Home Loan Guaranty

VA guarantees loans to purchase a home, manufactured home and certain types of condominiums; or to build, repair, and improve homes. This benefit may be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their home specially adapted for their needs. Native Americans living on Trust Land may qualify for a direct home loan. Basic eligibility requirements are:

- **Selected Reserve or National Guard**
  When eligibility is based on reserve service, the individual must have completed six years of honorable service. If he/she was discharged due to service-connected disability, the required service time could be less.

- **Active Duty** – Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and receive an honorable discharge. Eligibility based on current activation begins after 90 days of active service.

Home Loan Guaranty - Certificate of Eligibility
Toll-free - 1-888-244-6711

Burial Benefits

Burial benefits for veterans may include a gravesite in any of our 120 national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a grave liner for casketed remains, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

VA can pay a burial allowance of $2000 for veterans who died of service-related causes. For other veterans receiving VA benefits, VA can pay $300 for burial and funeral expenses and a $300 plot allowance.

A U.S. flag for burial purposes is issued for individuals who complete at least one enlistment in the Selected Reserve or National Guard, or who were discharged due to service-connected disability or whose death was the result of service. A flag can also be issued for individuals who at the time of death were eligible for retirement pay based on Selected Reserve or National Guard Service, or would have been entitled had the member attained age 60.

Contact VA

Each VA benefit has its own eligibility requirements. For specific information about eligibility call VA at: 1-800-827-1000

- Health Benefits 877-222-8387
- Education Benefits 888-442-4551
- VA Life Insurance 800-669-8477
- Office of SGLI 800-419-1473
- CHAMPVA 800-733-8387
- Environmental Health 800-749-8387
- Headstones (status of claims only) 800-697-6947
- Telecommunication 800-829-4833
- Direct Deposit 877-838-2778

VA Web Site
www.va.gov

Apply for Health Benefits
https://www.1010ez.med.va.gov/sec/vha/1010ez/

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:
http://vabenefits.vba.va.gov

Facilities Locator
http://www.va.gov/sta/guide/home.asp

http://www1.va.gov/opa/vadocs/current_benefits.htm

The Center for Women Veterans
http://www1.va.gov/womenvet/

Education
http://www.gibill.va.gov

Loan Guaranty
http://www.homeloans.va.gov

Veterans Service Organizations
http://www1.va.gov/vso/

State Veterans Affairs Offices
http://www.va.gov/statedva.htm

For information on reemployment rights and unemployment insurance
http://www.dol.gov

Burial and Memorial Benefits
http://www.cem.va.gov/burial.htm

To Care for Him Who Shall Have Borne the Battle and For His Widow and His Orphan

Abraham Lincoln

A Summary of VA Benefits for National Guard and Reserve Personnel

Department of Defense Deployment Health Support Directorate
Department of Veterans Affairs

http://vaww1.va.gov/environmentalagents/
IB-10-164
February 2008
VA Benefits and Selected Reserve and National Guard Members

- Health Care
- Compensation and Pension
- Education & Training Benefits
- Vocational Rehabilitation & Employment
- Home Loans
- Life Insurance
- Burial Benefits
- Dependents’ and Survivors’ Benefits

Eligibility for Reservists/National Guard Members

The primary factor in determining basic eligibility for VA benefits is “veteran status,” which is established by active military, naval, or air service and a discharge or release from active service under conditions other than dishonorable.

Reservists who have served honorably on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and other eligibility factors. In addition, reservists who are never called to active duty may qualify for some VA benefits.

Health Care

Generally veterans must be enrolled in the VA healthcare system to receive health care services. Reservists and National Guard members activated for federal duty can qualify for a number of health care services provided by VA.

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for military service exposure, including Gulf War, Agent Orange, Ionizing Radiation, and certain other environmental hazards.

Combat Veterans Eligibility for VA Health Care Benefits has been extended.

Under previous eligibility rules, combat veterans who served in a theater of combat operations after November 11, 1998 were eligible to be enrolled in Priority Group 6 and receive cost-free health care for two years after discharge for conditions potentially related to combat service.

The law has changed to extend eligibility for VA health care for eligible combat veterans! On January 28, 2008, the National Defense Authorization Act (NDAA) became law. This new law extends health care eligibility for combat veterans as follows:

- Currently enrolled veterans and new enrollees who were discharged from active duty on or after January 28, 2003 are eligible for the enhanced benefits, for 5 years post discharge.
- Veterans discharged from active duty before January 28, 2003, who apply for enrollment on or after January 28, 2008, are eligible for the enhanced benefit until January 27, 2011.

To learn more about health benefits for combat veterans, visit:

Compensation and Pension Benefits

VA administers two tax-free monetary benefits based on disability and/or age.

**Compensation:** VA pays monthly benefits to veterans for disabilities from disease or injury incurred or aggravated during active duty and active duty for training, and for disabilities from injury incurred or aggravated during inactive duty for training. Heart attack or stroke occurring during inactive duty training is considered a covered disability. These disabilities are considered “service-connected.” Additional benefits for the member and his/her dependents or survivors may apply.

**Pension:** This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled (or age 65 or older).

Dependents’ and Survivors’ Benefits

The Department of Veterans Affairs (VA) offers a wide range of benefits and services for the surviving spouse, dependent children and dependent parents of deceased veterans and military service members.

Education

Selected Reserve and National Guard members may be entitled to education benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606) and/or the Reserve Education Assistance Program (REAP/Chapter 1607).

Complete information is available at:
http://www.gibill.va.gov/

VA Life Insurance

National Guard and Reserve Personnel are eligible to receive Servicemembers’ Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance (RH) if called to active duty, injured, and have a service-connected disability.

Additional information may be obtained on-line at http://www.insurance.va.gov/