to advocate on behalf of all the Commonwealth's veterans and provide them with quality support services and to direct an emergency financial assistance program for those veterans and their dependents who are in need.



HISTORY

Since 1861, from its first commitments to Civil War veterans, their spouses and dependents, the Commonwealth of Massachusetts has demonstrated solid concern and compassion for those men and women who have displayed sacrifice, valor, and duty when their state and nation called upon them. DVS supports a network of services and benefits to ensure that none of the veterans in Massachusetts today, nor their dependents, will go hungry, be homeless, or be medically deprived.

Following World War II, the Legislature redrafted Massachusetts General Law (MGL) Chapter 115. This program provides the necessary support for veterans with the dignity and sensitivity to which they are entitled, in view of the sacrifices they have made for their country. The dependents of deceased veterans are also provided with the same benefits.

It is the VSO to whom the unemployed, indigent, disabled, ill, or veterans otherwise in need, first apply for assistance. Appointed by the mayors or selectmen of the cities and towns of Massachusetts, VSOs are available to anyone seeking information or assistance in the area of veterans' benefits and services.

The support that the Commonwealth gives to a deserving segment of our population through the locally based veterans' assistance programs is unlike that of any other program in the nation and is the envy of other states.

VETERANS' SERVICE OFFICERS ...

INDISPENSABLE PUBLIC SERVANTS TO YOUR COMMUNITY

For more than 100 years a VSO has been available in every municipality in Massachusetts to provide an array of services to Massachusetts veterans and their dependents. VSOs offer a helping hand to anyone in their community in need of guidance or assistance in matters concerning:

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HOW DO I FIND MY VSO?

- ★ Search by zip code at massvetsadvisor.org
- ★ Call your local city/town hall and ask for Veterans' Services.
- ★ Call the Department of Veterans' Services at 617-210-5480 and ask for your VSOs name and contact information.



WHO IS A MASSACHUSETTS VETERAN?

www.sec.state.ma.us/cis/cisvet/vetdefin.htm

ACTIVE DUTY

To be eligible for veterans' benefits in Massachusetts, an individual must be a veteran or dependent of a veteran under MGL. The veteran is required to have a last discharge or release under honorable conditions and either:

- ★ 180 days of regular active duty service or
- ★ 90 days of active duty service, one day of which is during "wartime" based on dates of eligibility (exception is Vietnam I period) (see Dates of Eligibility table on next page)



NATIONAL GUARD & RESERVE

To qualify, the individual must have been called to regular active duty. See the National Guard and Reserve section of this brochure for more information.

TRAINING DUTY EXCEPTION

Active service in the armed forces shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the armed forces of the United States.

TIME IN SERVICE EXCEPTION

Time in service exceptions are made for recipients of a Purple Heart or who sustained a service-connected disability or who died on active duty.

MERCHANT MARINES

Any Merchant Marine who served for a period of 90 days in armed conflict between 12/7/1941 and 12/31/1946, and who received an honorable discharge from the US Army, Navy, or Coast Guard.

DATES OF ELIGIBILITY

MGL ch. 4, sec.7, cl. 43 as amended by the Acts of 2005, ch. 130

Era of Service	Dates	Requirement for Veteran Status
Peacetime	12-Nov-1918 15-Sep-1940	180 days of regular active duty service and a last discharge or release under honorable conditions.
WW II (Merchant Marine: 7-Dec-1941 through 31-Dec-1946)	16-Sep-1940 25-Jul-1947	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Peacetime	26-Jul-1947 24-Jun-1950	180 days of regular active duty service and a last discharge or release under honorable conditions.
Korea	25-Jun-1950 31-Jan-1955	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Korean Defense Service Medal	28-Jul-1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and the Korean Defense Service Medal
Vietnam I	1-Feb-1955 4-Aug-1964	180 days of regular active duty service and a last discharge or release under honorable conditions.
Vietnam II	5-Aug-1964 7-May-1975	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Peacetime	8-May-1975 1-Aug-1990	180 days of regular active duty service and a last discharge or release under honorable conditions.
Lebanon Campaign *	25-Aug-1982 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Grenada Campaign *	25-Oct-1983 15-Dec-1983	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Panama Campaign *	20-Dec-1989 31-Jan-1990	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Persian Gulf	2-Aug-1990 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
* Naval and Marine DD Form 214 must indicate Expeditionary Medal. All DD Form 214's must specify campaign: Lebanon, Granada, or Panama.		

ELIGIBLE DEPENDENTS

The following categories of persons may qualify as dependents eligible to receive veterans' benefits.

- ★ Spouse of the veteran.
- ★ Widow or widower of the veteran
- ★ Dependent parent of the veteran.
- ★ Any person who acted as a parent to the veteran for five years immediately preceding the commencement of the veteran's wartime service.
- ★ Child of the veteran until his or her 19th birthday.
- ★ Child of the veteran between 19 and 23 while the child is attending high school, an institution of higher learning, or some other accredited educational institution provided that the applicant is in receipt of benefits under the provisions of MGL Chapter 115.
- ★ Child of the veteran 19 or older who is mentally or physically unable to support himself or herself and was affected by the disability prior to his or her 18th birthday.
- ★ Legally adopted children of the veteran.

WHO IS NOT ELIGIBLE?

None of the following shall be deemed to be a veteran:

- ★ Any person, who at the time of entering into the US armed forces, had as their intention to become a subject or citizen of the US and withdrew their intention under the provisions of the Act of Congress approved July 9, 1918;
- ★ Any person who was discharged from said armed forces on their own application or solicitation by reason of their being an enemy alien;
- ★ Any person who has been proven guilty of willful desertion;
- ★ Any person whose only service in the armed forces of the United States consists of their service as a member of the Coast Guard Auxiliary or as a temporary member of the Coast Guard Reserve, or both;
- ★ Any person whose last discharge or release from the armed forces is dishonorable or other than honorable.

VETERANS' BILL OF RIGHTS

Per MGL Chapter 115 and 108 Code of Massachusetts Regulations (108 CMR), you have a right to:

- ★ File a written application for veterans' benefits at any time. You can insist upon this right, even if told that you are ineligible.
- ★ Receive a full explanation of the services and veterans' benefits available under MGL Chapter 115, as well as other available benefits.
- ★ Get help from your local VSO in completing your application.
- ★ Receive a written notice and explanation of the approval or denial of your application for benefits.
- ★ Be treated with dignity and respect and to receive accurate, courteous, and timely service.
- ★ Appeal and request a hearing if you disagree with any action taken in your case.
- ★ Expect confidentiality; personal information will not be collected or used except for the purpose of determining your eligibility for benefits.
- ★ Receive fair and equal treatment without regard to veterans' status, race, ethnicity, national origin, religion, sex, or handicap.
- ★ Preference in public employment.

VETERANS CRISIS LINE

Connect with the Veterans Crisis Line to reach caring, qualified responders with the VA. Many of them are veterans themselves.

This free support is confidential, available every day, 24/7, and serves:

- ★ All veterans
- ★ All service members
- ★ National Guard and Reserve
- ★ Their family members and friends

Contact:

- ★ Call: **1-800-273-8255** and press **1**
- ★ Text: **838255**
- ★ Chat: **www.veteranscrisisline.net/get-help/chat**
- ★ Support for deaf and hard of hearing: **1-800-799-4889**
- ★ Online: **www.veteranscrisisline.net**

FREQUENTLY ASKED QUESTIONS

This FAQ section is designed to answer some of the common questions that arise regarding veterans benefits. If your question is not answered in this section, please see the appropriate section in this brochure. If you still do not have an answer or would like further information, please contact your VSO.

I am an honorably discharged Veteran. What benefits am I entitled to?

STATE

www.westport-ma.com/veterans-services/pages/state-benefits

DVS has a unique veterans' benefits program, which is backed up by Massachusetts General Laws. There are a number of State benefits that you may be entitled to, including Chapter 115 financial assistance, annuity, welcome home bonus, burial, and more.

See the State Benefits section of this brochure (pages 12-14) or on the Town of Westport Veterans' Services website for information and links to State benefits.

FEDERAL

www.westport-ma.com/veterans-services/pages/federal-benefits

The Department of Veterans Affairs (VA) is a multi-faceted Federal agency that operates the nation's largest integrated health care system, with more than 1,700 hospitals, clinics, community living centers, readjustment counseling centers, and other facilities. VA also administers a variety of benefits and services that provide financial and other forms of assistance to service members, veterans, their dependents, and their survivors.

See the Federal Benefits section of this brochure (pages 15-26) or on the Town of Westport Veterans' Services website for information and links to Federal benefits.

www.va.gov/burials-memorials

www.westport-ma.com/veterans-services/pages/burial-benefits

Finally, the VA operates 131 national cemeteries in the U.S. and Puerto Rico. The National Cemetery in Massachusetts is located in Bourne on Cape Cod. Burial and memorial benefits are available for eligible service members, veterans, and family members. Please contact the VA at **1-844-698-2311** or online.

See the Burial Benefits sections of this brochure (pages 10-11) or on the Town of Westport Veterans' Services website for information and links to burial benefits.

Once you've identified a benefit that you are interested in, please contact your local VSO for help in accessing that benefit.

Are Chapter 115 benefits paid by the town considered VA benefits? Are they taxable income?

No to both questions. Chapter 115 is a Massachusetts needs-based financial assistance program that is administered by each municipality's VSO. Your VSO can, however, assist you with applying for Federal VA benefits.

Chapter 115 benefits are not taxable income. You must, however, report this income when applying for or renewing housing, Section 8, fuel assistance, and SNAP applications.

I cannot locate my military discharge paperwork. Can you help me locate it?

Yes. Your discharge record can be obtained through a request with your VSO. You will be asked a few questions to confirm your identity and then we will do a search within local and state records, or assist with requesting records from the National Archives and/or the VA.

See the Military Records section of this brochure (pages 30-31) for information and links on obtaining, reviewing, and correcting military records.

What is the difference between local Veterans' Services and the VA?

Your local VSO administers benefits for veterans which are separate and distinct from those provided by the VA. Your local VSO works closely with the VA in applying for any additional aid available to the veteran/surviving spouse. The VSO can help in filling out and submitting VA forms.

Is my spouse eligible for VA Healthcare coverage?

No. Unless he/she is a veteran, he/she will not have any coverage for healthcare through the VA.

The spouse and/or dependent children, including surviving spouses/surviving dependent children, of veterans who are deemed permanently and totally disabled from a service-connected condition through the VA may receive healthcare through CHAMPVA.

RESOURCES

www.westport-ma.com/veterans-services/pages/resources

See the Resources section on the Town of Westport Veterans Services website for information and links to a number of resources on a myriad of topics and to organizations that assist military and veteran families.

WESTPORT BENEFITS

PROPERTY TAX EXEMPTION *(MGL Chapter 59, s.5)*

www.westport-ma.com/board-assessors/pages/exemptions

Clause	Eligibility	Annual Amount
22	Service-connected disabled veterans rated at 10% to 90%	\$400
22C	Service-connected disabled veterans rated at 100% permanent & total and has specially-adapted housing	\$1,500
22D	Surviving un-remarried spouse of a veteran whose death was a result of a service-connected condition	100%
22E	Service-connected disabled veterans rated at 100%	\$1,000

MILITARY HOLIDAYS

www.westport-ma.com/veterans-services

Westport honors America's veterans through events held on Memorial Day, 4th of July, and Veterans Day. These events are weather-dependent and the most recent information can be found on the Town of Westport Veterans Services website.

The American Legion holds a flag disposal ceremony for Flag Day in which unserviceable American flags are properly disposed of. Unserviceable flags can be dropped off at boxes at these locations:

- ★ Town Hall Annex front porch, 856 Main Road
- ★ American Legion Post, 489 Sanford Road
- ★ Veterans of Foreign Wars Post, 843 State Road



DESIGNATED VETERAN PARKING

Designated veteran parking is available at both the Town Hall and Town Hall Annex. Veterans must have a Veteran license plate or obtain a parking placard from the VSO.

GRAVES CARE

The VSO ensures that Westport is in compliance with Massachusetts General Laws and the policies regarding proper interment and care of veterans' graves, including placing an American flag on each veteran's grave for Memorial Day.

WESTPORT VETS NEWSLETTER

www.westport-ma.com/veterans-services/pages/westport-vets-newsletter
mailchi.mp/8e96445f1197/westportvets

The Westport VSO publishes a monthly email newsletter to share information on veterans' benefits, military-related events and holidays, and other information that may be of use or interest to veterans.

BURIAL BENEFITS

BURIAL IN BEECH GROVE CEMETERY

Eligible veterans and their spouse can be buried in the Veterans section of Beech Grove Cemetery if they meet at least ONE of the following criteria:

- ★ Veteran must have lived in Westport at time of enlistment, or
- ★ Must live in Westport at time of death

Please be aware of the following:

- ★ There is no charge for plot for veteran or spouse, but certain fees must be paid. The cost depends on the type of burial, i.e., casket or cremation, and the fees in place at the time of burial.
- ★ Plots cannot be reserved.
- ★ Only flat markers are permitted and non-veteran spouse must have their own marker as that will not be provided by the VA.
- ★ Only one grave marker is allowed per plot. If the veteran and spouse are buried in the same plot, a private grave marker will need to be purchased with both names as the VA will not include the spouse's information on the veteran's marker.

MASSACHUSETTS BURIAL BENEFITS

www.sec.state.ma.us/cis/cisvet/vetburia.htm

Massachusetts has two state Veterans' Memorial Cemeteries - in Agawam and Winchendon. There is no fee for a veteran's burial. A nominal fee will be charged for the burial of eligible family members. Both military service and residency requirements must be met.

Military Service

- ★ Veteran was discharged or released from active duty service under honorable conditions; or
- ★ Veteran served at least 20 years in the National Guard or Reserves and is in receipt of, or eligible for, a military retirement pension; or
- ★ With certain exceptions, service beginning after 9/7/1980, as an enlisted person, and service after 10/16/1981, as an officer, must be for a minimum of 24 months or the full period for which the veteran was called to active duty.

Residency

- ★ Veteran's home of record on DD-214 shows that he/she was a resident of Massachusetts at the time of entry into active military service; or
- ★ Veteran resided in Massachusetts at least one day after discharge from active duty; or
- ★ Veteran was a resident of Massachusetts at the time of his/her death.

FEDERAL BURIAL BENEFITS

www.va.gov/burials-memorials

You can apply to find out in advance if you can be buried in a VA national cemetery. This pre-need determination of eligibility can help make the burial planning process easier for your family members in their time of need. VA burial benefits can provide a burial and plot allowance to help pay for the unreimbursed burial or memorial service expenses of qualifying veterans. To qualify, the veteran must not have received a dishonorable discharge and must have died:

- ★ As a result of a service-connected disability; or
- ★ While getting VA care, either at a VA facility or a facility contracted by the VA; or
- ★ While traveling with proper authorization, and at VA expense, either to or from a facility for an examination, or to receive treatment or care; or
- ★ With an original or reopened claim for VA compensation or pension pending at the time of death, if they would've been entitled to benefits before the time of death; or
- ★ While receiving VA pension or compensation; or
- ★ While eligible for VA pension or compensation at time of death, but instead received full military retirement or disability pay

Note: The VA will also provide an allowance for the cost of transporting a Veteran's remains for burial in a national cemetery.

Application for non-service-connected burial allowance must be made within two years after the veteran's burial or cremation. There is no time limit to file for service-connected burial, plot, or interment allowance.

HEADSTONE, MARKER, NICHE, OR MEDALLION

www.va.gov/burials-memorials/memorial-items/headstones-markers-medallions

Upright headstone in marble or granite; flat marker in bronze or granite; bronze niche; "In Memory Of" markers for veterans whose remains are not recovered or identified, are buried at sea, donated to science, or cremated and scattered; or medallion that can be affixed to a privately purchased headstone or marker. An eligible spouse or other family member buried in a national cemetery may also qualify for a headstone or marker to identify the place of burial.

PRESIDENTIAL MEMORIAL CERTIFICATE

www.va.gov/burials-memorials/memorial-items/presidential-memorial-certificates

An engraved paper certificate signed by the current president. More than one certificate can be requested.

STATE BENEFITS

www.sec.state.ma.us/cis/cisvet/vetidx.htm

Below is a summary of the numerous benefits available to Massachusetts' veterans through the Commonwealth.



CHAPTER 115

www.sec.state.ma.us/cis/cisvet/vetbill.htm

www.mass.gov/service-details/chapter-115-benefitssafety-net-program

www.westport-ma.com/veterans-services/pages/chapter-115-veterans-benefits

Massachusetts has made generous provisions for providing to veterans in need of financial assistance. This coverage is extended to the veteran's eligible dependents.

Anyone qualifying under the "Veteran" definition, including eligible dependents, may apply for veterans' benefits in the community in which they reside, provided that they meet the Income and Asset Limits for this needs-based program. However, applicants whose income is slightly above the income limit may be eligible at a "spend down" adjustment amount.

Veterans or their dependents can use the online Mass Vet Benefit Calculator (massvetben.org) to help determine if they **might** be eligible for financial assistance through this program. If you choose to use this calculator, please download or email yourself the document with your answers once you complete the steps. ***Please note that this calculator is neither an application for benefits nor a guarantee of benefits.***

**MASS VET
BENEFIT
CALCULATOR**

Benefits may be available at several levels, and include financial assistance to help pay shelter, heating, and medical expenses. To determine eligibility, the VSO will ask the applicant to provide proof of the veteran's military service and certain expenses, as well as proof of income and assets. The VSO may require other supporting documents such as marriage, birth, or death certificates, depending on the situation. Using the documents provided, the VSO will determine an allowable budget as outlined in 108 CMR. Once the applicant's budget has been established, the VSO will determine if the applicant is eligible for any financial assistance.

Recipients of financial assistance under this program may fall into several categories, which affect the status of their claims. For instance, a recipient who is not totally and permanently disabled or retired, would be expected to seek full time employment, and might expect to receive assistance for a brief period of time while they secure a job. A recipient who is totally and permanently disabled, or who is retired, might find themselves in a financial situation whereby their needs dictate that they continue to receive benefits indefinitely.

ANNUITY

www.sec.state.ma.us/cis/cisvet/vetbonus.htm

www.mass.gov/service-details/annuity

There is a \$2,000 annual annuity (paid in \$1,000 increments in February and August) available for 100% service-connected disabled veterans; or parents of a son or daughter or spouse whose husband or wife died as a result of injury sustained or disease contracted during active service in time of war, insurrection, or combat.

BRAVE ACT

www.sec.state.ma.us/cis/cisvet/vetbraveact.htm

malegislature.gov/Laws/SessionLaws/Acts/2018/Chapter218

In August of 2018, the Veterans' **B**enefits, **R**ights, **A**ppreciation, **V**alidation, and **E**nforcement (BRAVE) Act was passed by the Massachusetts Senate and House of Representatives providing additional support to veterans and their families.

EDUCATION

www.sec.state.ma.us/cis/cisvet/veteduca.htm

Veterans may be eligible to attend state colleges with free or discounted tuition, on a space available basis. Contact the Veterans' Representative at the state college of your choice.

EMPLOYMENT

www.sec.state.ma.us/cis/cisvet/vetempl.htm

Veterans are given preference for employment on the eligibility list for civil service positions.

HOUSING

www.sec.state.ma.us/cis/cisvet/vethouse.htm

Veterans and their families are given preference for state-aided public housing through their local housing authority.

LEGAL

www.sec.state.ma.us/cis/cisvet/vetother.htm

If you need help with legal matters, contact one of the legal services below, which may offer sliding fee and pro bono services.

Massachusetts Bar Association, Boston Office	617-338-0500
New Center for Legal Advocacy, New Bedford Office	508-979-7160; 800-244-9023
Southeastern Mass. Legal Services, Fall River Office	508-676-6265; 800-287-3777
Southeastern Mass. Legal Services, New Bedford Office	508-979-7150; 800-929-9721

REGISTRY OF MOTOR VEHICLES (RMV)

www.mass.gov/military-and-veteran-rmv-information

www.sec.state.ma.us/cis/cisvet/vetmotor.htm

The RMV provides certain benefits and waives certain fees for military service members, veterans, and their spouses/dependents.

Benefits include:

- ★ Veteran indicator on license or ID card
- ★ Veteran license plate (can include a distinctive military emblem that identifies the branch of service in which the veteran served)
- ★ Veteran series license plates (designated receipt of certain awards [Bronze Star, Medal of Honor, Distinguished Flying Cross, Legion of Valor, Silver Star, or Purple Heart] or status [Pearl Harbor survivor or ex-POW])
- ★ Disabled veteran plate
- ★ Exemption of sales and excise taxes and registration and renewal fees for one non-commercial vehicle for specific disabled veterans.

SOLDIERS' HOMES

www.sec.state.ma.us/cis/cisvet/vethouse.htm

www.mass.gov/long-term-care-soldiers-homes-for-veterans

The Soldiers' Homes provide a variety of services to veterans, such as acute hospital or long-term care and physical & occupational therapy. The two state Soldiers' Homes are in Chelsea and Holyoke.

WELCOME HOME BONUS

www.sec.state.ma.us/cis/cisvet/vetbonus.htm

www.mass.gov/lists/bonuses

Massachusetts provides a Welcome Home bonus to veterans who lived in Massachusetts immediately prior to entry in the armed forces. In the 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.

Bonuses include:

- ★ Post 9/11 (\$250 to \$1,000)
- ★ Persian Gulf War (\$300 or \$500)
- ★ Vietnam War (\$200 or \$300)
- ★ Korean War (ranges from \$100 to \$300)
- ★ World War II (ranges from \$100 to \$300)

FEDERAL BENEFITS

www.benefits.va.gov/benefits

www.benefits.va.gov/atoz



VSOs work with liaisons between the VA and DVS to assist Massachusetts veterans, their dependents, and survivors in obtaining federal compensation, pension, dependents and survivor's benefits, housing assistance and home loans, education & training benefits, employment, VA health care, and Veteran ID Cards. The VA Benefits Support Line phone number is **1-800-827-1000**.

BASIC ELIGIBILITY

If you started on active duty as an enlisted person after 9/7/1980, or entered active duty as an officer after 10/16/1981, you must have served 24 continuous months or the full period for which you were called to active duty, unless any of the descriptions below are true for you.

- ★ You were discharged for a disability that was caused - or made worse - by your active duty service; or
- ★ You were discharged for a hardship or "early out;" or
- ★ You served prior to 9/7/1980

CAREGIVER PROGRAM

www.caregiver.va.gov

There are two caregiver programs available through the VA. The first one (Program of Comprehensive Assistance for Family Caregivers) is for eligible veterans who have incurred or aggravated a serious injury or illness in the line of duty on or before 5/7/1975 or on or after 9/11/2001, and have a service-connected disability rating of 70% or more. As of 10/1/2022, veterans who served after 5/7/1975 and before 9/11/2001 will be added to the eligibility criteria.

The second one (Program of General Caregiver Support Services) provides resources, education, and support to caregivers of veterans. The veteran does not need to have a service-connected condition, for which the caregiver is needed, and may have served during any era.

DISABILITY COMPENSATION

www.va.gov/disability

This is a tax-free monetary benefit paid to veterans with disabilities that resulted from a disease or injury incurred or aggravated during active service. Compensation may also be paid for post-service disabilities that are related to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service.

SERVICE-CONNECTED BENEFITS

benefits.va.gov/benefits/derivative_sc.asp

There are additional VA benefits that you may be eligible for based on your service-connected disability percentage.

Benefit	Derivative
Non-compensable 0%	<ul style="list-style-type: none"> ★ 10 point Veteran preference in federal hiring ★ No cost health care and prescriptions for SC disabilities (if income limits are met) ★ Travel allowance for scheduled appointments for care at a VA medical facility or VA authorized health care facility ★ Use of commissaries, exchanges, and MWR retail facilities, in-person and online.
Compensable 0%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ Waiver of VA funding fee for VA home loan ★ Burial and plot allowance <p>(In some instances there are individuals who have separate and more than two 0% service-connected disabilities who are paid at the minimum 10%.)</p>
10%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ No cost health care and prescriptions for SC disabilities ★ Vocational Rehabilitation & Employment (with a serious employment handicap)
20%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ Vocational Rehabilitation & Employment
30 - 40%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ Direct hire authority ★ Additional compensation for eligible dependents (may include A&A for eligible spouse)
50%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ No cost health care and prescriptions ★ Concurrent receipt of military retired pay
60 - 90%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ Individual Unemployability (must be unemployable due to SC disabilities) <ul style="list-style-type: none"> ◆ Dependents Educational Assistance* <ul style="list-style-type: none"> ◆ Special restorative training ◆ CHAMPVA–Civilian Health and Medical Program* ◆ Dental care (if rated unemployable)
100%	<ul style="list-style-type: none"> ★ All benefits from above rating ★ No cost dental care ★ Dependents Education Assistance** ★ CHAMPVA–Civilian Health and Medical Program** ★ Uniformed Services ID card
100% with additional separate 60%	<ul style="list-style-type: none"> ★ Statutory Housebound ★ Use of commissaries, exchanges, and MWR retail facilities, in-person and online.
<p>* Unemployable condition must be considered permanent</p> <p>** Must be considered permanent</p>	

EBENEFITS

www.ebenefits.va.gov/ebenefits/homepage

eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to veterans, service members, and their families to research, access, and manage their VA and military benefits and personal information.



EDUCATION

www.va.gov/education

These benefits help veterans, service members, and their qualified family members with needs like paying for college tuition, finding the right school or training program, and getting career counseling.

EMPLOYMENT

www.va.gov/careers-employment

VA can support you in all stages of your job search, i.e., returning to work with a service-connected disability, getting training for new job opportunities, or starting or growing your own business. And you can be connected with Department of Labor resources for more career advice, help building your résumé, and access to employers who want to hire veterans and military spouses.

HOME LOANS

www.benefits.va.gov/homeloans/index.asp

VA helps service members, veterans, and eligible surviving spouses become homeowners. VA provides a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy. VA home loans are provided by private lenders. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.

HOMELESS VETERANS

www.va.gov/homeless

Veterans who are homeless or at imminent risk of homelessness are strongly encouraged to contact the National Call Center for Homeless Veterans at **1-877-4AID-VET (877-424-3838)** for assistance.

The VA is committed to ending homelessness among veterans and has a threefold focus:

- ★ Conduct coordinated outreach to proactively seek out veterans
- ★ Connect homeless and at-risk veterans with resources
- ★ Collaborate with federal, state, and local agencies; employers; housing providers; faith-based and community non-profits; and others to expand employment and affordable housing options.

INDIVIDUAL UNEMPLOYABILITY

www.va.gov/disability/eligibility/special-claims/unemployability

If you can't work because of a service-connected disability, you may qualify for this benefit. This means you may be able to get disability compensation or benefits at the same level as a Veteran who has a 100% disability rating. You must meet eligibility criteria to qualify:

- ★ Have at least 1 service-connected disability rated at 60% or more disabling or 2 or more service-connected disabilities – with at least 1 rated at 40% or more – and a combined 70% or more, and
- ★ Can't hold down a steady job that supports the veteran financially because of a service-connected disability.

LIFE INSURANCE

www.benefits.va.gov/insurance/index.asp

VA provides valuable life insurance benefits to give you the peace of mind that comes with knowing your family is protected. VA's life insurance programs were developed to provide financial security for your family given the extraordinary risks involved in military service.

MILITARY SEXUAL TRAUMA (MST)

www.mentalhealth.va.gov/mentalhealth/msthome/index.asp

VA uses the term "military sexual trauma" to refer to sexual assault or harassment experienced during military service. MST includes any sexual activity that you are involved with against your will.

You do not need to apply for disability compensation to receive MST-related treatment and do not need to have reported your experience at the time the event occurred. You may be able to receive MST-related treatment even if you are not eligible for other VA care. There are VA MST Outreach Coordinators throughout the country.

PENSION / AID & ATTENDANCE / HOUSEBOUND

www.benefits.va.gov/pension/index.asp

Veterans Pension and Survivors Pension programs provide monthly payments to wartime veterans who meet certain age or disability requirements, and who have adjusted income and assets below certain limits.

- ★ World War I: 4/6/1917 – 11/11/1918
- ★ World War II: 12/7/1941 – 12/31/1946
- ★ Korean Conflict: 6/27/1950 – 1/31/1955
- ★ Vietnam (in-country): 11/1/1955 – 5/7/1975
- ★ Vietnam era: 8/5/1964 – 5/7/1975
- ★ Gulf War: 8/2/1990 – future date to be set by law or presidential proclamation

POST-TRAUMATIC STRESS DISORDER (PTSD)

www.ptsd.va.gov

PTSD is a mental health problem that some people develop after experiencing or witnessing a life-threatening event. It's normal to have upsetting memories, feel on edge, or have trouble sleeping after this type of event. If symptoms last more than a few months, it may be PTSD. The good news is that there are effective treatments.

Each medical center within the VA has PTSD specialists who provide treatment for veterans with PTSD. Some VA Community Based Outpatient Clinics also offer PTSD care, including through tele-mental health when there are no facilities nearby or through a referral to a Vet Center or community clinician.

Treatment may include one-to-one mental health assessment and testing, medication, one-to-one psychotherapy and family therapy, and group therapy.

SPECIALLY ADAPTED HOUSING

www.va.gov/housing-assistance/disability-housing-grants

VA offers housing grants for veterans and service members with certain service-connected disabilities so they can buy or change a home to meet their needs and live more independently.

SURVIVOR'S BENEFITS / DEPENDENCY & INDEMNITY COMPENSATION (DIC)

www.va.gov/opa/persona/dependent_survivor.asp

www.va.gov/family-member-benefits

www.va.gov/disability/dependency-indemnity-compensation

The VA offers a variety of benefits and services to spouses, eligible children, and eligible parents of service members and veterans who are deceased or totally and permanently disabled by a service-connected disability.

If you are the surviving spouse, eligible child, or eligible parent of a service member who died in the line of duty, or of a veteran who died from a service-related injury or illness, you may be able to get a tax-free monetary benefit called DIC.

VET CENTERS

www.vetcenter.va.gov

Vet Centers are community-based counseling centers that provide a wide range of social and psychological services, including professional readjustment counseling to eligible veterans, active duty service members, including National Guard and Reserve components, and their families. Readjustment counseling is offered to make a successful transition from military to civilian life or after a traumatic event experienced in the military.

EXPOSURES

www.va.gov/disability/eligibility/hazardous-materials-exposure

www.publichealth.va.gov/exposures/index.asp

You may be eligible for disability compensation and other benefits for illnesses or other conditions the VA believes may be caused by contact with harmful chemicals or other hazardous materials while serving in the military.

Agent Orange

Agent Orange was an herbicide used by the US military to clear vegetation during the Vietnam War. Disability compensation is based on whether you served in a location that exposed you to Agent Orange and have a presumptive condition due to the exposure.

Presumptive conditions: AL amyloidosis; bladder cancer; Chronic B-cell leukemia; chloracne; diabetes mellitus type 2; Hodgkin's disease; hypothyroidism; ischemic heart disease; multiple myeloma; Non-Hodgkin's Lymphoma; Parkinson's disease; Parkinsonism; peripheral neuropathy, early-onset; porphyria cutanea tarda; prostate cancer; respiratory cancers of the lung, larynx, trachea, and bronchus; and soft-tissue sarcomas.

Airborne Hazards and Burn Pits

Exposure can be from smoke and fumes from open burn pits; sand, dust, and particulate matter; air pollution in certain countries; fuel, aircraft exhaust, and other mechanical fumes; or smoke from oil well fires.

Camp Lejeune

Veterans who served at MCB Camp Lejeune, Camp Johnson, Camp Geiger, or MCAS New River in North Carolina may have had contact with contaminants in the drinking water. Veterans must have served for at least 30 cumulative days between 8/1/1953 and 12/31/1987.

Presumptive conditions: Adult leukemia; aplastic anemia and other myelodysplastic conditions; bladder cancer; kidney cancer; liver cancer; multiple myeloma; Non-Hodgkin's Lymphoma; and Parkinson's disease.

Family members of veterans who also resided at any of the above bases during the qualifying period are eligible for reimbursement of out-of-pocket medical expenses remaining after payment from other health plans.

The qualifying conditions are: esophageal cancer; breast cancer; kidney cancer; multiple myeloma; renal toxicity; female infertility; scleroderma; Non-Hodgkin's Lymphoma; lung cancer; bladder cancer; leukemia; myelodysplastic syndromes; hepatic steatosis; miscarriage; and neurobehavioral effects.

Gulf War Illnesses Southwest Asia / Afghanistan

If you are a veteran who served in the Southwest Asia theater of military operations and/or Afghanistan and were diagnosed with certain conditions within certain timeframes you may be eligible for disability compensation for presumptive conditions related to your service in these regions.

HEALTH CARE

www.va.gov/health

www.va.gov/health-care/eligibility/priority-groups

You may be eligible for VA health care benefits if you served in the active military and didn't receive a dishonorable discharge. Eligibility for health care is based on your priority group.

Priority Group	Enhanced Eligibility Status Factors
1	<ul style="list-style-type: none"> ★ Have a service-connected disability rated by the VA at 50% or more disabling; or ★ Have a service-connected disability rated by the VA that makes you unable to work; or ★ Received the Medal of Honor
2	<ul style="list-style-type: none"> ★ Have a service-connected disability rated by the VA at 30% or 40% disabling
3	<ul style="list-style-type: none"> ★ Are a former prisoner of war; or ★ Received the Purple Heart; or ★ Were discharged for a disability that was caused by – or got worse because of – your active duty service; or ★ Have a service-connected disability rated by the VA at 10% or 20% disabling; or ★ Were awarded special eligibility classification under Title 38, U.S.C. § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation”
4	<ul style="list-style-type: none"> ★ Are receiving VA Aid & Attendance or housebound benefits; or ★ Have received a VA determination of being catastrophically disabled
5	<ul style="list-style-type: none"> ★ Don't have a service-connected disability, or you have a non-compensable service-connected disability rated as 0% disabling, and you have an annual income level that's below the adjusted income limits (based on your resident zip code), or ★ Are receiving VA pension benefits, or ★ Are eligible for Medicaid programs
6	<ul style="list-style-type: none"> ★ Have a compensable service-connected disability rated as 0% disabling; or ★ Were exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki; or ★ Participated in Project 112/SHAD; or ★ Served in the Republic of Vietnam between 1/9/1962, and 5/7/1975; or ★ Served in the Persian Gulf War between 8/2/1990, and 11/11/1998; or ★ Served on active duty at Camp Lejeune for at least 30 days between 8/1/1953 and 12/31/1987 <p>You may also be assigned to priority group 6 if you meet all of the requirements listed below. You:</p> <ul style="list-style-type: none"> ★ Are currently or newly enrolled in VA health care; and ★ Served in a theater of combat operations after 11/11/1998 or were discharged from active duty on or after 1/28/2003; and ★ Were discharged less than 5 years ago <p>Note: As a returning combat Veteran, you're eligible for these enhanced benefits for 5 years after discharge. At the end of this enhanced enrollment period, you will be assigned to the highest priority group you qualify for at that time.</p>
7	<ul style="list-style-type: none"> ★ Your gross household income is below the geographically adjusted income limits (GMT) for where you live; and ★ You agree to pay co-pays
8	<ul style="list-style-type: none"> ★ Your gross household income is above the GMT for where you live; and ★ You agree to pay co-pays

Continued on next page

Priority Group	Enhanced Eligibility Status Factors
8a	All of these must be true: <ul style="list-style-type: none"> ★ Have a non-compensable service-connected condition rated at 0% disabling; and ★ Enrolled in the VA health care program before 1/16/2003; and ★ Have remained enrolled since that date and/or were placed in this sub-priority group because your eligibility status changed
8b	All of these must be true: <ul style="list-style-type: none"> ★ Have a non-compensable service-connected condition rated at 0% disabling; and ★ Enrolled in the VA health care program on or after 6/15/2009; and ★ Have income that exceeds current VA or geographical limits by 10% or less
8c	All of these must be true: <ul style="list-style-type: none"> ★ Don't have a service-connected condition; and ★ Enrolled in the VA health care program as of 1/16/2003; and ★ Have remained enrolled since that date and/or were placed in this sub-priority group because your eligibility status changed
8d	All of these must be true: <ul style="list-style-type: none"> ★ Don't have a service-connected condition; and ★ Enrolled in the VA health care program on or after 6/15/2009; and ★ Have income that exceeds current VA or geographical limits by 10% or less
You're not eligible for VA health care if you are placed in one of these sub-priority groups:	
8e	All of these must be true: <ul style="list-style-type: none"> ★ Have a non-compensable service-connected condition rated at 0% disabling; and ★ Don't meet the criteria for sub-priority group a or b above Note: You're eligible for care for your service-connected condition only
8g	All of these must be true: <ul style="list-style-type: none"> ★ Don't have a service-connected condition; and ★ Don't meet the criteria for sub-priority group c or d above

NEWLY SEPARATED SERVICE MEMBERS

www.va.gov/health-care/eligibility/active-duty/#enhanced-eligibility-for-retur

Get free mental health care for a year after separation – no matter your discharge status, service history, or eligibility for VA health care.

MISSION ACT

missionact.va.gov

This act strengthens VA's ability to deliver trusted, easy-to-access, high quality care at VA facilities, virtually through telehealth, and in your community. That means you get the care and services you need, where and when you need them.

MY HEALTHeVET

www.myhealth.va.gov/mhv-portal-web/home

My HealtheVet is an online personal health record that helps you manage your health information, and to utilize some of the VA's services online. Veterans using VA healthcare can schedule appointments online, refill prescriptions, view their health records, and send secure messages to their healthcare team.



LOCAL VA MEDICAL CENTERS

Providence VAMC

www.providence.va.gov

830 Chalkstone Ave
Providence, RI 02908

401-273-7100

866-363-4486

Transportation:

- ★ Call **508-991-6184** at least 2 weeks in advance (if possible) for reservation
- ★ Van leaves from 181 Hillman Street, New Bedford at 7:15 AM, Monday-Friday
- ★ Van leaves Providence VAMC at 12 PM, Monday-Friday

Community Based Outpatient Clinics (CBOC)

175 Elm Street New Bedford, MA	One Corporate Place Middletown, RI	233 Stevens Street Hyannis, MA
508-994-0217	401-847-6239	508-771-3190
Monday-Friday 7:30 am – 4 pm	Monday-Friday 7 am – 4 pm	Monday-Friday 7 am – 4 pm

Brockton VAMC

www.boston.va.gov

940 Belmont Street
Brockton, MA 02301-5596

508-583-4500

800-865-3384

Transportation:

- ★ Call **774-473-0304** at least 2 days in advance to see if van is making trip on day of appointment (will only go if VTH resident has appointment).
- ★ Must be at VTH at 344 County Street, New Bedford, at time specified per driver
- ★ Van leaves in time for earliest appointment and returns after last appointment

NON-SERVICE-CONNECTED BENEFITS

benefits.va.gov/benefits/derivative_nsc.asp

★ Benefit	★ Derivative
Non Service Connected Pension	<ul style="list-style-type: none">★ 10 point veteran preference in Federal hiring★ Health care enrollment (subject to income requirements)★ Travel allowance for scheduled appointments for care at a VA medical facility or VA authorized health care facility★ Burial and plot allowance
Non Service Connected with A&A or Housebound	<ul style="list-style-type: none">★ All benefits from above rating★ Free hearing aids★ Free eye glasses★ Aid and Attendance for spouse (if spouse meets criteria)

CIRCUMSTANCE MATRIX

benefits.va.gov/benefits/derivative_circumstance.asp

There are a number of circumstances that may qualify you for benefits. This website breaks down the benefits based on the specific circumstances, such as:

- ★ Medal of Honor recipient
- ★ Former Prisoner of War
- ★ SCD with anatomical losses or impairment
- ★ Damage to clothing from medical device or medication for SCD
- ★ Separated from military service with total disability rating
- ★ Beneficiary of SGLI, TSGLI, FSGLI, or LGCI (life insurance)
- ★ Have a new service-connected disability
- ★ Recovering from surgery or have a joint that is immobilized by cast without surgery for a SCD
- ★ Hospitalized more than 21 days for a SCD
- ★ Recently separated from military service with an unstable disability and are likely not self-sufficient
- ★ Have Individual Unemployability rating
- ★ Have a new disability or an existing disability, which was aggravated during medical treatment, vocational rehabilitation or while participating in compensated work therapy
- ★ Are a veteran who served in Vietnam or Korean DM and have a biological child with Spina Bifida
- ★ Are a female veteran who served in Vietnam and your biological child has a covered birth defect
- ★ Separating from military service within 180 days or separated less than one year
- ★ Current eligibility for VA education program
- ★ Spouse, dependent child, or parent of service member who dies in the line of duty or of a veteran who died from a SCD

APPEALS

benefits.va.gov/benefits/appeals.asp

The Veteran Appeals Improvement and Modernization Act of 2017 became law on August 23, 2017. The law:

- ★ Modernizes the current claims and appeals process
- ★ Requires improved notification of VA decisions
- ★ Provides earlier claim resolution
- ★ Ensures you receive the earliest effective date possible

The three new review options (called lanes) are:

- ★ **Supplemental Review:** This lane allows you to submit or identify new and relevant evidence to support your claim. VA will provide assistance in developing the evidence.
- ★ You have one year from the date of the decision to file this type of appeal.

If you disagree with a decision from the Supplemental Claim, you may choose to resubmit as another supplemental claim with new evidence, as a higher-level review, or as an appeal to the BVA.

- ★ **Higher-Level (*de novo*) Review:** This lane allows an entirely new look at the same evidence submitted with the claim by a more experienced claims adjudicator. No new evidence is allowed. Decisions may be overturned based on a difference of opinion or a clear and unmistakable error. You or your representative can request an informal phone call to identify specific issues.
- ★ You have one year from the date of the decision to file this type of appeal.

If you disagree with a decision from the Higher-Level Review, you may choose to resubmit as a supplemental claim with new evidence or as an appeal to the BVA.

- ★ **Board of Veterans Appeals (BVA) Review:** This lane allows you to appeal directly to the Board of Veterans' Appeals. You must choose between three options:
 - ◆ **Direct review:** You do not want to submit additional evidence and have a hearing.
 - ◆ **Evidence submission:** You choose to submit additional evidence without a hearing. You will have 90 days from your Notice of Disagreement to submit any additional evidence.
 - ◆ **Hearing:** You choose to submit additional evidence and have a hearing with a Veterans Law Judge. You will be scheduled for a Board hearing and may submit evidence at the hearing or within the 90 day window following the scheduled hearing.
- ★ You have 120 days from the date of the decision to file this type of appeal.

If you disagree with a Board decision you may resubmit as a supplemental claim or through an appeal to the U.S. Court of Appeals for Veterans Claims.

VETERAN ID CARD

www.va.gov/records/get-veteran-id-cards/vic
eauth.va.gov/accessva

A Veteran ID Card (VIC) is a photo ID you can use to get discounts offered to veterans at many restaurants, hotels, stores, and other businesses.

You may be eligible if you meet the requirements:

- ★ Served on active duty, in the Reserves, or in the National Guard (including the Coast Guard), and
- ★ Received an honorable or general discharge (under honorable conditions)

If you have an uncharacterized or unknown discharge status, your eligibility will have to be verified before your application can be approved.

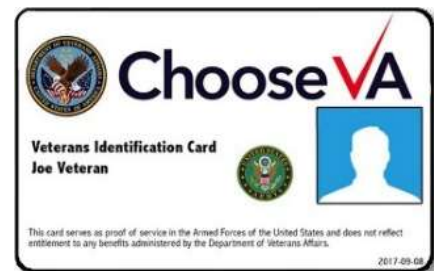
If you received a bad conduct, other-than-honorable, or dishonorable discharge, you're not eligible for a Veteran ID Card.

You'll need to provide a copy of your discharge papers when you apply for a VIC to prove your character of discharge.

You will need the following information:

- ★ Your Social Security Number
- ★ A digital copy of your DD214, DD256, DD257, or NGB22 that you can upload in either PDF, JPG, or PNG format.
- ★ A copy of a current and valid government-issued ID, such as a driver's license, passport, or state-issued identification card.
- ★ You will also need a digital photo of yourself from the shoulders up. The photo should follow these standards:
 - ★ Show a full front view of your face and neck (with no hat, head covering, or headphones covering or casting shadows on your hairline or face), and
 - ★ Be cropped from your shoulders up (much like a passport photo), and
 - ★ Show you with your eyes open and a neutral expression, and
 - ★ Be taken in clothing you'd wear for a driver's license photo, and
 - ★ Be a square size and have a white or plain-color background (with no scenery or other people in the photo), and
 - ★ Show what you look like now (a photo taken sometime in the last 10 years), and
 - ★ Be uploaded as a JPG, PNG, BMP, or TIFF file.

Please be aware that you will need to have a login to either DS Logon, My HealthVet, or ID.me, as well as the ability to receive text messages or email that you will need to access during the application process.



WOMEN VETERANS

STATE

www.sec.state.ma.us/cis/cisvet/vetwomen.htm

DVS - recognizing that women veterans have needs and concerns not experienced by the male veteran population - created a Women Veterans Network, whose mission is to provide women with information on benefits, expand awareness of the needs of women veterans, identify available health and human resources to meet those needs, and to advocate on behalf of women veterans.

The Women Veterans' Network maintains a confidential database of women veterans in Massachusetts that is used as a mailing list for the Network's biannual newsletter, which contains information on benefits, programs, and events for women veterans.

FEDERAL

www.benefits.va.gov/persona/veteran-women.asp

As a woman with military service, you may qualify for a wide range of benefits offered by the VA.

Center for Women Veterans

VA's Center for Women Veterans monitors and coordinates VA's administration of benefits, services, and programs for women veterans. The Center advocates for a cultural transformation that recognizes the service and contributions of women veterans and women in the military, and also raises awareness of the responsibility to treat women veterans with dignity and respect.

Women Veteran Coordinators

There are Women Veteran Coordinators (WVCs) located in every regional office who function as the primary contact for women veterans. WVCs provide specific information and comprehensive assistance to women veterans, their dependents, and beneficiaries concerning VA benefits and related non-VA benefits. They may assist you in the claims intake, development, and processing of military sexual and personal trauma claims.

VA Health Care for Women Veterans

At each VA Medical Center nationwide, a Women Veterans Program Manager (WVPM) is designated to advise and advocate for women veterans. The WVPM can help coordinate all the services you may need, from primary care to specialized care for chronic conditions or reproductive health.

NATIONAL GUARD AND RESERVE



MASSACHUSETTS VETERAN STATUS - NATIONAL GUARD

To qualify an individual must have been discharged or released under honorable conditions **AND** have either:

- ★ 180 days of active duty and have been activated under Title 10 of the U.S. Code; or
- ★ 90 days of active duty, at least one of which was during wartime based on dates of eligibility, for members who were activated under Title 10 or Title 32 of the U.S. Code or MGL, c. 33, sections 38, 40, and 41.

MASSACHUSETTS VETERAN STATUS - RESERVE

To qualify, the individual must have been called to regular active duty, at which point their eligibility can be determined based on dates of eligibility. (*See Dates of Eligibility chart on Page 4 of this brochure.*)

MASSACHUSETTS - RIGHTS OF GUARD AND RESERVE MEMBERS

www.sec.state.ma.us/cis/cisvet/vetright.htm

If you are a National Guard or Reserve member called up for active duty, there is an entire array of federal and state benefits available. These laws can help you avoid legal problems, retain your job, and possibly save you money.

PROTECTIONS UNDER THE FEDERAL SERVICEMEMBERS CIVIL RELIEF ACT (FORMERLY THE SOLDIERS AND SAILORS CIVIL RELIEF ACT)

Below is a list of the protections you may be entitled to under this law:

- ★ Maximum rate of interest on loans incurred prior to entering service
- ★ Rent and eviction
- ★ Termination of residential leases
- ★ Motor vehicle leases
- ★ Protection from court proceedings and lawsuits
- ★ Foreclosures on mortgage and installment contracts
- ★ Health, life, and professional insurance
- ★ Taxes on income and personal/real property
- ★ Re-employment

FEDERAL BENEFITS FOR GUARD AND RESERVE MEMBERS

www.benefits.va.gov/guardreserve/active-reserve.asp

National Guard and Reserve members with active service may qualify for a variety of VA benefits. Active service includes:

- ★ Active duty (Title 10) - full-time duty, such as, but not limited to, a unit deployment during war, including travel to and from such duty, or
- ★ Full-time National Guard duty (Title 32) - full-time duty, such as responding to a national emergency or duties as an Active Guard Reserve, where you receive pay from the Federal government

HOME LOANS

www.va.gov/housing-assistance/home-loans/eligibility/

National Guard and Reserve members may qualify to get a Certificate of Eligibility (COE) if they did not receive a dishonorable discharge and meet one of the following conditions:

Service Period	Minimum Active Duty Service Requirement
Between August 2, 1990, and the present (Gulf War)	★ 90 days of active duty service
Any time period	★ 6 creditable years in the Selected Reserve or National Guard, and At least one of these must be true. You: ★ Were discharged honorably, or ★ Were placed on the retired list, or ★ Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, or ★ Continue to serve in the Selected Reserve

The National Guardsman or Reservist may still qualify for a COE if they don't meet the minimum service requirements if they were discharged for one of the following reasons:

- ★ Hardship
- ★ The convenience of the government (you must have served at least 20 months of a 2-year enlistment)
- ★ Early out (you must have served at least 21 months of a 2-year enlistment)
- ★ Reduction in force
- ★ Certain medical conditions
- ★ A service-connected disability

MILITARY SERVICE RECORDS

OBTAINING SERVICE RECORDS

www.sec.state.ma.us/cis/cisvet/vetmil.htm

Veterans discharged to Massachusetts can obtain a copy of their military records by contacting their local VSO. Your local Veterans' Services Office provides a repository for local records and veterans are urged to provide copies of their separation documents (DD-214) for safer storage and future reference. If you need a copy of your discharge paperwork and it is not found at the local level, we pursue at the state level, and finally the federal level.

www.archives.gov/veterans/military-service-records

If you are a veteran looking to request your service personnel records, please visit the federal government's military personnel records website.



Please note that the records of former military personnel become archival records, and are available to the general public, 62 years after the service member's separation from the military. Prior to that these records are Federal records and are subject to access restrictions, and only limited information or copies of documents from these records may be released to the general public within the provisions of the law in order to protect the former service member's privacy.

Please be aware that there was a major fire at the National Archives in 1973 and many Army and Air Force veterans' records were lost.

Branch	Personnel and Period Affected	Estimated Loss
Army	Personnel discharged 11/1/1912 to 1/1/1960	80%
Air Force	Personnel discharged 9/25/1947 1/1/1964 (with names alphabetically after Hubbard, James E.)	75%

VETERANS' MEDICAL AND HEALTH RECORDS

www.archives.gov/veterans/military-service-records/medical-records.html

www.archives.gov/veterans/military-service-records/locations

The location of your military medical records varies depending on your branch of service and dates of service.

FILING A CLAIM FOR MEDICAL BENEFITS?

Veterans who plan to file a claim for medical benefits with the VA do not need to request a copy of their military record from the NRPC. After a claim is filed, the VA will obtain the original health record. Many health records were lent to the VA prior to the 1973 fire. Veterans who filed a medical claim should contact the VA in order to determine if their record is already on file.

REVIEW OF DISCHARGE FROM MILITARY SERVICE

www.archives.gov/veterans/military-service-records/correct-service-records.html

Each of the military services maintains a Discharge Review Board (DRB) with authority to change or correct discharges or dismissals not issued by a sentence of a general court-martial. The board has no authority to address medical discharges.

The Veteran* may apply for a review of discharge by writing to the military department concerned, using DD Form 293. However, if the discharge was more than 15 years ago, a Veteran must petition the appropriate service's Board for Correction of Military/Naval Records (BCM/NR) using DD Form 149. A discharge review is conducted by a review of an applicant's record and, if requested, by a hearing before the board.

Discharges awarded as a result of a continuous unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by DRBs, unless VA determines there were compelling circumstances for the absence. BCM/NR may also consider such cases.

CORRECTING MILITARY RECORDS

The Secretary of a military department, acting through a BCM/NR, has authority to change any military record when necessary to correct an error or injustice.

DISCHARGE APPEAL REVIEW BOARD (DARB)

www.defense.gov/Newsroom/Releases/Release/Article/2564345/dod-announces-new-discharge-appeal-review-board-option
afrba-portal.cce.af.mil

Veterans* separated on or after 12/20/2019 and who have exhausted all available appeals with the appropriate Service DRB and BCM/NR may apply to DARB for a final review of discharge or dismissal characterization upgrades. If DARB recommends an upgrade, it is transmitted to the Secretary of the military department concerned for final action.

PHYSICAL DISABILITY REVIEW BOARD (PDRB)

www.health.mil/Military-Health-Topics/Conditions-and-Treatments/Physical-Disability/Disability-Evaluation/Physical-Disability-Board-of-Review

Veterans* separated due to disability from 9/11/01 through 12/31/09, with a combined rating of 20% or less and not eligible for retirement, may be eligible for a review by the PDBR. As a result of the request for review by the PDBR, no further relief from the BCM/NR may be sought. The Veteran* may apply using DD Form 294. The VA Form 3288, along with the DD Form 294, allows the PDBR to request VA records.

* Survivor or legal representative may also apply

AWARDS, MEDALS, & DECORATIONS

www.archives.gov/veterans/replace-medals.html

vetrecs.archives.gov/VeteranRequest/home.html (apply online)

Veteran Requests

In general, the military services will process replacement medal requests for the veteran at no cost. This includes family members with the signed authorization of the veteran.

Requests for the issuance or replacement of military service medals, decorations, and awards should be directed to the specific branch of the military in which the veteran served.

However, for cases involving Air Force and Army personnel, the NPRC will verify the awards to which a veteran is entitled and forward the request along with the records verification to the appropriate service department.

Army, Air Force, Navy, & Marine Corps:	Coast Guard:
National Personnel Records Center 1 Archives Drive St. Louis, MO 63138	Coast Guard Personnel Service Center 4200 Wilson Blvd, Suite 900 (PSC-PSD-MA) Stop 7200 Arlington, VA 20598-7200

Next of Kin Requests

The process (and cost) for replacement medals requests differs among the service branches and is dependent upon who is requesting the medal, particularly if the request involves an archival record.

Requests from the next of kin of Army, Navy, and Marine Corps veterans of any era or Air Force and Coast Guard veterans who separated after 1955 are accepted at no cost and should be sent to:

National Personnel Records Center
1 Archives Drive
St. Louis, MO 63138

The Air Force and Coast Guard do not accept next of kin requests for veterans who separated before 1954. The NOK may purchase a copy of the veteran's Official Military Personnel File to determine the awards due and obtain the medals from a commercial source.

www.archives.gov/st-louis/military-personnel-archival

VETERAN SHOPPING BENEFITS

www.westport-ma.com/veterans-services/pages/military-veteran-discounts

Many companies generously offer discounts to those who have served our nation out of kindness and respect for their service. Please don't take issue if you don't receive a discount. Some offer discounts throughout the year, while others are only offered at special times of the year, typically around military holidays.



The link above contains a list of companies and the discount or deal they are offering to honor American's veterans. ***Please note that this is not a complete list and companies may change their policies at any time.***

COMMISSARY AND EXCHANGE PRIVILEGES

blogs.va.gov/VAntage/67974/commissary-military-service-exchange-mwr-access-extended-veterans-beginning-january
download.militaryonesource.mil/12038/MOS/Factsheets/expanding-access-fact-sheet.pdf (PDF download)

The Department of Defense expanded commissary, exchange, and MWR access and established a standard for physical access to U.S. military installations. Veterans eligible for access include:

- ★ Purple Heart recipients
- ★ Former prisoners of war
- ★ All veterans with service-connected disabilities
- ★ Individuals approved and designated as the primary family caregiver of eligible veterans under the VA's Program of Comprehensive Assistance for Family Caregivers

Facilities like these are open to newly eligible patrons:

- ★ Commissaries
- ★ Military service exchanges
- ★ Golf courses
- ★ Bowling centers
- ★ Recreational lodging
- ★ RV campgrounds
- ★ Movie theaters

Please note that access to certain MWR facilities is at the discretion of the military department and/or base commander.

For more information on expanded access, call Military One Source at **1-800-342-9647**.

SHOP THE EXCHANGE (ONLINE)

www.shopmyexchange.com/veterans

The Exchange - the Department of Defense's (DOD) oldest and largest military retailer - is honored to serve all approved honorably discharged veterans with a lifelong online military exchange shopping benefit.



Your online shopping benefits include:

- ★ Tax-free shopping
- ★ Military-exclusive pricing
- ★ Members-only credit options
- ★ Free shipping on orders over \$49 or any amount when you use your MILITARY STAR™ Card

Who is eligible for this benefit?

Honorably discharged veterans of all United States Armed Forces including Reserve and National Guard.

When did this benefit take effect?

DOD announced this benefit in January 2017 and it became effective on November 11, 2017.

Where can I use my benefit?

Online with any of the military exchanges. This benefit does not grant installation access.

Why have these shopping privileges been extended to Veterans?

To recognize and honor your service, make your life better, and improve the overall military community. Expanding online shopping privileges strengthens funding of military Quality-of-Life programs including Army Child Development Centers, Youth Programs and Fitness Centers, Air Force Outdoor Recreation programs, affordable school lunches for Warfighters' children overseas, combat uniforms below cost and more.

How do I know if I am eligible?

www.shopmyexchange.com/account/register

Create an account and submit your discharge paperwork to review your eligibility.

LOCAL VETERANS ORGANIZATIONS

<p>AMERICAN LEGION JAMES MORRIS POST 145 www.facebook.com/AL145Westport 489 Sanford Road Westport, MA Meetings: 1st Thursday of the month at 10:00 AM</p>	
<p>VIETNAM VETERANS OF AMERICA (VVA) CHAPTER 207 www.facebook.com/groups/1585891518299196 489 Sanford Road Westport, MA Meetings: 2nd Wednesday of the month at 5:30 PM (No meetings in July and August)</p>	
<p>VETERANS OF FOREIGN WARS (VFW) W. A. & R. OUELLETTE POST 8502 843 State Road Westport, MA Meetings: 3rd Thursday of the month at 6:30 PM (No meetings in July and August)</p>	
<p>MARINE CORPS LEAGUE (MCL) LCPL VAN GYZEN DETACHMENT 1285 mclvangyzen.com www.facebook.com/LCPL-John-J-Van-Gyzen-Det-1285-Marine-Corps-League-489576004506090 265 High Street Somerset, MA Meetings: 1st Saturday of the month at 10:00 AM</p>	
<p>MARINE CORPS LEAGUE (MCL) GREATER NEW BEDFORD DETACHMENT 1399 gnbmcl.ning.com www.facebook.com/GNBMCL 89 Middleboro Road East Freetown, MA Meetings: 2nd Thursday of the month at 7:00 PM</p>	

MILITARY MEMORIALS

www.visitma.com/war-memorials

LATESSA SQUARE

This square was dedicated to Marine Corps Private First Class Andre Latessa, who was killed in action in Vietnam on 8/18/1967, at 19 years old.

A wreath is placed at the base of the flag pole around Memorial Day by the Westport VSO and members of the Veterans' organizations. Residents are invited to attend the ceremony.

Tickle Rd & Oak Ave, North Westport



FONTAINE BRIDGE

This bridge was dedicated to Army Specialist 4 Normand Fontaine, who was killed in action in Vietnam on 5/8/1968, at 19 years old.

A wreath is placed at the building on the bridge around Memorial Day by the Westport VSO and members of the Veterans' organizations. Residents are invited to attend the ceremony.

Route 88, South Westport

WORLD WAR II

www.battleshipcove.com

This memorial is home to the official memorial to all Massachusetts service members killed in service to their nation during World War II.

Onboard the USS Massachusetts at Battleship Cove, Fall River



FORT RODMAN/FORT TABER



forttaber.org

Fort Rodman/Fort Taber is the home of monuments to Exercise Tiger, women veterans, and World War II, as well as a military museum designated as the "biggest little military museum in the country" by former New Bedford Mayor Scott Lang.

1000 Rodney French Blvd, New Bedford

VETERANS MEMORIAL BICENTENNIAL PARK

www.facebook.com/pages/Veterans%20Memorial%20Bicentennial%20Park/15138717886441

This park is home to World War II (Iwo Jima), Korean War, Global War on Terror, and Gold Star Family Monuments, as well as an 80% replica of the Vietnam Memorial Wall.

Davol & Brownell Streets, Fall River



ACUSHNET VETERANS MEMORIAL PARK

www.facebook.com/Acushnet-Veterans-Memorial-Park-131571850206686



This monument honors all veterans – past, present, and future, and features a curved wall with the insignia of the five branches of service, a large brick area, and five metal benches – one for each branch of service.

Pope Park, Main Street, Acushnet

KOREAN WAR MEMORIAL

The Massachusetts Korean War Memorial honors the over 1,200 Massachusetts veterans who died in Korea. It features a 9 foot bronze statue of an Infantryman in winter combat gear and is inscribed with the names of seven Medal of Honor recipients from Massachusetts.

Charlestown Navy Yard, 36 1st Avenue, Boston



VIETNAM VETERANS' MEMORIAL

www.massvvm.org

The Massachusetts Vietnam Veterans' Memorial was given and dedicated by a grateful Commonwealth to honor the sacrifice of all its citizens who served in the armed forces of the US from 1955-1975.

Green Hill Park, 50 Skyline Drive, Worcester



Broad stripes and bright stars.... gave proof....

that our flag was still there.

Broad stripes and bright stars

gave proof that our flag was still there.



Veteran

I was a proud veteran
That served my country well
To those that would listen
I had many stories to tell.

We fought for America's freedom
In far away places on foreign land.
Wherever the battle for democracy raged,
America's finest made a stand.

We fought for your future
And the right to remain free.
For we saw what freedom meant
To those not blessed with Liberty.

For you and yours
We would gladly have given our life.
We faced the fears and perils of battle
We braved endless turmoil and strife.

Please remember us veterans
And the sacrifices we made for you.
Please share the blessings of freedom.
Proudly wave the red, white and blue.

Lynne Carey
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