

Department of Defense (DoD)

and

Department of Veterans Affairs (VA)

**Virtual Lifetime Electronic Record
(VLER)**

VLER Capability Area 3 (VCA 3)

Concept of Operations

V7.2

Pre-Decisional

April 27, 2012

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1 Executive Summary

The goal of the joint Virtual Lifetime Electronic Record (VLER) Capability Area 3 (VCA 3) Department of Defense (DoD) and Department of Veterans Affairs (VA) effort is to support collaborative sharing of electronic administrative and benefits information specific to education, housing, insurance, memorial affairs, and other related claims processing and benefits delivery.

The VCA 3 Concept of Operations (CONOPS) provides details to support execution of the planning, development, and implementation of VCA 3 across the DoD and VA. VCA 3 capability details are provided in this document to facilitate future development of VCA 3 functional requirements documented in use cases developed by the VA/DoD Benefits Executive Council Information Sharing/Information Technology (BEC IS/IT) Requirements Working Group (RWG), technical requirements development by Defense Manpower Data Center (DMDC), and VA, and support subsequent implementation. This CONOPS includes the VCA 3 Implementation Strategy and Roadmap which outlines the interagency information sharing strategy and associated milestones for VCA 3 capabilities. Associated responsibilities with respect to governance are provided in Table 1. Specific VCA 3 capabilities are listed in Table 2. The VCA 3 Roadmap is presented in Table 3. VCA 3-specific benefits and associated descriptions are presented in Appendix A.

2 VCA 3 Background

The VLER initiative intends to facilitate better access to electronic health, benefits, and administrative information to Service members, Veterans, and their designees. It is envisioned to establish secure and seamless exchange of electronic health, benefits, and administrative information among DoD, VA, other federal agencies, and private partners. The VLER initiative aims to improve continuity of care; foster efficient adjudication of claims coupled with timely delivery of benefits; and provide one-stop electronic access to health, benefits, and administrative information for Service members, Veterans, and their designees¹. The broader VLER initiative is divided into four VLER capability areas (VCAs), as outlined in the DoD/VA Interagency VLER Initiative Strategic Plan 2010-2014².

VLER CAPABILITY AREAS
<ul style="list-style-type: none"> ▪ VCA 1 – Enables the exchange of available health information needed for clinical encounter of a Service member or Veteran. ▪ VCA 2 – Expands upon the VCA 1 health information exchange to include the complete set of available health information (i.e., the longitudinal health record) and additional non-clinical administrative data required to facilitate the processing of disability claims for a Service member or Veteran. ▪ VCA 3 – Enables the exchange of the information needed to efficiently deliver benefits services to Service members, Veterans, and their designees such as housing, insurance, education, and memorials. ▪ VCA 4 – Provides a single access portal to health and benefits services information.

¹ For the purposes of the VCA 3 CONOPS, designees includes dependents and survivors to support Pension & Fiduciary services

² DoD/VA Interagency VLER Initiative Strategic Plan 2010-2014, www.va.gov/VA_2011-2015_Strategic_Plan_Refresh_wv.pdf

VCA 3 benefits are specific to education, housing, insurance, and memorial affairs. Details related to VCA 3-specific benefits and associated descriptions are presented in Appendix A. Since Fiscal Year (FY) 2009, DoD has continuously collaborated with VA to share military personnel related information in support of VA benefits adjudication. Inefficiencies continue to exist in timely availability, query, and usability of the information shared between both agencies. The current DoD/VA data exchange is point-to-point in nature and precludes real time query capabilities. The VCA 3 capability is expected to improve these inefficiencies and support education, housing, insurance, and memorial affairs related claims processing and benefits delivery.

2.1 Problem Statement

Despite great progress in DoD/VA interagency data exchange, inefficiencies persist with respect to timely availability and delivery of information to support Veterans claims adjudication in relation to education, housing, insurance, and memorial affairs. Specifically, DoD is not receiving the Post 9/11 GI Bill benefits usage information (e.g., Post 9/11 GI Bill benefit) from VA. Additionally, VA is not receiving information from DoD to support the adjudication of claims for Vocational Rehabilitation and Employment (VR&E), Post 9/11-GI Bill, Native American Direct Loan (NADL), and Veterans Educational Assistance Program (VEAP) benefits. Currently, DoD/VA data exchange is point-to-point and does not allow for queries to retrieve real time data.

2.2 Purpose and Scope

The purpose of the VCA 3 CONOPS is to provide an overarching, high-level document to support execution of the planning, development, and implementation of VCA 3 as it relates to VCA 3-specific benefits to the executing organizations within DoD and VA.

The scope of the VCA 3 CONOPS is to provide relevant information to guide planning, development, and implementation of VCA 3-specific benefits to include but not limited to VA Home Loan Mortgage Guarantee, Educational Benefits, VR&E, Assisted Living and Caregiver benefits, Specially Adapted Housing, Issuance of Memorials upon Final Honors, Life Insurance, and associated applications for benefits and services. The scope of the underlying DoD/VA data exchange capability for VCA 3 is to provide electronic information for benefits services, consolidation of point-to-point interfaces into a real-time bidirectional exchange among partners, and foster enhanced data exchange capabilities for administrative and beneficiary data. This will support outreach, registration, eligibility, entitlement, and delivery of benefits for Service members, Veterans, and their designees.

2.3 Goal and Vision

The VCA 3 goal and vision is to complete the delivery of information needed to provide benefit services to Service members and Veterans, including other compensation (disability compensation is covered under VCA 2), housing, insurance, education, and memorial benefits by December 2014, per the approved DoD/VA Interagency VLER Initiative Strategic Plan. The VCA 3 goal and vision was collaboratively developed and provided in the DoD/VA Interagency VLER Initiative Strategic Plan. Both Departments consented to execute the agreed upon goal and vision for VCA 3. This VCA 3 goal and vision will guide the execution of business requirements

development, VCA 3 infrastructure, architecture, and technical specifications development, and implementation by the DoD and VA organizations.

2.4 Governance

The VLER initiative is governed at the highest interagency level by the Joint Executive Committee (JEC). Specific statutory responsibilities and authorities for the governance bodies listed below in Table 1 are defined in their respective charters.

Table 1. VLER Governance

Responsibilities	HEC	BEC	HEC IM/IT and ICIB	BEC IS/IT	IPO	VA and DoD
Joint Requirements	VCA 1 (Joint Requirements Validation)	VCA 2-4 (Joint Requirements Validation)	VCA 1 (Joint Requirements Coordination/Adjudication)	VCA 2-4 (Joint Requirements Coordination/Adjudication)	-----	VCA 1-4 (Requirements Development)
Acquisition and Execution	-----	-----	-----	-----	VCA 1	VCA 2-4
Risk Management	-----	-----	-----	-----	VCA 1	VCA 2-4
Evaluation	VCA 1 (Joint Performance Objectives Approval)	VCA 2-4 (Joint Performance Objectives Approval)	VCA 1 (Joint Performance Objectives Coordination)	VCA 2-4 (Joint Performance Objectives Coordination)	VCA 1 (Performance Objectives Development)	VCA 2-4 (Performance Objectives Development)

2.5 VCA 3 Gap Analysis

Administrative and benefits data exchange is relevant in the context of VCA 3 planning and development. Since FY 2009, DoD and VA have traditionally exchanged administrative and benefits data via a point-to-point interface between DMDC’s Defense Enrollment and Eligibility Reporting System (DEERS) and VA/DoD Identity Repository (VADIR) to support benefits eligibility, entitlement determination, and benefits delivery. In FY 2011 and 2012, the BEC IS/IT RWG conducted a gap analysis that identified 108 administrative data requirements from the 27 foundational VCA 3 benefits. Foundational data for VCA 3 includes electronic administrative data to administer benefits such as housing, burial, memorial, education, and insurance. A ‘gap’ is defined as information that is captured but not shared with the requesting agency. For example, information is stored in DEERS but not shared with VA via VADIR. These requirements include general information like demographics (e.g., name, date of birth) and service history information (e.g., start (entrance) and stop (separation) dates, service status for relevant periods). Additionally, data related to service agreements, training, casualties and disabilities, and data specific to eligibility for and enrollment in education and group life insurance programs are critical for the adjudication of certain benefits relevant to VCA 3.

2.6 Assumptions and Dependencies

Development and implementation of VCA 3 capabilities are based on the following assumptions:

- A commitment from DoD and VA to implement VCA 3 capabilities to benefit the Service member and Veteran
- Availability of fiscal and manpower resources within DoD and VA to implement VCA 3 capabilities
- Availability of an identity management solution and associated process
- Development of detailed technical specifications by executing organizations (e.g., DMDC/DoD and VADIR, VA) to conduct system development and subsequent integration tests
- Business processes in place to support the IT solution

Development and implementation of VCA 3 capabilities also rely on the following dependencies:

- DoD and VA stakeholder buy-in on specific data sets to support VCA 3 capabilities
- Availability of administrative and benefit information in electronic format within DoD and VA to support the VCA 3 electronic information sharing
- Ability to securely access and exchange administrative and benefits related electronic information between DoD and VA to support VCA 3 benefits

3 Capabilities to be Supported in VCA 3

VCA 3 capabilities are envisioned to primarily support benefits adjudicators within VBA (Loan Guaranty, Education, Insurance, Pension and Fiduciary Service, and Compensation Service) and NCA. VCA 3 capabilities will also support DoD organizations [e.g., United States Army Corps of Engineers (USACE)] that adjudicate Expanded Housing Assistance Program (HAP) benefits to receive VA Disability Rating information. As part of the VCA 3 capabilities, DoD will also receive VA usage information to support Service personnel who validate entitlements in relation to the Post 9/11 GI bill education benefit. The list of benefits to be supported in VCA 3 and the associated descriptions pertaining to each benefit can be found in Appendix A.

VCA 3 foundational capability will provide VBA benefits adjudicators at the VA Regional Offices (VAROs), Pension Management Centers (PMCs), and NCA access to administrative and benefits information necessary to support outreach, registration and enrollment, eligibility, and the adjudication of Service members' and Veterans' claims for benefits eligibility/entitlement.

VCA 3 Expanded Capabilities will provide additional specific electronic data as needed from documents such as the DD Form 214 and additional administrative information required (e.g., combat related information, detailed casualty information). Additional VCA 3 Expanded Capabilities requirements and associated use cases will be developed by the BEC IS/IT RWG and incorporated into Business Requirements documents. Requirements related to VCA 3 benefits specific to other federal agencies such as Department of Education (ED), Department of Labor (DOL), etc. will also be developed by BEC IS/IT RWG on an as-needed basis.

All data that originates within DoD or VA, and is received by either agency as part of the VCA 3 capability will be managed per the records life cycle management requirements in accordance with Title 44 of the U.S.C. In addition, VCA 3 capabilities will comply with relevant federal

laws including, but not limited to, the Federal Information Security Management Act (FISMA), Privacy Act of 1974 (as amended), and any other relevant federal regulations.

VCA 3 capabilities are expected to directly support claims adjudicators in conducting queries and accessing evidentiary information necessary to substantiate Service Members/Veterans’ claims. Benefits adjudicators within VBA, NCA, and DoD will query and view relevant information to verify eligibility for and entitlement to VCA 3 benefits, and render a decision based on the respective business processes within DoD and VA. Eligibility verification will be based on administrative information/service data reported after separation and/or release from Active Duty to verify Veterans’ status and other associated details. Access to relevant administrative information is anticipated to be on an “as needed” basis in response to the submission of a claim by a Service member/Veteran or their designee. The VCA 3 Capabilities are summarized in Table 2 below.

Table 2. VCA 3 Capabilities Summary

Identification Number	Description	Users
1.	Allow secure query and display to better access evidentiary information in order to substantiate Service members’/Veterans’ education, burial, death, memorial, insurance, and housing claims adjudication	VBA, OSGLI, NCA
2.	Permit secure access to a VCA 3 front-end capability that will allow the query and view of relevant information to verify eligibility and complete VCA 3-specific benefits processing	VBA, OSGLI, NCA
3.	Verify eligibility based on administrative information/Service data reported by DoD after separation or discharge /release from Active Duty and validate Veterans’ status and other associated details	VBA, OSGLI, NCA
4.	Provide secure query and better access to relevant administrative and associated eligibility information on an as needed basis in response to submission of a claim by the Service member, Veteran, or their designee	VBA, OSGLI, NCA
5.	Resolve complete and partial data gaps with respect to VR&E, Post 9/11-GI Bill, NADL, and VEAP benefits and for DoD requirement to receive disability rating and Post 9/11 – GI Bill usage information from VA	DoD and VA Business Requirements Development and Technical Organizations

Identification Number	Description	Users
6.	Provide DoD originating data to VA and VA originating data to DoD organizations in accordance with Title 44, United States Code and conduct life cycle management per DoD, VA, and National Archives and Records Administration (NARA) records life cycle management requirements	DoD and VA Business Requirements Development and Technical Organizations
7.	Comply with relevant federal laws including but not limited to FISMA, Privacy Act of 1974 (as amended), and other applicable federal regulations	DoD and VA Business Requirements Development and Technical Organizations

4 VCA 3 Implementation Strategy

The VCA 3 Implementation Strategy will be collaboratively developed by participating DoD and VA components and other federal agencies (e.g., ED, DoL) to guide implementation of the VCA 3 capability. The VCA 3 Implementation Strategy focuses on the use case development to document functional requirements via the BEC IS/IT RWG effort and the subsequent management and coordination of the delivery of functionality by DoD and VA organizations. A VCA 3 Implementation Plan and related Performance Evaluation Plan will be developed to outline roles and responsibilities with respect to implementation and critical success factors to assess exchange of VCA 3 administrative data respectively. The VCA 3 Implementation Plan will provide specific details on the DoD/VA VLER architecture and associated data exchange implementation by DoD and VA to support VCA 3.

4.1 VCA 3 Roadmap

The VCA 3 capability development is expected to be executed in several phases in collaboration with relevant VA and DoD organizations outlined in the ‘Governance’ section. Infrastructure and system development by the respective DoD and VA technical components will occur in concert with DoD and VA Program Management and Information Technology (IT) organizations. Collectively, both agencies are responsible for VCA 3 infrastructure planning and development, system development, and implementation based on the milestones provided in the JEC Joint Strategic Plan for Fiscal Years 2011-2013³. A VCA 3 roadmap is provided in Table 3 to guide VCA 3 requirements development, system development, and implementation. VCA 3 related business requirements will be developed by the executing organizations via the business requirements document (BRD) development process.

³ Department of Veterans Affairs and Department of Defense Joint Executive Council (JEC) Joint Strategic Plan, Fiscal Years 2011-2013 (Final with Addendum)

*All milestone dates are subject to funding constraints within participating organizations

Table 3. VCA 3 Roadmap: Phases and Deliverables

Phase	Deliverable	Milestone*
CONOPS	DoD and VA will develop Concept of Operations for VCA 3.	March 31, 2012
Data Requirements Identification	DoD/VA BEC IS/IT RWG to identify specific longitudinal electronic health and administrative data needed for housing, education, insurance, and memorial benefits.	July 31, 2012
Implementation Strategy	DoD and VA will develop an implementation strategy for VCA 3 foundational capability including pilots as deemed necessary.	July 31, 2012
VCA 3 Performance Evaluation Plan	DoD and VA will develop a Performance Evaluation Plan for VCA 3 in accordance with BEC IS/IT guidance.	September 30, 2012
DoD/VA VCA 3 Foundational Capability	DoD and VA will support VCA 3 foundational data capability by providing the administrative data made available to VA benefits adjudicators.	December 31, 2012
DoD/VA VCA 3 Expanded Capability	DoD and VA will support VCA 3 Expanded data capability by providing the administrative data made available to VA benefits adjudicators.	December 31, 2014
Lessons Learned	DoD and VA will begin to capture VCA 3 lessons learned and incorporate into subsequent implementations.	September 30, 2012

5 Summary

VCA 3 capabilities will ultimately support benefits adjudicators and enhance VA claims adjudication process with respect to benefits such as education, housing, insurance, and memorial affairs. Participating agencies and associated implementing organizations may develop additional program management, systems development, and implementation documentation within their own organizations to support VCA 3 business requirements development, infrastructure and technical specifications development, development and test, and implementation. DoD and VA will need to undertake VCA 3 risk identification and implement risk response planning strategies to include mitigation and implementation of resolutions if the risks are realized as issues. Additionally, participating agencies are required to report as appropriate to the VLER benefits governance and oversight bodies (e.g., BEC IS/IT, BEC, JEC) in order to bolster VCA 3 development, implementation, and evaluation.

APPENDIX A: VALIDATED VCA 3 BENEFITS AND ASSOCIATED DESCRIPTIONS

Benefit Category/ Name	Description	Organization
Education: Post 9/11 GI Bill	The Post 9/11 GI Bill provides educational assistance for individuals who served on active duty after September 10, 2001, and their dependents. Benefits include: tuition and fees payment/reimbursement, monthly housing allowance, a stipend for books and supplies, reimbursement/payment for tutorial assistance, reimbursement for licensure/certification test fees, reimbursement for fees associated with national test for admission to an institution of higher learning, and the yellow ribbon benefit.	VBA
Education/ Dependents’ Educational Assistance (DEA)	The DEA benefit program provides educational assistance to children and spouses/surviving spouses of qualifying Veterans or Service members. Benefits include an assistance allowance to meet, in part, the expenses of the eligible person’s subsistence, tuition, fees, supplies, books, equipment, and other educational costs associated with a program of education and/or special restorative training.	VBA
Education/ Educational Assistance and Test Program (EATP)	The EATP benefit program is generally available to qualifying Veterans or Service members who enlisted or reenlisted in the Armed Forces during the period from September 30, 1980, to October 1, 1981. In certain circumstances, the dependents of Veterans and Service members may also be eligible for EATP benefits. Benefits include a subsistence allowance and educational assistance.	VBA
Education/ Educational and Vocational Counseling	Educational and Vocational Counseling services may be provided to eligible Service members, Veterans, and their dependents. The types of counseling services available include, but are not limited to, psychological, vocational, personal adjustment, employment, and educational.	VBA
Education/ Montgomery GI Bill – Active Duty (MGIB- AD)	The MGIB-AD program provides educational assistance to Veterans and Service Members who were discharged honorably; meet certain educational requirements; and meet the various eligibility criteria pertaining to Active and Reserve service. Educational assistance is provided in the form of tuition payment/reimbursement, training reimbursement, and various allowances, including yellow ribbon benefit, a monthly housing allowance, a stipend for books and supplies, license/certification test reimbursement.	VBA
Education/ Montgomery GI Bill – Selected Reserve (MGIB- SR) Duty	The MGIB-SR program provides educational assistance to Service members and Veterans of the Selected Reserve who were discharged honorably, have completed the requirements of a secondary school diploma (or equivalency certificate), and meet the various eligibility criteria pertaining to their Service in the Selected Reserve. Educational assistance is provided in the form of tuition and training payment/reimbursement.	VBA
Education/ National Call to Service (NCS) Program	The NCS program is an enlistment incentive program, which provides Veterans or Service members with incentives in exchange for entering into, and completing, a Service agreement that meets the program criteria. Incentive options include: payment of a \$5,000 bonus, payment of no more than \$18,000 of outstanding principal and interest on qualifying student loans, educational assistance equal to the monthly rate payable for basic educational assistance under Chapter 30 rate for a total of 12 months, or educational assistance equal to fifty percent of monthly rate payable for	VBA

	basic educational assistance under Chapter 30 rate for a total of 36 months. VA administers only the educational assistance portion of the program.	
Benefit Category/ Name	Description	Organization
Education/ Reserve Educational Assistance Program (REAP)	REAP provides educational assistance to members of Reserve components who served on active duty in support of a contingency operation for 90 consecutive days or more after September 11, 2001; or in the case of a member of the Army National Guard of the United States or Air National Guard of the United States, performed full time National Guard duty for 90 consecutive days or more after September 11, 2001, upon authorization by the President or Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by Federal funds. Numerous other eligibility criteria may factor into an individual's eligibility. Educational assistance is provided in the form of tuition and training reimbursement.	VBA
Education/ Veterans' Educational Assistance Program (VEAP)	VEAP provides educational assistance to eligible Veterans and Service members who entered military service for the first time after December 31, 1976, and before July 1, 1985, and who elected to make contributions from their military pay to participate in the program. Educational assistance is provided in the form of payment/reimbursement for tuition and fees for an education and/or training program and reimbursement/payment for taking a licensing or certification test, tutorial assistance. In certain circumstances, the spouse or dependent child may be eligible for VEAP benefits.	VBA
Education/ Vocational Rehabilitation and Employment (VR&E)	VR&E provides training and rehabilitation services for Service members and Veterans who have a service-connected disability rated at least 20 percent disabling and whom have been determined to be in need of rehabilitation because of an employment handicap, or for Service members and Veterans who have a service-connected disability rated as 10 percent disabling who have been determined to have a serious employment handicap. VR&E benefits include employment services, employment assistance, training/education courses, on the job training, or independent living assistance.	VBA
Burial/ Burial Allowance	The VA burial allowance benefit is a partial reimbursement of an eligible Veteran's burial and funeral costs. This allowance typically consists of two separate entitlements: (1) a burial and funeral expense allowance including the cost of transporting the body of the deceased to the place of burial, and (2) a plot or interment allowance. The cause of a Veteran's death (i.e., whether or not it was service-connected) is important for determining the amount of payment/reimbursement available.	VBA
Burial/ Interment in a VA National Cemetery	Eligible deceased Veterans, eligible family members, and qualified members of a Reserve Component of the Armed Forces, the Air or Army National Guard, the Reserve Officers' Training Corps, and other persons or classes of persons as designated by the Secretary may be buried at a VA national cemetery.	NCA
Burial/ Government-Issued Headstone/Marker or Medallion for Burial in a Private	A government-issued headstone, marker, or medallion for a burial plot at a private cemetery may be provided upon request for eligible Veterans. In special circumstances, persons who served in the National Guard or Reserves may be eligible for this benefit.	NCA

Cemetery		
Benefit Category/ Name	Description	Organization
Memorial/ Presidential Memorial Certificate	A Presidential Memorial Certificate honors the memory of a deceased Veteran discharged under honorable conditions. The certificate bears the signature of the President of the United States and expresses the country's grateful recognition of the Veteran's service in the Armed Forces. Eligible recipients include the deceased veteran's next of kin, relatives and friends, or an authorized agent acting on their behalf.	NCA
Insurance/ Servicemembers ' Group Life Insurance (SGLI)	SGLI is a program of low cost group life insurance for active duty and ready reserve members, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000 for a Service member. SGLI coverage is automatic at \$400,000 upon entry on duty, unless declined or reduced by the member.	VBA and Office of the Servicememb ers' Group Life Insurance (OSGLI)
Insurance/ Family Servicemembers ' Group Life Insurance (FSGLI)	FSGLI is a program extending SGLI insurance coverage to the insurable dependent(s), including spouses and children of all uniformed members covered by full-time SGLI. FSGLI is available in \$10,000 increments up to a maximum of \$100,000 for members' spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for a member's child.	VBA and OSGLI
Insurance/ SGLI Disability Extension	The SGLI Disability Extension allows Service members who are totally disabled at time of discharge to retain the SGLI coverage they had in service at no cost for up to two years. If a member who has full-time SGLI coverage is totally disabled at the time of separation or release from Active Duty, Ready Reserves or National Guard, SGLI coverage will continue for as long as the member remains totally disabled, up to a maximum of two years from the date of release or separation, but in no event less than 120 days from the date of separation or release.	VBA and OSGLI
Insurance/ SGLI Traumatic Injury Protection (TSGLI)	Any member of the uniformed services who is insured under SGLI shall automatically be insured by traumatic injury protection coverage. The TSGLI program provides for payment to Service members who sustain a traumatic injury on or after December 1, 2005, that results in a qualifying loss. This benefit is also provided retroactively for 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 they had SGLI coverage at the time of their 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.	VBA and OSGLI
Insurance/ Veterans' Group Life Insurance (VGLI)	VGLI is a program of post-separation insurance that allows Service members to convert their SGLI coverage to renewable term insurance. Members with full-time SGLI coverage upon release from service and members transferring to the Individual Ready Reserve (IRR) are eligible for VGLI. VGLI coverage is issued in increments of \$10,000 up to a maximum of \$400,000; however, a Service member's initial VGLI coverage amount cannot exceed the amount of SGLI they had in force at the time of separation from service.	VBA and OSGLI

Benefit Category/ Name	Description	Organization
Insurance/ Service-Disabled Veterans' Insurance (S-DVI)	The S-DVI program was established in 1951 to meet the insurance needs of certain veterans with service connected disabilities who left service on or after April 25, 1951. S-DVI is available in a variety of permanent plans as well as term insurance. Policies are issued for a maximum face amount of \$10,000. Generally, veterans who are granted a service-connected disability but are otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date VA notifies the Veteran that the disability has been rated as service-connected.	VA
Insurance/ Gratuitous S-DVI	Gratuitous S-DVI is a program that provides posthumous life insurance coverage. Gratuitous S-DVI is granted posthumously to veterans who met the basic eligibility requirements for S-DVI, did not apply for S-DVI because of a continued mental incompetence due to a service-connected disability, and/or died before the appointment of a guardian or within two years of such appointment. Gratuitous S-DVI is paid in a one-time lump sum payment of \$10,000 to eligible family members.	VBA
Insurance/ Supplemental S-DVI	Supplemental S-DVI is an additional coverage of \$30,000 available to S-DVI policyholders if they have been granted a waiver of premiums on their S-DVI policy due to total disability. To be eligible, Veterans must apply for the coverage within one year from the notice of the grant of waiver and be under age 65. Premiums for supplemental coverage cannot be waived.	VBA
Insurance/ Total Disability Waiver of Premiums	In certain circumstances, Veterans who are totally disabled may apply for a waiver of the premiums for certain insurance policies during the continuous total disability of the insured, which continues or has continued for six or more consecutive months. The insurance policies that allow such waivers include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans Special Life Insurance (VSLLI), Veterans Reopened Insurance (VRI) and S-DVI.	VBA
Insurance/ Veterans' Mortgage Life Insurance (VMLI)	The VMLI program is designed to pay off the home mortgages of Veterans and Service members who have received a specially adapted housing grant from VA in the event of death. VMLI coverage will equal the amount owed, up to a maximum of \$200,000. Protection is automatic unless the Veteran declines or does not provide sufficient mortgage information upon which to issue insurance. VMLI coverage cannot be issued after age 69, but once issued can be continued past age 70.	VBA
Housing/ VA Home Loan Guaranty	The purpose of the VA Home Loan Guaranty program is to encourage lenders to offer Veterans loans with more favorable loan terms. VA-Guaranteed Home Loans are made by private lenders to eligible Veterans for the purchase of a home for their own personal occupancy. For VA housing loan purposes, the term "Veteran" includes certain members of the Selected Reserve, Active Duty Service personnel, and certain categories of spouses and members with service in certain organizations.	VBA
Housing/ Native American Direct Loan (NADL)	NADL is a VA direct home loan for eligible Native American Veterans who wish to purchase, construct or improve a home on trust lands. These loans may also be used to simultaneously purchase and improve a home or to refinance another VA Native American direct loan in order to lower the interest rate. VA direct loans are generally limited to the cost of the home, or the Federal Home Loan Mortgage Corporation single-family conforming loan unit, whichever is less.	VBA

Benefit Category/ Name	Description	Organization
Housing/ Specially Adapted Housing (SAH)	The purpose of the SAH program is to help eligible Veterans or Service members who are permanently and totally disabled as a result of a qualifying service-connected disability to construct an adapted home or modify an existing home to meet their adaptive needs. The goal of the SAH Grant Program is to provide a barrier-free living environment that affords the Veteran or Service member a level of independent living he or she may not otherwise normally enjoy.	VBA

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APPENDIX B: ACRONYMS

Acronym	Definition
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BEC	Benefits Executive Council
BEC IS/IT	Benefits Executive Council Information Sharing/Information Technology
CONOPS	Concept of Operations
DEA	Dependents' Educational Assistance
DEERS	Defense Eligibility and Enrollment Reporting Service
DMDC	Defense Manpower Data Center
DoD	Department of Defense
DoL	Department of Labor
EATP	Educational Assistance and Test Program
ED	Department of Education
EPMO	Enterprise Program Management Office
FISMA	Federal Information Security Management Act
FSGLI	Family Servicemembers' Group Life Insurance
FY	Fiscal Year
HAP	Housing Assistance Program
HEC	Health Executive Council
HEC IM/IT	Health Executive Council Information Management/ Information Technology
ICIB	Interagency Clinical Informatics Board
IPO	Interagency Program Office
IPT	Integrated Product Team
IT	Information Technology
JEC	Joint Executive Committee
MGIB-AD	Montgomery G.I. Bill – Active Duty
MGIB-SR	Montgomery G.I. Bill – Selected Reserve
MIA	Missing in Action
NADL	Native American Direct Loan
NCA	National Cemetery Administration
NCS	National Call to Service
OASD(HA)	Office of the Assistant Secretary of Defense (Health Affairs)
OBPI	Office of Business Process Integration
OI&T	Office of Information and Technology
OSGLI	Office of Servicemembers' Group Life Insurance
P&R IM	Personnel and Readiness Information Management
PMC	Pension Management Center
REAP	Reserve Educational Assistance Program
RWG	Requirements Working Group
SAH	Specially Adaptive Housing
S-DVI	Service-Disabled Veterans' Insurance
SGLI	Servicemembers' Group Life Insurance
SSA	Social Security Administration
TSGLI	SGLI Traumatic Injury Protection
U.S.C	United States Code
USACE	United States Army Corps of Engineers
VA	Department of Veterans Affairs
Acronym	Definition
VADIR	VA/DoD Identity Repository
VARO	VA Regional Office

VLER VCA 3 CONOPS

VBA	Veterans Benefits Administration
VCA	VLER Capability Area
VEAP	Veterans Educational Assistance Program
VGLI	Veterans' Group Life Insurance
VHA	Veterans Health Administration
VLER	Virtual Lifetime Electronic Record
VMLI	Veterans Mortgage Life Insurance
VR&E	Vocational Rehabilitation and Employment
WWCTP	Wounded Warrior Care and Transition Program

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