

# VETERANS RESOURCES REFERRAL MANUAL



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***\*\* The listings in this community referral resource manual are for reference only, and are not intended to be an endorsement, nor offer or replace medical advice.***

## Office of Veterans' Services

<http://dod.hawaii.gov/ovs/benefits-and-services/>

The Office of Veterans' Services (OVS) is the principal state office responsible for the development and management of policies and programs related to veterans, their dependents, and/or survivors. The OVS acts as a liaison between the Governor and veterans' organizations and also between the Department of Veterans Affairs and individual veterans. Our objectives are to assist veterans in obtaining State and federal entitlements, to supply the latest information on veterans' issues and to provide advice and support to veterans making the transition back into civilian life.

### ❖ Services offered by the office:

- Advocacy for Veteran concern(s)
  - Note: Advocacy is the primary service area for the office. OVS may take action on behalf of Veterans, their families, and survivors to secure appropriate rights, benefits, & services. This includes receiving, investigating, and resolving disputes or complaints of any nature.
- Burial Assistance
- Claims, forms, and appeal assistance
- Informational and referral
- Legal name changes
- Outreach
- Short-term counseling
- VA benefit assistance

### ❖ Contact Information for Offices of Veteran's Affairs:

#### OAHU (Diamond Head)

Office of Veterans' Services (On the corner of 22nd Ave. and Diamond Head Road)

459 Patterson Road, E-Wing, Room 1-A103, Honolulu, HI 96819-1522

PH: (808) 433-0420 FAX: (808) 733-4339

[OVS@hawaii.gov](mailto:OVS@hawaii.gov)

Monday – Friday 7:45am – 4:30pm. Closed for lunch from 12:00pm – 1:00pm.

Rock Orozco, Veterans' Services Counselor

Terri Pule, Veterans' Services Counselor

*\*Walk-Ins are not available at this location.*

### ❖ Important Personnel:

- Ronald P. Han Jr., Director
- John Condello, Veterans' Services Coordinator
- Jeanna Hurt, Veterans' Services Counselor
- Carolina Medina-Dupaix, Veterans' Services Counselor
- Nancy Schubert Yurow, Veterans' Services Counselor



<http://www.va.gov>

## Facilities in Hawaii:

### Veterans Health Administration - VISN 21: Sierra Pacific Network

Station ID	Facility	Address	Phone
459	<a href="#">VA Pacific Islands Health Care System</a>	459 Patterson Road 96819-1522 Honolulu, HI	808-433-0600 Or 800-214-1306
459	<a href="#">National Center for PTSD - Pacific Islands Division</a>	3375 Koapaka Street, Suite I-560 Honolulu, HI 96819	808-566-1546
4201	<a href="#">VA Lanai Outreach Clinic</a>	628-B Seventh Street Lanai City, HI 96783	808-565-6423
4202	<a href="#">VA Molokai Outreach Clinic</a>	280 Home Olu Place Kaunakakai, HI 96748	808-553-3191
459	<a href="#">VA Hilo Community Based Outpatient Clinic</a>	1285 Waiuanue Avenue, Suite 211 Hilo, HI 96720	808-935-3781
459	<a href="#">VA Kauai Community Based Outpatient Clinic</a>	4485 Pahe'e Street, Suite 150 Lihue, HI 96766	808-246-0497
459	<a href="#">VA Kona Community Based Outpatient Clinic</a>	35-377 Hualalai Road Kailua-Kona, HI 96740	808-329-0774
1396	<a href="#">VA Leeward Community Based Outpatient Clinic</a>	91-2135 Fort Weaver Road Ewa Beach, HI 96706	800-214-1306
459	<a href="#">VA Maui Community Based Outpatient Clinic</a>	203 Ho'ohana Street, Suite 303 Kahului, HI 96732	808-871-2454
0635	<a href="#">Hilo Vet Center</a>	70 Lanihuli Street, Suite 102 Hilo, HI 96720	808-969-3833 Or 877-927-8387

**Veterans Health Administration - VISN 21: Sierra Pacific Network**

Station ID	Facility	Address	Phone
0609	<a href="#">Honolulu Vet Center</a>	1680 Kapiolani Blvd. Suite F-3 Honolulu, HI 96814	808-973-8387 Or 877-927-8387
0636V	<a href="#">Kailua-Kona Vet Center</a>	73-4976 Kamanu St Kailua-Kona, HI 96740	808-329-0574 Or 877-927-8387
0633	<a href="#">Kauai Vet Center</a>	4485 Pahe'e St., Suite 101 Lihue, HI 96766	808-246-1163 Or 877-927-8387
0634	<a href="#">Maui Vet Center</a>	35 Lunalilo Street, Suite 101 Wailuku, HI 96793	808-242-8557 Or 877-927-8387
0621V	<a href="#">Western Oahu Vet Center</a>	885 Kamokila Boulevard, Suite 105 Kapolei, HI 96707	808-674-2414 Or 877-927-8387
459	<a href="#">Honolulu Regional Benefit Office</a>	459 Patterson Road, E-Wing Honolulu, HI 96819-1522	800-827-1000
359	<a href="#">Intake Site At Camp Smith</a>	Department of Veterans Affairs 459 Patterson rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Fort Shafter</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Hickam Air Force Base</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Marine Corps Base Hawaii</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Pearl Harbor Naval Base</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-	

## Veterans Health Administration - VISN 21: Sierra Pacific Network

Station ID	Facility	Address	Phone
		Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Sand Island Coast Guard</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Schofield Barracks</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
359	<a href="#">Intake Site At Tripler Army Medical Center (First Floor/E-Wing)</a>	Department of Veterans Affairs 459 Patterson Rd 1st floor (E-Wing) Honolulu, HI 96819	
459	<a href="#">Honolulu Regional Loan Center</a>	459 Patterson Road, E-Wing Honolulu, HI 96819-1522	800-827-1000
899	<a href="#">National Memorial Cemetery of the Pacific</a>	2177 Puowaina Drive Honolulu, HI 96813	808-532-3720



## U.S. Vets United States Veterans Initiative



<http://www.usvetsinc.org/programs-services/>

**U.S. VETS IS A PRIVATE NON-PROFIT ORGANIZATION PROVIDING HOUSING, EMPLOYMENT AND COUNSELING SERVICES TO OUR NATION'S VETERANS, THE MEN AND WOMEN FROM ALL BRANCHES OF THE ARMED FORCES WHO HAVE SERVED THEIR COUNTRY FROM WORLD WAR II TO THE CURRENT CONFLICT IN AFGHANISTAN.**

With 21 residential sites and 9 service centers in 14 cities across 6 states, the District of Columbia and the territory of Guam, U.S. VETS personnel go into the local community to find homeless veterans and guide them to crucial services that might help alleviate the challenges they face as a result of their homelessness.

The range of services includes housing and employment assistance, as well as access to veterans benefits and treatment for mental and physical health problems and substance abuse. U.S. VETS is the nation's largest nonprofit provider of comprehensive services to homeless and at-risk veterans.

**Our Mission** is to facilitate the successful transition of veterans and their families to civilian life through comprehensive support for housing, counseling and career development.

Veterans who visit U.S. VETS represent a variety of needs as diverse as the veterans themselves. Some seek employment assistance. Some require mental health treatment to help them fully reintegrate into civilian society. Some need help finding affordable housing options for themselves or their families. These issues are just a few of those addressed by U.S. VETS with a wide spectrum of supportive programs.

### ❖ **Contact Information for U.S. Vets, Hawaii:**

- Barbers Point  
PO Box 75329  
Kapolei, HI 96707  
808.672.2977
- Waianae  
85-638 Farrington Hwy  
Waianae, HI 95762  
808.696.6770



## Career Development Resources

### City and County of Honolulu State of Hawaii



#### ❖ Employment:

- *Department of Labor: Employment Development Department*  
Veterans receive priority in job and training referrals and other employment related services. All Job Services Offices have specially trained staff to ensure Veterans of the U.S. Armed Forces receive maximum employment and training opportunities. Services can include counseling, labor market information, job referrals, job search workshops, and job development with potential employers.  
<http://www.dol.gov/vets/>
- *Disabled Veterans Outreach Program Specialists (DVOPs) & Local Veterans Employment Representatives (LVERs)*  
This is a job and training program, with emphasis on Veterans with service-connected disabilities. DVOP specialists provide outreach and offer assistance by promoting community and employer support, including apprenticeship and on-the-job training. LVERs' primary duties are conducting outreach to employers, facilitating job search workshops, and providing employment and training services to Veterans.

#### ❖ Personnel:

- **DVOPs**
  - Steven Painter  
[steven.d.painter@hawaii.gov](mailto:steven.d.painter@hawaii.gov)  
(808) 675-0012  
94-275 Mokuola St. #300, Waipahu, HI 96797
  - Jorge Torres  
[jorge.l.torres@hawaii.gov](mailto:jorge.l.torres@hawaii.gov)  
(808) 433-0575  
830 Punchbowl St #112, Honolulu, HI 96813

- **LVERs**
  - Melvin Arai  
[melvin.t.arai@hawaii.gov](mailto:melvin.t.arai@hawaii.gov)  
(808) 981-2860 Ext: 227  
1990 Kinoole St. Suite 102, Hilo, HI 96720
  - Ted Jackson  
[ted.jackson@hawaii.gov](mailto:ted.jackson@hawaii.gov)  
(808) 675-0013  
94-275 Mokuola St #300, Waipahu, HI 96797
  - Donn Mitsuyuki  
[donn.mitsuyuki@hawaii.gov](mailto:donn.mitsuyuki@hawaii.gov)  
(808) 984-2091  
2064 Wells St / Ste 108, Wailuku, HI 96793

## **U.S. Department of Veteran Affairs**

### ❖ Claims Based on Special Circumstances:

Veterans may be eligible for other types of disability compensation once a disability has been determined to be service connected. Special VA disability compensation programs include: individual unemployability, automobile allowance, clothing allowance, prestabilization, hospitalization, convalescence, dental, and birth defects.

- Vocational Rehabilitation and Employment (VR&E) (Chapter 31)
- Transitioning to Civilian Employment
- Vocational Rehabilitation and the Transition Assistance Program (TAP)

Explore your career options by attending a [Transition Assistance Program \(TAP\)](#) briefing. TAP is a joint effort by the Department of Defense, Department of Labor, and Department of Veterans Affairs to inform Service members and Veterans about many programs and services including Vocational Rehabilitation and the potentially life changing opportunities available. During the TAP briefing, there will be a component focusing on services for individuals with disabilities.

If you haven't already participated in a briefing, talk to your chain of command or call the Department of Veterans Affairs at **1.800.827.1000** to be put in touch with a Vocational Rehabilitation Counselor.

### ❖ Veteran Employment Tracks:

Vocational Rehabilitation Counselors (VRC) and Employment Coordinators (EC) are ready to help Veterans and Service members who have service-connected disabilities and an employment barrier/handicap find suitable careers. Your VRC will provide vocational counseling, refer you to appropriate opportunities and services specific to your needs, and help you reach your employment goals. If you are entitled to Vocational Rehabilitation and Employment (VR&E) benefits and services, you will work with a VRC to develop a personalized rehabilitation plan following one of five tracks:

- Reemployment: When possible, VR&E helps Veterans and Servicemembers return to work with a former employer by supporting the employer's efforts to provide accommodations that enable the Veteran to continue along the same or similar career path.
  - Rapid Access to Employment: VR&E helps Veterans and Servicemembers who are ready to enter the workforce, find, apply for, and secure suitable jobs. VA may provide professional job placement assistance, job accommodations, and other specialized support.
  - Self-employment: Self-employment can be fulfilling and may offer the flexibility a Veteran with service-connected disabilities needs. VR&E may aid Veterans, who have limited access to traditional employment and have the skill and interest to start a business, by helping to analyze the proposed business plan and providing training on how to market and operate a small business.
  - Employment Through Long-Term Services: For Veterans and Service members who require additional skills or training to find competitive, suitable employment, VR&E will provide assistance, which may include education benefits, on-the-job training, work study, apprenticeships, or other job preparation programs to help them to obtain appropriate employment.
  - Independent Living: Some Veterans and Service members may be unable to currently return to work, but with assistance from VR&E, they can lead a more independent life. VA helps them with access to community-based support services, the use of assistive technologies and accommodations, and independent living skills training.
- ❖ Program Definitions: (Important terminology to know) In the military, you became familiar with a particular set of terms with specific meanings that were used in specific circumstances. This page of definitions will help you learn the Vocational Rehabilitation and Employment (VR&E) lingo.
- Case Manager (CM): A rehabilitation professional responsible for oversight of all services provided to a program participant. The CM provides direct services in those areas in which he or she has expertise and monitors others that may provide supportive or related services.
  - Chapter 31: The VR&E program is authorized by Congress under Title 38 of the United States Code, Chapter 31. It is sometimes referred to as the Chapter 31 program. VR&E helps Veterans and Service members with service-connected disabilities and an employment handicap prepare for, obtain, and maintain suitable careers.
  - Chapter 33: The Post-9/11 GI Bill is authorized by Congress under Title 38 of the United States Code, Chapter 33. The Post-9/11 GI Bill provides financial support for education and housing to people with at least 90 days of continuous service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days of continuous service after September 10, 2001.
  - Chapter 36: VR&E provides a wide range of education and career counseling to Veterans, Service members, and eligible family members who are entitled to or participating in a VA education benefit program. These services are authorized by Congress under Title 38 of the United States Code, Chapter 36.

- ❖ These services help the individual identify a career goal and choose an educational program to reach that goal. Counseling may also be provided to assist the student in overcoming barriers to academic success. Services include:
  - Career Choice - understand the best career options for you based on your interests and capabilities
  - Benefits Coaching - guidance on the effective use of your VA benefits and/or other resources to achieve your education and career goals
  - Personalized Support - academic or adjustment counseling and personalized support to help you remove any barriers to your success
  - Eligible: A term applied to a Veteran or Service member who qualifies for or is entitled to VR&E benefits based on a service-connected disability rating but whose employment handicap has yet to be determined.
  - Employment handicap (EH): An impairment of a Veteran or Service member's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to VR&E services.
  - Entitled: A term applied to a Veteran or Service member who meets the criteria to receive VR&E benefits based on a service-connected disability and an employment handicap.
  - Post-9/11 GI Bill: The Post-9/11 GI Bill provides financial support for education and housing to people with at least 90 days of continuous service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days of continuous service after September 10, 2001. It is authorized by Congress under Title 38 of the United States Code, Chapter 33.
  - Rehabilitation plan: A written, detailed outline of services provided under the VR&E program. It may include a description of services such as reemployment with a previous employer, rapid access to employment, self-employment, on-the-job training, or independent living services.
  - Serious employment handicap (SEH): A significant impairment of a Veteran or Service member's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests. The SEH must result in substantial part from a service-connected disability. For Veterans rated at 10 percent and Veterans beyond their 12-year basic period of eligibility, the finding of a SEH is necessary to establish entitlement to VR&E services.
  - Service-connected disability (SCD): A disability that resulted from or was aggravated by an injury or illness while the Veteran or Service member was serving on active duty in the military.
  - Suitable employment: Employment that does not aggravate the Veteran or Service member's disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.
  - Transferrable skills: Reasonably developed skills, knowledge, and abilities attained through training and experience (civilian and military) that relate to current employment opportunities in the labor market.
  - Veterans Employment Center (VEC): Veterans Employment Center on [eBenefits.va.gov](http://eBenefits.va.gov) is a website that helps Veterans, Service members, and eligible

- family members build meaningful careers by linking Veterans with employers interested in hiring them through an online employment portal.
- VetSuccess on Campus (VSOC): Colleges and universities that partner with VR&E host a Vocational Rehabilitation Counselor, sometimes referred to as a VSOC Counselor. These counselors are available to provide informal career guidance, advice, and information and referral for all student Veterans and Service members. VSOC Counselors are valuable resources to assist student Veterans and Service members in successfully navigating through their academic program.
  - Vocational Rehabilitation and Employment (VR&E): The VR&E program helps Veterans and Service members with service-connected disabilities and an employment handicap prepare for, obtain, and keep suitable jobs. It is authorized by Congress under Title 38 of the United States Code, Chapter 31. It is sometimes referred to as the Chapter 31 program.
  - Vocational Rehabilitation Counselor (VRC): A VRC is a rehabilitation professional who provides or coordinates a wide range of rehabilitation services that might include counseling, training, rehabilitation, and employment services.
  - Veterans Employment Center: If you have a service-connected disability that makes it difficult for you to work in your previous profession, VA offers counseling, training, education, job placement, and other services to help you launch a new career. Find out if you are eligible and apply online at [www.eBenefits.VA.gov](http://www.eBenefits.VA.gov).
  - Veteran Employment Resources: The tools below can help you get prepared for the transition to your civilian career. Learn what to expect when you enter the job market and how to reflect your military skills on your résumé, and then search for positions at VA's Veterans Employment Center jobs portal.

### ❖ **Independent Living**

Individuals whose service-connected disabilities require intensive and frequent rehabilitation supports may not be ready and able to work. When these individuals need help to become more independent in their homes and communities, VA's Independent Living services can help them by providing assistance that may eventually enable them to pursue employment.

Each independent living plan is personalized to meet the individual's needs. In general, these services last up to 24 months, but services may be extended if certain criteria are met.

Individuals who are pursuing employment goals may also receive independent living services when these services are needed to support the achievement of their vocational objective. Independent living services may include:

- Evaluation and counseling services to help determine independent living needs and identify goals
- Consultations with specialists such as physicians, physical therapists, occupational therapists, and rehabilitation engineers

- Information about and referral to resources such as health care services, special technology and equipment, community living support, and family counseling
- Information and assistance with exploring eligibility for [home modification programs](#) such as the Specially Adapted Housing (SAH) grant, and Home Improvements and Structural Alterations (HISA) grant
- Ongoing case support to help achieve independent living goals

### ❖ **VetSuccess on Campus**

The Department of Veterans Affairs (VA) is developing innovative ways to help Veterans make the transition to college life. The VetSuccess on Campus (VSOC) program aims to help Veterans, Service members, and their qualified dependents succeed and thrive through a coordinated delivery of on-campus benefits assistance and counseling, leading to completion of their education and preparing them to enter the labor market in viable careers. Read the [VetSuccess on Campus \(VSOC\) fact sheet](#).

The VSOC program provides a VA Vocational Rehabilitation Counselor (VRC) to each VSOC school. These VRCs are called VetSuccess on Campus (VSOC) Counselors. A VA Vet Center Outreach Coordinator is also provided, and co-located on many campuses, to provide peer-to-peer counseling and referral services.

Through the VSOC program, VA is strengthening partnerships with institutions of higher learning and creating opportunities to help Veterans achieve success by providing outreach and transition services during their transition from military to college life. VSOC Counselors ensure that Veterans receive the support and assistance needed to pursue their educational and employment goals. Because VSOC Counselors are easily accessible on campus they help resolve any problems that could potentially interfere with a Veteran's educational program, to include assisting with disability accommodations. If needed, they can also provide referrals for health services through VA Medical Centers, Community-Based Outpatient Clinics, or Vet Centers.

The VSOC program began as a pilot program in 2009 at the University of South Florida. The VSOC program expanded to 32 schools by the end of Fiscal Year 2012. In Fiscal Year 2013, the VSOC program expanded again to an additional 62 campuses, bringing the total number of VSOC sites to 94.

### ❖ **Eligibility and Entitlement: Services that may be provided by the VR&E Program include:**

- Comprehensive evaluation to determine abilities, skills, and interests for employment
- Vocational counseling and rehabilitation planning for employment services
- Employment services such as job-training, job-seeking skills, resume development, and other work readiness assistance
- Assistance finding and keeping a job, including the use of special employer incentives and job accommodations
- On the Job Training (OJT), apprenticeships, and non-paid work experiences
- Post-secondary training at a college, vocational, technical or business school
- Supportive rehabilitation services, case management, counseling, and medical referrals

- Independent living services for Veterans unable to work due to the severity of their disabilities
- Active Duty Service members are eligible if they:
  - Expect to receive an honorable or other than dishonorable discharge upon separation from active duty
  - Obtain a memorandum rating of 20% or more from the Department of Veterans Affairs (VA), and Apply for VR&E services
- Or (until December 31, 2016)
  - Are participating in the Integrated Disability Evaluation System (IDES) or are certified by the military as having a severe injury or illness that may prevent them from performing their military duties
  - Apply for VR&E services, and
  - Report for an evaluation with a VR&E counselor before separating from active duty
- Veterans are eligible if they:
  - Have received a discharge that is other than dishonorable
  - Have a service-connected disability rating of at least 10% from VA
  - Apply for VR&E services
  - The basic period of eligibility ends 12 years from the date of notification of one of the following:
    - Date of separation from active military service, or
    - Date the veteran was first notified by VA of a service-connected disability rating.
  - The basic period of eligibility may be extended if a [Vocational Rehabilitation Counselor \(VRC\)](#) determines that a Veteran has a [Serious Employment Handicap](#).
  - What Happens after Eligibility is Established?
    - The Veteran is scheduled to meet with a VRC for a comprehensive evaluation to determine if he/she is [entitled for services](#). A comprehensive evaluation includes:
      - An assessment of the Veteran's interests, aptitudes, and abilities
      - An assessment of whether service connected disabilities impair the Veteran's ability to find and/or hold a job using the occupational skills he or she has already developed
      - Vocational exploration and goal development leading to employment and/or maximum independence in the Veteran's daily living at home and in the community

### ❖ **What is an Entitlement Determination?**

A VRC works with the Veteran to complete a determination if an [employment handicap](#) exists. An employment handicap exists if the Veteran's service connected disability impairs his/her ability to obtain and maintain a job. Entitlement to services is established if the veteran has an employment handicap and is within his or her 12-year basic period of eligibility and has a 20% or greater service-connected disability rating.

If the service connected disability rating is less than 20%, or if the Veteran is beyond the 12-year basic period of eligibility, then a serious employment handicap must be found to establish entitlement to VR&E services. A serious employment handicap is based on the

extent and complexity of services required to help a Veteran to overcome the significant restrictions caused by his or her service and non-service connected disabilities, permitting the return to suitable employment.

### ❖ **What Happens after the Entitlement Determination is Made?**

- The Veteran and VRC work together to:
- Determine [transferable skills, aptitudes, and interests](#)
- Identify viable employment and/or independent living services options
- Explore labor market and wage information
- Identify physical demands and other job characteristics
- Explorer vocational options to identify a [suitable employment](#) goal
- Select a VR&E program track leading to an employment or independent living goal
- Investigate training requirements
- Identify resources needed to achieve rehabilitation
- Develop an individualized rehabilitation plan to achieve the identified employment or independent living goals

### ❖ **What is a Rehabilitation Plan?**

A rehabilitation plan is an individualized, written plan of services, which outlines the resources and criteria that will be used to achieve employment or independent living goals. The plan is an agreement that is signed by the Veteran and the VRC and is updated as needed to assist the Veteran to achieve his/her goals.

Depending on their circumstances, veterans will work with their VRC to select one of the following five tracks of services ([see definitions for more detail](#)):

- Reemployment (with a former employer)
- Direct job placement services for new employment
- Self-employment
- Employment through long term services including OJT, college, and other training
- Independent living services

### ❖ **What Happens after the Rehabilitation Plan is Developed?**

After a plan is developed and signed, a VRC or [case manager](#) will continue to work with the Veteran to implement the plan to achieve suitable employment and/or independent living. The VRC or case manager will provide ongoing counseling, assistance, and coordinate services such as tutorial assistance, training in job-seeking skills, medical and dental referrals, adjustment counseling, payment of training allowance, if applicable, and other services as required to help the Veteran achieve rehabilitation.

### ❖ **How can I get paid the Post-9/11 GI Bill rate for my Vocational Rehabilitation program?**

A Veteran participating in the VR&E Program who qualifies for Post-9/11 GI Bill benefits can elect to receive the GI Bill rate of pay instead of the regular Chapter 31 subsistence allowance. In most cases, the GI Bill rate is higher than the regular Chapter 31 rate of pay. To elect the GI Bill rate, the Veteran must have remaining eligibility for



the Post-9/11 GI Bill, and must formally choose (or “elect”) the GI Bill rate. Your VRC can help you with election. Veterans participating in the VR&E Program who elect the Post-9/11 rate are paid at the 100% rate level for their school and training time, even if their Post-9/11 GI Bill eligibility is less than 100%. Additional benefits are also available through the VR&E Program, such as payment of all required books, fees and supplies as well as other supportive services.

### ❖ **Veterans Economic Communities Initiative**



VA launched the Veterans Economic Communities Initiative (VECI) in May 2015 as part of VA Secretary Robert A. McDonald’s MyVA initiative. VECI supports the economic success of Veterans and their families by bringing together community partners to coordinate and integrate services at the local level.

These programs and resources encourage collaboration among communities and provide training opportunities to help transitioning Service members, Veterans, and their families develop professional skills that can benefit them in any career path.

## **US Vets United States Veteran Initiative**

### ❖ **Career Development Initiative**



The unemployment rate among veterans of the Iraq and Afghanistan conflicts is nearly double that of the civilian population, which is why U.S.VETS implemented the Career Development Initiative (CDI), designed specifically to help post-9/11 veterans find and maintain employment.

By brokering long-term relationships with employers interested in hiring veterans, CDI effectively widens overall veteran employment opportunities, offering job placement assistance, targeted career preparation and employment retention services. Visit the [CDI Job Board](#) to review selected job openings and connect with one of our one-on-one career placement specialists.

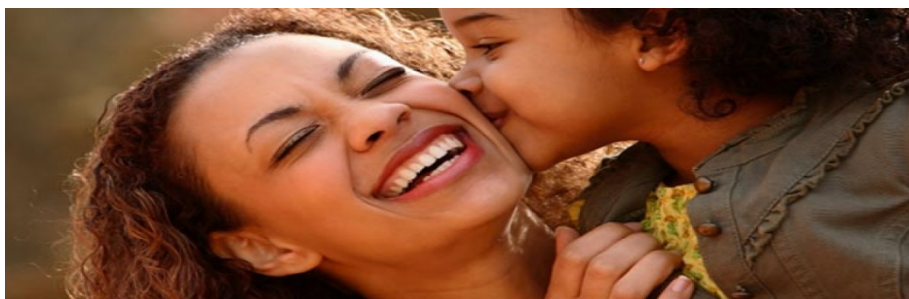
## ❖ Fathers Program



More than 20 percent of the veterans in our programs are the parents of minor children, but have lost contact with their children as a result of homelessness, substance abuse history or failure to make child support payments. This program helps fathers reconnect with their children, which is an essential part of the reintegration process.

Our fathers program was developed to meet this need. Using the employment services provided in the Veterans in Progress program as a basis, we help them build fatherhood skills with educational tools, and educate them on how best to manage family conflict, establish child support payment and co-parenting schedules so they can become engaged fathers.

## ❖ Women with Children



Women make up fourteen percent of the U.S. active duty force, eighteen percent of National Guard Reserve forces and 20 percent of all new military recruits. Tragically, they also make up five percent of the nation's homeless veterans, and many of them are single mothers.

Our Women with Children program offers services tailored to the needs of those veterans who are mothers, including job assistance, child-specialized case management, and access to school, playground and weekend activities for kids.

## **Compensation**

### **❖ Types of Compensation**

VA disability compensation provides monthly benefits to Veterans in recognition of the effects of disabilities, diseases, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by a Veteran's death during military service or, after discharge from military service, as a result of a service-connected disability. A summary of VA's disability compensation programs is below.

### **❖ Disability Compensation**

A tax-free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service. The benefit amount is graduated according to the degree of the Veteran's disability on a scale from 10 percent to 100 percent (in increments of 10 percent). Compensation may also be paid for disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses.

### **❖ Dependency and Indemnity Compensation (DIC)**

DIC is a tax-free monetary benefit generally payable to a surviving spouse, child, or parent of Service members who died while on active duty, active duty for training, or inactive duty training, or to survivors of Veterans who died from their service-connected disabilities. Parents DIC is an income-based benefit for parents who were financially dependent on of a Service member or Veteran who died from a service-related cause.

### **❖ Special Monthly Compensation (SMC)**

SMC is an additional tax-free benefit that can be paid to Veterans, their spouses, surviving spouses and parents. For Veterans, Special Monthly Compensation is a higher rate of compensation paid due to special circumstances such as the need of aid and attendance by another person or by specific disability, such as loss of use of one hand or leg. For spouses and surviving spouses, this benefit is commonly referred to as aid and attendance and is paid based on the need of aid and attendance by another person.

## Crisis

### ❖ Veterans Crisis Line Website

<https://www.veteranscrisisline.net/About/AboutVeteransCrisisLine.aspx>

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call **1-800-273-8255** and **Press 1**, **chat online**, or send a text message to **838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for **deaf and hard of hearing** individuals is available.

The caring responders at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances. Some of the responders are Veterans themselves and understand what Veterans and their families and friends have been through and the challenges Veterans of all ages and service eras face.

Since its launch in 2007, the Veterans Crisis Line has answered nearly 2.4 million and initiated the dispatch of emergency services to callers in crisis more than 62,000 times. The Veterans Crisis Line anonymous online chat service, added in 2009, has engaged in nearly 294,000 chats. In November 2011, the Veterans Crisis Line introduced a text-messaging service to provide another way for Veterans to connect with confidential, round-the-clock support, and since then has responded to nearly 56,000 texts.

In 2011, the National Veterans Suicide Prevention Hotline was renamed the Veterans Crisis Line to encourage Veterans and their families and friends to make the call. People who know a Veteran best may be the first to recognize emotional distress and reach out for support when issues reach a crisis point — and well before a Veteran is at risk of suicide.

To make sure all Veterans and their loved ones are aware of the Veterans Crisis Line, VA is coordinating with communities and partners nationwide to let Veterans and their loved ones know that support is available whenever, if ever, they need it.

Dial

**1-800-273-8255 PRESS 1**

to talk to someone NOW





❖ FEMALE VETERANS



One in five female veterans experiences some form of sexual trauma during their military service, according to the Department of Veteran Affairs. And victims of such trauma are more likely to suffer from post-traumatic stress disorder, mental illness, alcoholism, depression and physical illness, all of which act as barriers to the veteran's ability to obtain education, housing and employment.

In response to this service-wide problem, U.S. VETS launched the ADVANCE Women's Program in 2001 to address the unique needs of these female veterans. In partnership with the Department of Veteran Affairs, ADVANCE provides a safe and sober living environment where female veterans with children can receive treatment for sexual trauma and substance abuse, work re-entry counseling and assistance in receiving disability payments.

## Housing

### City and County of Honolulu

#### Mayor's Office of Housing

<http://www.honolulu.gov/housing/veteranresources.html>

#### Veteran Resources:

##### ❖ HUD-VA Supportive Housing (VASH) Program

The Department of Housing and Urban Development – VA Supportive Housing (HUD-VASH) Program is a joint effort between HUD and VA to move Veterans and their families out of homelessness and into permanent housing. HUD provides housing assistance through its Housing Choice Voucher Program (Section 8) that allows homeless Veterans to rent privately owned housing (HUD VASH Program Vouchers Available!). For more information, please call 808-457-4662.

##### ○ Eligibility guidelines for HUD-VASH:

- Individual must be a Veteran
- Individual must be VA health care eligible
- Individual must be homeless (or homeless before entering a transitional living program)
- Individual must be in need of ongoing case management services

##### ❖ Supportive Services for Veteran Families (SSVF) Program

Supportive Services for Veteran Families assists homeless and at-risk Veteran families' housing stability...For further information email [SSVF@va.gov](mailto:SSVF@va.gov) or call (toll-free) at 1-877-737-0111.

##### ❖ Office of Housing

#### Jun Yang, Executive Director

530 South King Street, Room 306

Honolulu, Hawaii 96813

Phone: (808) 768-4675

Fax: (808) 768-7792

#### U.S. Department of Veteran Affairs

##### ❖ Independent Living

Individuals whose service-connected disabilities require intensive and frequent rehabilitation supports may not be ready and able to work. When these individuals need help to become more independent in their homes and communities, VA's Independent Living services can help them by providing assistance that may eventually enable them to pursue employment.

Each independent living plan is personalized to meet the individual's needs. In general, these services last up to 24 months, but services may be extended if certain criteria are met.

Individuals who are pursuing employment goals may also receive independent living services when these services are needed to support the achievement of their vocational objective.

- Independent living services may include:
  - Evaluation and counseling services to help determine independent living needs and identify goals
  - Consultations with specialists such as physicians, physical therapists, occupational therapists, and rehabilitation engineers
  - Information about and referral to resources such as health care services, special technology and equipment, community living support, and family counseling
  - Information and assistance with exploring eligibility for [home modification programs](#) such as the Specially Adapted Housing (SAH) grant, and Home Improvements and Structural Alterations (HISA) grant
  - Ongoing case support to help achieve independent living goals

## ❖ Mortgage Servicing Assistance

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms. These lenders then sell the loans to servicers, or service the loans within their own companies.

VA provides guidance and policies to servicers so they can provide solutions to borrowers having difficulties in retaining their property or avoid foreclosure. VA also provides guidance with current loans if issues arise with servicers.

For your convenience, we have created [six short videos](#) which cover different subjects on avoiding foreclosure.

If you are a borrower and want to contact the VA Loan Guaranty Office regarding any aspect of your mortgage, please call 1-877-827-3702. Additionally, you may also contact your local [Regional Loan Center](#) for assistance and information regarding your VA loan.

Please visit the [trouble making payments web page](#) if you have financial trouble or some other circumstance regarding your VA home loan.

## ❖ Interest Rate Reduction Refinance Loan

The VA Interest Rate Reduction Refinance Loan (IRRRL) lowers your interest rate by refinancing your existing VA home loan. By obtaining a lower interest rate, your monthly mortgage payment should decrease. You can also refinance an adjustable rate mortgage (ARM) into a fixed rate mortgage.

- IRRRL Facts:
  - No appraisal or credit underwriting package is required when applying for an IRRRL.
  - An IRRRL may be done with "no money out of pocket" by including all costs in the new loan or by making the new loan at an interest rate high enough to enable the lender to pay the costs.
  - When refinancing from an existing VA ARM loan to a fixed rate loan, the interest rate may increase.
  - No lender is required to give you an IRRRL, however, any VA lender of your choosing may process your application for an IRRRL.
  - Veterans are strongly urged to contact several lenders because terms may vary.
  - You may NOT receive any cash from the loan proceeds.
- Eligibility
 

An IRRRL can only be made to refinance a property on which you have already used your VA loan eligibility. It must be a VA to VA refinance, and it will reuse the entitlement you originally used.

  - Additionally:
    - A Certificate of Eligibility (COE) is not required. If you have your Certificate of Eligibility, take it to the lender to show the prior use of your entitlement.
    - No loan other than the existing VA loan may be paid from the proceeds of an IRRRL. If you have a second mortgage, the holder must agree to subordinate that lien so that your new VA loan will be a first mortgage.
    - You may have used your entitlement by obtaining a VA loan when you bought your house, or by substituting your eligibility for that of the seller, if you assumed the loan.
    - The occupancy requirement for an IRRRL is different from other VA loans. For an IRRRL you need only certify that you previously occupied the home.
- Application Process:
 

A new Certificate of Eligibility (COE) is not required. You may take your Certificate of Eligibility to show the prior use of your entitlement or your lender may use our e-mail confirmation procedure in lieu of a certificate of eligibility.
- Loan Limits
 

VA does not set a cap on how much you can borrow to finance your home. However, there are limits on the amount of liability VA can assume, which



usually affects the amount of money an institution will lend you. The loan limits are the amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. These loan limits vary by county, since the value of a house depends in part on its location.

The basic entitlement available to each eligible Veteran is \$36,000. Lenders will generally loan up to four times a Veteran's available entitlement without a down payment, provided the Veteran is income and credit qualified and the property appraises for the asking price. See [Loan Limits](#) for more information about the limits in your county.

### ❖ **VA Funding Fee**

Generally, all Veterans using the VA Home Loan Guaranty benefit must pay a funding fee. This reduces the loan's cost to taxpayers considering that a VA loan requires no down payment and has no monthly mortgage insurance. The funding fee is a percentage of the loan amount which varies based on the type of loan and your military category, if you are a first-time or subsequent loan user, and whether you make a down payment. You have the option to finance the VA funding fee or pay it in cash, but the funding fee must be paid at closing time. You do not have to pay the fee if you are a:

- Veteran receiving VA compensation for a service-connected disability, **OR**
- Veteran who would be entitled to receive compensation for a service-connected disability if you did not receive retirement or active duty pay, **OR**
- Surviving spouse of a Veteran who died in service or from a service-connected disability.

The funding fee for second time users who do not make a down payment is slightly higher. Also, National Guard and Reserve Veterans pay a slightly higher funding fee percentage. See [Loan Fees](#) for more information about loan costs. Some lenders offer IRRRLs as an opportunity to reduce the term of your loan from 30 years to 15 years. While this can save you money in interest over the life of the loan, you may see a very large increase in your monthly payment if the reduction in the interest rate is not at least one percent (two percent is better).

VA provides grants to Service members and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. Two grant programs exist: the Specially Adapted Housing (SAH) grant and the Special Housing Adaptation (SHA) grant.

### ❖ **Specially Adapted Housing (SAH) Grant**

- SAH grants help Veterans with certain service-connected disabilities live independently in a barrier-free environment. SAH grants can be used in one of the following ways:
  - Construct a specially adapted home on land to be acquired

- Build a home on land already owned if it is suitable for specially adapted housing
  - Remodel an existing home if it can be made suitable for specially adapted housing
  - Apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant
  - View and share VA's SHA infographic to help spread the word
  - Adapt an existing home the Veteran or a family member already owns in which the Veteran lives
  - Adapt a home the Veteran or family member intends to purchase in which the Veteran will live
  - Help a Veteran purchase a home already adapted in which the Veteran will live
- Eligibility
- If you are a Service member or Veteran with a permanent and total service-connected disability, you may be entitled to a Specially Adapted Housing (SAH) grant or a Special Housing Adaptation (SHA) grant. The table below provides an overview of VA's housing grant programs for Veterans with certain service-connected disabilities.

### **Specially Adapted Housing (SAH) Grant**

Eligibility	Living Situation	Ownership	Number of Grants You Can Use
<ul style="list-style-type: none"> <li>• Loss of or loss of use of both legs, <b>OR</b></li> <li>• Loss of or loss of use of both arms, <b>OR</b></li> <li>• Blindness in both eyes having only light perception, plus loss of or loss of use of one leg, <b>OR</b></li> <li>• The loss of or loss of use of one lower leg together with residuals of organic disease or injury, <b>OR</b></li> <li>• The loss of or loss of use of one leg together with the loss of or loss of use of one arm, <b>OR</b></li> <li>• Certain severe burns, <b>OR</b></li> </ul>	Permanent	Home is owned by an eligible individual	Maximum of 3 grants, up to the maximum dollar amount allowable

Eligibility	Living Situation	Ownership	Number of Grants You Can Use
<ul style="list-style-type: none"> <li>The loss, or loss of use of one or more lower extremities due to service on or after September 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair</li> </ul>			

### Special Housing Adaptation (SHA) Grant

Eligibility	Living Situation	Ownership	Number of Grants You Can Use
<ul style="list-style-type: none"> <li>Blindness in both eyes with 20/200 visual acuity or less, <b>OR</b></li> <li>Loss of or loss of use of both hands, <b>OR</b></li> <li>Certain severe burn injuries, <b>OR</b></li> <li>Certain severe respiratory injuries</li> </ul>	Permanent	Home is owned by an eligible individual or family member	Maximum of 3 grants, up to the maximum dollar amount allowable

### ❖ Home Loans

- Specially Adapted Housing Assistive Technology Grant Program
  - VA through its Specially Adapted Housing Assistive Technology (SAHAT) Grant Program is authorized to award grants of up to \$200,000 per fiscal year to persons or entities to encourage the development of specially adapted housing assistive technologies.
- Program Purpose
 

There are many emerging technologies that could improve home adaptations or enhance a Veteran's or Service member's ability to live independently, such as voice-recognition and voice-command operations, living environment controls, and adaptive feeding equipment. VA has defined "new assistive technology" as an advancement that could aid or enhance the ability of a Veteran or Service member to live in an adapted home.

- Amount of Funding  
For FY2016, VA is authorized to award up to \$1 million in grant funds for the SAHAT Grant Program. The number of grants VA will fund will be based on application quality and funding availability. The maximum grant award is limited to \$200,000 per grant recipient.
- How to Apply  
Interested applicants must register and apply through [www.Grants.gov](http://www.Grants.gov) during the application period stated on the Notice of Funding Availability (NOFA). Applications will not be accepted outside of the application period and each application must meet the requirements provided in the NOFA and at [www.Grants.gov](http://www.Grants.gov). To locate the funding opportunity on [www.Grants.gov](http://www.Grants.gov), click [here](#) or search using the following terms:
  - Opportunity Title: Specially Adapted Housing Assistive Technology Grant, or Opportunity Number (FY2016): VA-SAHAT-16-01, or Catalog of Federal Domestic Assistance (CFDA) Number: 64.051

To be eligible for federal contracts and grants, organizations must register for a Dun & Bradstreet DUNS Number and a System for Award Management (SAM) account:

- For DUNS registration, see: <http://fedgov.dnb.com/webform/>
- For SAM registration, see: <https://www.sam.gov/portal/public/SAM/>

The SAHAT Grant Program transfers grants funds through the Department of Health and Human Services' Payment Management System (PMS). SAHAT grant recipients will need to register with the PMS in order to access SAHAT grant funds. For information on the PMS, please refer to: <http://www.dpm.psc.gov>

For more information on the SAHAT Grant Program, please write to [SAHINFO.VBACO@va.gov](mailto:SAHINFO.VBACO@va.gov)

## ❖ Supportive Housing Program



Our Supportive Housing program is designed for veterans who might not require a structured program to maintain permanent housing, but who would benefit from continuing supportive services. Veterans living in the community are given access to supportive services such as rental assistance case management, job assistance and access to therapeutic and support groups on-site.

## ❖ Social Independent Living Skills Program



Our Supportive Housing program is designed for veterans who might not require a structured program to maintain permanent housing, but who would benefit from continuing supportive services.

Permanent Housing available on-site provides the support of a veteran community, as well as access to case management services, job assistance and therapeutic and support groups. Specialized on-site housing services can include rental assistance, sobriety support, individual and group counseling, peer support, and job assistance for veterans who have a financial need, who are seniors or have a medically-certified disability.

Our Social Independent Living Skills program (SILS) focuses on helping those who are either disabled or seniors, or both. This particular group of veterans face challenges that require intensive services. SILS program participants receive services that include one-on-one case management and access to educational and therapeutic groups. These groups (?) offer guidance on a wide variety of subjects, including money management, maintenance of physical and mental health, developing problem-solving skills and cultivating social skills and healthy recreation options.

## ❖ Temporary Assistance to At-risk, Low-Income Families



Our program offers temporary assistance to at-risk, low-income families in an effort to keep them from becoming homeless. This grant program is designed to house these at-risk families as quickly as possible by providing legal counseling and financial aid for rent, utilities, moving costs, childcare and bus transportation, employment assistance and benefits counseling.

Participants in the program can also receive assistance in obtaining Veterans Affairs (VA) benefits covering such things as health care and disability payments.

## Life Insurance

### ❖ Veterans Group Life Insurance (VGLI)

#### ○ Why choose VGLI?

- Veterans' Group Life Insurance (VGLI) is a program that allows you to continue life insurance coverage after you separate from service.
- VGLI provides lifetime coverage as long as you pay the premiums. You may enroll for a maximum amount of coverage that is equal to the amount of Service members' Group Life Insurance (SGLI) coverage you had when you separated from service. Lesser amounts of coverage are also available in increments of \$10,000.
- Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 every five years up to the legislated maximum of \$400,000, until age 60.
- No proof of good health is required.

#### ○ Enrollment Period

You have 1 year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation, you will not need to answer health questions.

#### ○ Eligibility

You are eligible to apply for VGLI, if you had SGLI, and are within 1 year and 120 days of the following events:

- release from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days.
- separation, retirement or release from assignment from the Ready Reserves/National Guard.
- assignment to the Individual Ready Reserves (IRR) of a branch of service or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC).
- placement on the Temporary Disability Retirement List (TDRL)

You are also eligible to apply for VGLI, if you had part-time SGLI and while performing duty, suffered an injury or disability that rendered you uninsurable at standard premium rates. This includes travel directly to and from duty.

- Cost/Rates  
VGLI Premiums are based upon the Veterans age. Premium rates increased for VGLI insureds age 70 and older effective July 1, 2014. Follow this link to view [VGLI premium rates](#).

Use the [Insurance Needs Calculator](#) to assess your life insurance needs and determine if you have enough coverage.

### ❖ **Family Service Members' Group Life Insurance (FSGLI)**

FSGLI is a program that provides term life insurance coverage to the spouses and dependent children of Service members insured under [SGLI](#). The Service member pays the premium for spousal coverage. Dependent children are insured at no cost.

- Eligibility
  - Spouses and dependent children of the following are eligible for FSGLI:
  - Active duty Service members covered by full-time SGLI and
  - members of the National Guard or Ready Reserve of a uniformed service covered by full-time SGLI.

Family coverage is available only to members insured under the SGLI program. It is not available to those insured under the VGLI program. If you are covered under full-time SGLI, you are eligible to insure your spouse, regardless of whether your spouse is on active duty, retired, or is a civilian.

- Coverage  
FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the Service members' SGLI coverage amount, and \$10,000 for dependent children.

If you are insured under full time SGLI, spouse coverage may or may not be automatic. Please review the table below to determine if your spouse is covered.

If your spouse is...	and...	then...
not a member of the uniformed services		your spouse is automatically covered for the maximum spouse coverage unless you <a href="#">reduce or cancel</a> this coverage.
a member of the uniformed services	you married on or after January 2, 2013	you and your spouse are not automatically covered under spouse coverage. You and/or your spouse must apply if you want spouse coverage (see <a href="#">how to apply</a> ).

Visit our [FSGLI Procedural Guide](#) for more information about spouse and dependent coverage

- **How to Apply**  
If you are covered under full time SGLI and your spouse is not automatically covered, you may apply for spouse coverage by completing [SGLV Form 8286A](#) and submitting the form to your uniformed service.
- **How to Reduce, Decline or Cancel Coverage**  
You may reduce, decline or cancel your spouse coverage by completing [SGLV Form 8286A](#) and submitting the form to your uniformed service. Dependent child coverage is free and cannot be reduced, declined or canceled.
- **Cost/Rates**  
FSGLI coverage is available in increments of \$10,000. You pay a premium for your spouse's coverage, which increases as your spouse ages. Coverage for your child is provided at no cost until the child is 18, unless the child is a full-timestudent or becomes permanently and totally disabled and incapable of self-support prior to age 18.

### Spousal Monthly Premium Rates

Amount of Insurance	Age of Spouse						
	under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$100,000	\$5.00	\$6.50	\$8.50	\$13.00	\$25.00	\$37.00	\$50.00
\$90,000	\$4.50	\$5.85	\$7.65	\$11.70	\$22.50	33.30	\$45.00
\$80,000	\$4.00	\$5.20	\$6.80	\$10.40	\$20.00	\$29.60	\$40.00
\$70,000	\$3.50	\$4.55	\$5.95	\$9.10	\$17.50	\$25.90	\$35.00
\$60,000	\$3.00	\$3.90	\$5.10	\$7.80	\$15.00	\$22.20	\$30.00
\$50,000	\$2.50	\$3.25	\$4.25	\$6.50	\$12.50	\$18.50	\$25.00
\$40,000	\$2.00	\$2.60	\$3.40	\$5.20	\$10.00	\$14.80	\$20.00



Amount of Insurance	Age of Spouse						
	under 35	35-39	40-44	45-49	50-54	55-59	60 & Over
\$30,000	\$1.50	\$1.95	\$2.55	\$3.90	\$7.50	\$11.10	\$15.00
\$20,000	\$1.00	\$1.30	\$1.70	\$2.60	\$5.00	\$7.40	\$10.00
\$10,000	\$0.50	\$0.65	\$0.85	\$1.30	\$2.50	\$3.70	\$5.00

Use the [Insurance Needs Calculator](#) to assess your life insurance needs and determine if you have enough coverage.

- Premium Deductions  
FSGLI premiums are automatically deducted from your pay. If your spouse is automatically insured, you are responsible for premiums. If your spouse is registered in DEERS, premiums will be automatically deducted from your pay. If you have not registered your spouse, you are still responsible for premiums and when he/she is registered, you will incur a debt for back premiums.
- Converting FSGLI to a Commercial Policy  
Spouses who are insured under the Family SGLI program have the option to convert Spousal Coverage to an individual policy of insurance within 120 days from any of the following events:
  - The date of the Service member's separation from the military
  - The date of the Service member's divorce from current spouse
  - The date of the Service member's written election ([SGLV Form 8286A](#)) to terminate Spousal SGLI coverage
  - The date of the Service members written election (SGLV Form 8286) to terminate his/her SGLI coverage
  - The date of the Service member's death.

Spouses covered under Family SGLI may convert their coverage to a commercial policy at standard premium rates, without having to provide proof of good health. The conversion policy must be a permanent policy, such as a whole life policy.

Other types of policies, such as Term, Variable Life, or Universal Life Insurance are not allowed as conversion policies. In addition, supplementary policy benefits such as Accidental Death and Dismemberment or Waiver of Premium for Disability are not considered part of the conversion policy.

If a spouse wishes to convert Spousal SGLI Coverage, the spouse must apply for conversion within 120 days from any of the events listed above and **must** also:

- Select a company from the [Participating Companies listing](#)
- Apply to a local sales office of the company selected
- Give a copy of the most recent Leave and Earnings Statement to the agent, showing the deduction for Spousal SGLI, along with an applicable proof of coverage from the list below:
  - The Service member's separation document (Form DD-214 or NGB-22, or written orders)
  - The Certificate of Dissolution of Marriage between the spouse and the Service member
  - The Service member's FSGLI Spousal declination ([SGLV Form 8286A](#))
  - The Service member's SGLI declination ([SGLV Form 8286](#))
  - The Service member's proof of death (Report of Casualty Form DD 1300 or civilian death certificate)

❖ **SGLI Traumatic Injury Protection Program (TSGLI)**

Service members' Group Life Insurance Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all Service members covered under the SGLI program. It provides short-term financial assistance to severely injured Service members and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries, but provides insurance coverage for injuries incurred on or off duty.

- Eligibility

If you are **automatically** insured under full-time SGLI, you are automatically covered by TSGLI. TSGLI coverage applies to active duty members, reservists, National Guard members, funeral honors duty and one-day muster duty.

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- You must be insured by SGLI when you experience a traumatic injury
- You must incur a scheduled loss and that loss must be a direct result of a traumatic injury
- You must have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services
- You must suffer a scheduled loss within 2 years (730 days) of the traumatic injury
- You must survive for a period of not less than seven full days from the date of the traumatic injury (The 7-day period begins on the date and time of the traumatic injury, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later)

This benefit is also provided retroactively for Service members who incurred severe losses as a result of traumatic injuries incurred between October 7, 2001 and November 30, 2005, regardless of the geographic location where the injury occurred, and regardless of whether coverage was in effect at the time of injury. Effective October 1, 2011, the

Veterans' Benefit Improvement Act of 2010 removed the requirement that injuries during the retroactive period be incurred in Operations Enduring or Iraqi Freedom.

Use our [eligibility questionnaire](#) to see if you may be eligible for a Retroactive TSGLI payment. You may also view a [list of losses](#) eligible for TSGLI payment.

- Cost/Rates  
The premium for TSGLI is a flat rate of \$1 per month for most Service members.
- Filing a Claim  
To file a claim for TSGLI benefits, download and complete form [SGLV 8600 Application for TSGLI Benefits](#).

#### ❖ **Veterans' Mortgage Life Insurance**

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help families of severely disabled Service members or Veterans pay off the home mortgage in the event of their death.

- Eligibility
  - VMLI is only available to Servicemembers and Veterans with severe service-connected disabilities who:
    - Received Specially Adapted Housing (SAH) grant to help build, remodel, or purchase a home, **AND**
    - Have the title to the home, **AND**
    - Have a mortgage on the home
    - Veterans must apply for VMLI before their 70th birthday.
- Benefits  
VMLI provides up to \$200,000 mortgage life insurance and is payable only to the mortgage holder (i.e., a bank or mortgage lender), not to a beneficiary. The amount of coverage will equal the amount of the mortgage still owed, but the maximum can never exceed \$200,000. VMLI is decreasing term insurance which reduces as the mortgage balance declines. VMLI has no loan or cash values and does not pay dividends.
- Cost/Rates  
To determine your VMLI premium amount consult the [VMLI Premium Calculator](#).
- Applying for VMLI  
Service members or Veterans who receive a grant for the purchase of Specially Adapted Housing are advised by Loan Guaranty personnel at their interview of their eligibility for VMLI to cover the unpaid mortgage on their home.

The Specially Adapted Housing Agent will help the Service member or Veteran complete [VA Form 29-8636, Application for Veterans' Mortgage Life Insurance](#). If a Service member or Veteran does not apply for VMLI coverage at that time,

VA will send a letter informing them that they are eligible for such coverage. In addition to completing [VA Form 29-8636](#), the Service member or Veteran must provide information about their current mortgage.

❖ **Beneficiary Financial Counseling Service and Online Will Preparation**

VA makes financial planning and online will preparation services available at no cost to beneficiaries of:

- SGLI (Service members' Group Life Insurance)
- TSGLI (Traumatic Injury Protection)
- FSGLI (Family Service members' Group Life Insurance)
- VGLI (Veterans' Group Life Insurance)

Service members interested in financial counseling may contact their Command Financial Specialists or Financial Readiness Counselor. Members may call 800-342-9647 or visit [www.militaryonesource.mil](http://www.militaryonesource.mil) for additional information. The financial counseling and online will preparation services offered here **are only for SGLI, VGLI, and FSGLI beneficiaries** and Servicemembers who have received TSGLI benefits.

- Beneficiary Financial Counseling Service (BFCS)
 

This service provides beneficiaries with free, professional financial advice from FinancialPoint, an independent company whose team of professionals are experts in handling a wide range of financial matters. Beneficiaries can access this service online 24/7 to request a financial plan. They simply enter their information into FinancialPoint's website, and a financial professional will prepare a customized financial plan based on the details provided. Call or e-mail to get quick answers to simple financial questions. In-person meetings with financial professionals are also available upon request. Beneficiaries have lifetime access to these services.
- Online Will Preparation Service
 

The online will preparation service enables beneficiaries to quickly and easily prepare a will without an attorney. After answering a series of straightforward questions, the beneficiary will receive a legal will, valid in all states, ready to print and sign.

  - Online Access
    - Go to [www.financialpointplus.com](http://www.financialpointplus.com)
    - Register as a first-time user.
    - Use "BFCSVA" as the Organization Web ID.
    - Have your eight-digit SGLI, TSGLI, FSGLI, or VGLI claim number available.
    - Select FinancialPoint to submit information that will be used to create a personalized financial plan for you.
    - Select EstateGuidance® to create and print a will.

Note: If you do not have your claim number, please call the Office of Service members' Group Life Insurance at 800-419-1473. Phone or E-mail Access (BFCS only)

SGLI, FSGLI, VGLI beneficiaries: 888-243-7351      TSGLI recipients: 800-428-3416

Email: [fcs@FinancialPoint.com](mailto:fcs@FinancialPoint.com)

Financial professionals are available 24/7.

## Pension

VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs.

### ❖ Veterans Pension

- Supplemental Income for Wartime Veterans  
VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans.
- Eligibility  
Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a [wartime period](#) to qualify for a VA Pension. If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a [wartime period](#).

In addition to meeting minimum service requirements, the Veteran must be:

- Age 65 or older, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care, **OR**
- Receiving Social Security Disability Insurance, **OR**
- Receiving Supplemental Security Income

Your yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. Learn more about [income and net worth limitation](#), and see an example of how [VA calculates](#) the VA Pension benefit.

### ❖ Additional Pension Allowance

Veterans or surviving spouses who are eligible for VA pension and are housebound or require the aid and attendance of another person may be eligible for an [additional monetary payment](#).

To apply for Veterans Pension, download and complete [VA Form 21-527EZ](#), “Application for Pension”. You can mail your application to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office and turn in your application for processing. You can locate your local regional benefit office using the [VA Facility Locator](#)

To apply for increased pension based on A&A or Housebound payments, write to the [PMC](#) that serves your state and provide medical evidence, such as a doctor’s report, that validates the need for an increased benefit.

### ❖ Survivors Pension

The Survivors Pension benefit, which may also be referred to as Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

- Eligibility

The deceased Veteran must have met the following service requirements:

- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a [war time period](#).
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a [war time period](#).
- Was discharged from service under other than dishonorable conditions.

Survivors Pension is also based on your [yearly family income](#), which must be less than the amount set by Congress to qualify.

❖ **While an un-remarried spouse is eligible at any age, a child of a deceased wartime Veteran must be:**

- Under 18, **OR**
- Under age 23 if attending a VA-approved school, **OR**
- Permanently incapable of self-support due to a disability before age 18

Your yearly family income must be less than the amount set by Congress to qualify for the Survivors Pension benefit. Learn more about [income and net worth limitation](#), and see an example of how VA [calculates](#) the Survivors Pension benefit.

- How to Apply

To apply for Survivors Pension, download and complete [VA Form 21-534EZ](#), “Application for DIC, Death Pension, and/or Accrued Benefits” and mail it to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office and turn in your application for processing. You can locate your local regional benefit office using the [VA Facility Locator](#).

❖ **Aid & Attendance and Housebound**

Veterans and survivors who are eligible for a VA pension and require the **aid and attendance** of another person, or are **housebound**, may be eligible for additional monetary payment. These benefits are paid in **addition** to monthly pension, and they are not paid without eligibility to Pension.

Since Aid and Attendance and Housebound allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A Veteran or surviving spouse may not receive Aid and Attendance benefits and Housebound benefits at the same time.

- Aid & Attendance (A&A)

The Aid & Attendance (A&A) increased monthly pension amount may be added to your monthly pension amount if you meet one of the following conditions:

- You require the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment

- You are bedridden, in that your disability or disabilities requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

❖ **Housebound**

This increased monthly pension amount may be added to your monthly pension amount when you are substantially confined to your immediate premises because of permanent disability.

○ How to Apply

You may apply for Aid and Attendance or Housebound benefits by writing to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office to file your request. You can locate your local regional benefit office using the [VA Facility Locator](#).

You should **include copies of any evidence**, preferably a report from an attending physician validating the need for Aid and Attendance **or** Housebound type care.

The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.

Whether the claim is for Aid and Attendance or Housebound, the **report should indicate how well the applicant gets around**, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

❖ **Eligible Wartime Periods**

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- Mexican Border Period (May 9, 1916 – April 5, 1917 for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

### ❖ How To Read Rates

- The Improved Pension Rate Tables have two divisions: (1) the **Maximum Annual Pension Rate (MAPR)** Category and (2) the Amount.

The MAPR is the maximum amount of pension payable to a veteran, surviving spouse or child. MAPR fluctuates due to the following categories:

- Is the veteran or surviving spouse without dependents?
- How many dependents beyond one, does the veteran or surviving spouse have?
- Is the veteran or surviving spouse in need of housebound benefits?
- Is the veteran or surviving spouse in need of aid & attendance benefits?
- Did the veteran serve during the Mexican Border Period or World War I (Early War Veteran)?
- Are the veterans married to each other?

### Examples of how these categories interact:

Example 1	MAPR	Explanation
Joe is a veteran of WW II. He has a spouse. He is entitled to aid & attendance.	<b>\$23,396</b>	Go to the <i>A&amp;A With One Dependent</i> MAPR row.
If Joe has deductible medical expenses, he can deduct any that exceed:	\$774	Go to the <i>With One Dependent MAPR</i> row and look at the <i>To be deducted</i> row beneath it.

Example 2	MAPR	Explanation
Mary is a veteran of the Vietnam era. She has a spouse and one child. She is entitled to aid & attendance.	\$23,396 + 2,020 <b>\$25,416</b>	Go to the <i>A&amp;A With One Dependent</i> MAPR row and <b>add</b> from the <i>Each Additional Child</i> row.
If she has deductible medical expenses, she can deduct any that exceed:	\$774	Go to the <i>With One Dependent MAPR</i> row and look at the <i>To be deducted</i> row beneath it.

The MAPR is reduced for each dollar of income that the veteran, surviving spouse, child, or their families have.

Example 1	
So if Joe and his spouse have \$3,000 of income and they have no deductible expenses, you subtract the income from the MAPR.	\$23,396 - 3,000 <b>\$20,096</b>
Joe will receive \$20,096 for the year, or \$1,675 each month of that year.	



Example 2	
<p>If Mary and her spouse have \$10,350 of income and they have deductible expenses of \$3,588, you subtract the deductible amount from the medical expenses first.</p>	<p>\$3,588 - \$774 <u>\$2,814</u></p>
<p>Then subtract the expenses from the income.</p>	<p>\$10,350 <u>- 2,814</u> <u>\$7,536</u></p>
<p>Then subtract the income from the MAPR. Mary will receive \$17,880 for the year, or \$1,490 each month of that year.</p>	<p><u>\$25,416</u> <u>- \$7,536</u> <u>\$17,880</u></p>

Here are some references to look at to help you determine what income is counted:

Link to Regulation	Name of Regulation
<a href="#">38 Code of Federal Regulation 3.23</a>	Improved Pension Rates - Veterans and Surviving Spouses
<a href="#">38 Code of Federal Regulation 3.271</a>	"Income" for VA Purposes (IVAP)
<a href="#">38 Code of Federal Regulation 3.272</a>	Exclusions from Income
<a href="#">38 Code of Federal Regulation 3.273</a>	Rate Computations



## VETERAN CEMETERIES

### ❖ HAWAII

#### **HAWAII STATE VETERANS CEMETERY**

45-349 Kamehameha Highway, Kaneohe, Hawaii 96744

(Island of Oahu)

Willie Hirokane, Operations Manager

Phone: 808-233-3630      FAX: 808-233-3633

[GENERAL INFORMATION/RULES AND REGULATIONS 7.20.15](#)

[Arranging For Burial HSVC 2.05.16](#)

[Installation of Flower Vases 3.25.14](#)

### ❖ EAST HAWAII VETERANS CEMETERY-NO. I (Closed)

#### **County of Hawaii (Island of Hawaii)**

Mailing address:

25 Aupuni Street, Hilo, Hawaii 96720

Location: Home Iani Lane

Hilo, HI 96720

Clayton S. Honma, Director

Dept. of Parks & Recreation

no permanent staff at site

### ❖ EAST HAWAII VETERANS CEMETERY-NO. II

#### **County of Hawaii (Island of Hawaii)**

Mailing address: (See East Hawaii)

Location: Home Iani Lane, Hilo, HI 96720

Clayton S. Honma, Director, Dept. of Parks & Recreation

no permanent staff at site

### ❖ WEST HAWAII VETERANS CEMETERY-NO. II

#### **County of Hawaii (Island of Hawaii)**

For mailing address: (See East Hawaii)

Location: 72-3245 Queen Kaahumanu Hwy., Kailua-Kona, HI 96740

Clayton S. Honma, Director

Dept. of Parks & Recreation

No permanent staff at site

### ❖ KAUAI VETERANS CEMETERY

#### **County of Kauai (Island of Kauai)**

Mailing address: 4444 Rice Street, Room 150

Lihue, Hawaii 96766-1340

For more information call Tony Elliott (808) 241-3348

Location: 4331 Lele Road, Hanapepe, HI 96716

Leonard A Rapozo, Director, Dept. for Parks & Rec

No permanent staff

❖ **MAUI VETERANS CEMETERY**

**County of Maui (Island of Maui)**

Mailing address: P.O. Box 117, Makawao, Hawaii 96768

Location: 1295 Makawao Ave., Makawao, HI 96786

Patrick Medeiros, Dept. of Public Works

No permanent staff

❖ **MOLOKA'I VETERANS CEMETERY**

**County of Maui (Island of Molokai)**

Mailing address: P.O. Box 526, Kaunakakai, Hawaii 96748

Location: 2725 Lihi Pali Avenue, Hoolehua, HI 96748

David Goode, Dept. of Public Works

no permanent staff at site

❖ **LANAI VETERANS CEMETERY**

**Maui County (Island of Lanai)**

Mailing address:

P.O. Box 630359, Lanai City, Hawaii 96763

Location: Lanido Road, Lanai City, HI 96763

David Goode, Dept. of Public Works

no permanent staff at site

