
Index

	PAGE
Agent Orange Class Assistance Program	18
Arkansas Veterans Benefits	2
Appealing To The Board of Veterans Appeals	6
Burial Benefits	14
Dependence & Indemnity Compensation	17
Disability Compensation	10
Discharge Review	15
G.I. Bill Educational Training	11
G.I. Life Insurance Programs Status	16
G.I. Loans	12
Medical Care Benefits in VA Hospitals	6
Medical Care For Dependents or Survivors	17
Small Business Administration Assistance	14
Survivors & Dependents Education	18
Timetable Cutoff Dates	21
Toll Free Hot Line Numbers	20
VA Benefits	5
Veteran Educational Assistance	11
Veteran's Data Record	19
Vocational Rehabilitation	11
Where To Go For Help	20
What Documents Needed For VA Claims	19

Table of Contents

	PAGE
Purpose	1
Benefits	2
Filing for a Benefit	5
Board of Veterans Appeals	6
VA Medical Benefits	6
Educational Benefits	11
G.I. Loan Programs	12
Employment and Training Assistance	12
Burial Benefits	14
VA Insurance Program	16
Medical Care for Dependents or Survivors	17
Benefits Programs for Survivors	17
Veteran's Data Record	19
Directory	20
Veterans Benefits Timetable	21

BENEFIT GUIDE FOR ARKANSAS VETERANS

Original Version Prepared By:

**THE 1993 VETERANS AFFAIRS
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Lewis A. Huddle, Jr.
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Andrew G. Ponder
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Don E. Trimble
Royce Weisenberger, Sr.

With a Special Acknowledgement to:
Cindy Tinnon Beshear

Revised 1996-1997

Revision Prepared By
The Veterans Affairs Committee
1995-1996 Membership:

Ben Core, Chair
Sanford L. Beshear, Jr.
Phillip Carroll
Robert P. Dougherty

Nathan G. Gordon
Leif Hamman
Durwood W. King
Spence A. Leamons
Byron Cole Rhodes
Ray S. Smith, Jr.
Truman H. Smith
James W. Steinsiek

1996-1997 Membership

Ben Core, Chair
Paul E. Ailslieger
Sanford L. Beshear, Jr.
Phillip Carroll
Robert P. Dougherty
Nathan G. Gordon
Christopher Leif Hamman
Durwood W. King
Spence A. Leamons
William G. Myers
Byron Cole Rhodes
Ray S. Smith, Jr.
Truman H. Smith
John W. Yeargen, Jr.

With Excellent Assistance From

Arkansas Department of Veterans Affairs
Nick D. Bacon, Director

Hershel W. Gober, Deputy Secretary of
Veterans Affairs

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Index

	PAGE
Agent Orange Class Assistance Program	18
Arkansas Veterans Benefits	2
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Burial Benefits	14
Dependence & Indemnity Compensation	17
Disability Compensation	10
Discharge Review	15
G.I. Bill Educational Training	11
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Medical Care Benefits in VA Hospitals	6
Medical Care For Dependents or Survivors	17
Small Business Administration Assistance	14
Survivors & Dependents Education	18
Timetable Cutoff Dates	21
Toll Free Hot Line Numbers	20
VA Benefits	5
Veteran Educational Assistance	11
Veteran's Data Record	19
Vocational Rehabilitation	11
Where To Go For Help	20
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Table of Contents

	PAGE
Purpose	1
Benefits	2
Filing for a Benefit	5
Board of Veterans Appeals	6
VA Medical Benefits	6
Educational Benefits	11
G.I. Loan Programs	12
Employment and Training Assistance	12
Burial Benefits	14
VA Insurance Program	16
Medical Care for Dependents or Survivors	17
Benefits Programs for Survivors	17
Veteran's Data Record	19
Directory	20
Veterans Benefits Timetable	21

PURPOSE

The Arkansas Bar Association takes great pride in being able to provide you with this guide to your veterans benefits. This brochure is not intended to make you an authority on veterans benefits - only to make you aware of benefits and services you may be entitled to and how to apply for them.

Questions concerning benefits or eligibility for them should be addressed to the VA Regional Office, Arkansas Department of Veterans Affairs, or a County Veterans Service Officer. The VA Regional Office has a list of Arkansas Attorneys licensed to practice before the Court of Veterans Appeals.

NOTICE: This booklet contains an unofficial summary of benefits for veterans and their dependents, as of January 31, 1997. All benefits may not be available to you if you enlisted for the first time on or after September 8, 1980, and have not completed at least 2 years of that enlistment. For officers the two year requirement applies on or after October 17, 1981.

Although every precaution has been taken to insure accuracy and clarity, this summary does not have the effect of law or regulations, and should not be so treated. The Arkansas Bar Association recommends reference of specific questions to qualified professionals and will not be responsible for any inaccuracy or error contained in this booklet. The booklet is not to be considered legal or financial advice.

The Veterans' Affairs Committee of the Arkansas Bar Association has prepared this guide in part with a grant from the Arkansas IOLTA Foundation. The foundation's funds come from the interest earned on participating attorneys' trust accounts.

Toll-Free Veterans Benefits Information

VA benefits counselors are as near as your telephone. Toll-free benefits information is available to all veterans at VA Regional Offices. Check your local telephone directory under United States Government, Department of Veterans Affairs for the benefits information number in your area or ask your directory assistance operator. The Toll Free telephone number for most of Arkansas is 800-827-1000.

ARKANSAS VETERANS

The State of Arkansas has a distinguished history in recognizing the service of its veterans. Arkansas, in the 1920's, was the first state to create a state-supported veterans service bureau to assist all veterans with claims for governmental benefits. Arkansas was the first state to join with the American Legion to create a veterans' child welfare service. Arkansas attorneys Robert W. Sisson and Sam Rorex helped write the first G. I. Bill. Sam Rorex's work was so critical to the passage of the first G.I. Bill, that Congress gave him the honor of taking the bill to the White House for President Franklin D. Roosevelt's signature. For many years, until his retirement in January 1993, Congressman John Paul Hammerschmidt was the senior Republican on the House Veterans' Affairs Committee. Hershel W. Gober, of Monticello, Arkansas, is the Deputy Secretary of the Department of Veterans Affairs in the Administration of President William Jefferson Clinton, an Arkansas lawyer.

BENEFITS

Arkansas Department of Veterans Affairs (ADVA)

The ADVA, governed by ACA 20-81-102, provides assistance in all aspects of the Veterans Administration benefit programs, through its Regional Office staff, hospital representatives and County Veterans Service Officers. From initial counseling and filing, through all claim development phases (including appeals if necessary) to the final decision, ADVA provides professional advice and performance without fees or charge. Representation is through eleven organizations including ADVA, Arkansas Department of Veterans Affairs, P.O. Box 1280, North Little Rock, AR 72115 (501) 370-3820 - FTS 740-3820.

Arkansas Child Welfare Service

The State of Arkansas and the American Legion have established a program that furnishes temporary and interim welfare and rehabilitation services and assistance for children of hospitalized or deceased Arkansas veterans. (ACA 20-81-101) For further information or to apply for benefits contact: Veterans Child Welfare 1415 W. 7th, Little Rock AR 72201, (501) 324-9299; County Veterans Service Office ADVA; or American Legion Post Service Officer.

Arkansas Veterans Home

Arkansas owns and operates the Arkansas Veterans Home, 4701 West 20th Street Little Rock, AR 72204, Phone: (501) 324-9454. This is a long-term care facility licensed for 61 nursing beds and 5 domiciliary beds. The Home is a division of the Arkansas Department of Veterans Affairs, and accepts no insurance Medicaid, Medicare or S.S.I. Resident must be honorably discharged, wartime and/or service-connected veterans and must have resided in Arkansas at least one year prior to application. The facility is for disabled and unemployable veterans and charges a reasonable and flexible maintenance charge. Contact the home for further eligibility requirements and application forms (ACA 20-81-105).

Arkansas License Plates

The Revenue Division of the Arkansas Department of Finance and Administration provides a number of special privileges and benefits for eligible Arkansas Veterans.

Congressional Medal of Honor (CM)

Issued upon proof of eligibility, without charge to recipients, one set only. (ACA 27-15-801 et seq.)

Purple Heart

Honorable discharge and DOD certification of Purple Heart Medal. Registration and/or renewal for one eligible vehicle free of charge. Additional eligible vehicles at normal registration plus \$2.00. Eligibility for qualified veteran only and does not include spouse, other dependent or survivor. (ACA 27-15-901 et seq.)

Ex-Prisoners of War (POW)

Honorable discharge and DOD certification of former prisoner of war status. Registration of one eligible vehicle for annual \$1.00 charge. One additional eligible vehicle may be registered at normal registration fee for that vehicle. Registrations so issued shall be reissued to spouse at normal registration fee for that vehicle. (ACA 27-15-1007 et seq.)

Disabled Veteran (DAV)

Disabled veteran in receipt of a VA certification of an automobile grant (Referencing Act 7 of 1949). Issued without charge for one owned vehicle. One additional registration upon payment of the normal fee for that vehicle. (ACA 27-15-501 et seq.)

Disabled Veteran (DV)

Disabled veteran certified by the VA as service-connected, totally and permanently disabled (Referencing Act 36 of 1969). One owned vehicle may be registered for the annual payment of \$1.00. One additional registration is permitted upon payment of the normal fee for that vehicle. (ACA Code 27-15-401 et seq.)

Disabled Veteran (DV)

Disabled veteran, confined to a wheelchair as result of a nonservice-connected catastrophic injury, and certification of aid and attendance by the VA. Issued without charge for one owned vehicle. Wheelchair

symbol directed. No provision for additional vehicles. (ACA 27-15-701 et seq.)

Pearl Harbor Survivors (PHS)

Honorable discharge and verification of status by Arkansas State Chairman of Pearl Harbor Survivors. Registration of one vehicle at normal registration fee for that vehicle plus an additional \$15.00 for initial issue. One additional registration permitted, with same provisions. (ACA 27-15-2501 et seq.)

Armed Forces Retired

Members of the Reserve of the Army, Navy, Marine Corps, Coast Guard, Air Force or National Guard as verified from retirement orders. Registration of one owned vehicle, upon payment of normal registration fee for that vehicle plus \$1.50. No provision exists for additional registrations and vehicle must be used for personal conveyance. (ACA 27-15-1201 et seq.)

Military Reserve

Members of the Reserve of the Army, Navy, Marine Corps or Air Force upon proof of membership in the active reserve. Registration of one vehicle upon payment of the regular registration fee for that vehicle. There is no provision for additional registrations and the license is not transferable. (ACA 27-15-1101 et seq.)

DAV and DV Plates

Act 656 of 1991 (ACA 27-15-301 et seq.) has amended the procedures for obtaining/using handicapped parking. The DAV and DV plates are no longer valid for handicapped parking effective January 1, 1993.

DAV and DV plates will continue to be issued, but use of handicapped parking, after January 1, 1993, requires display of the permanent disability placard which is designed to hang from the inside rearview mirror. This placard, or issuance of the new special license plate (international symbol of access and a white figure on an international blue background), requires a

doctor's Certification Form, completed by a physician and submitted to the Revenue Office at time of registration. THIS FORM IS REQUIRED IN ALL CASES.

Various letters establishing eligibility for the DAV or DV plates do not replace the doctor's certification which is required for use of disabled parking spaces. If you accept the new special license plate the placard is not required. For details and/or questions, contact the Arkansas Motor Vehicle Information Unit toll free at 1-800-662-8247 and then dial 7044 as soon as the automated system monitor answers the call.

Worn or damaged DAV or DV plates may be replaced for a fee of \$1.00 in Little Rock. For replacement by mail, write to Office of Motor Vehicles, P.O. Box 1272, Little Rock, Arkansas 72203 and add \$1.50 postage and handling. A new number will be issue; replacement of original tag number is no longer authorized.

Homestead and Personal Property Tax Exemption

Arkansas veterans who have been rated by the VA as 100% service-connected (Permanent and Total) or awarded Special Monthly Compensation for loss or loss of use of one or more limbs or total blindness in one or both eyes are entitled to exemption of Homestead and Personal Property Tax.

Widows, so long as they do not remarry, and dependent children, during their minority, continue this entitlement.

Widows, so long as they do not remarry, and dependent children, during their minority, are also eligible for this entitlement if the veteran was killed or died within the scope of his military duties, is missing in action, or died from service-connected causes as certified by the

VA. In all cases, annual re-certification of continued entitlement by the VA is required. (ACA 26-3-306 et seq.)

Gross Receipt Exemption

There is an exemption from the Arkansas gross receipt (sales) tax for the purchase of a new car by veterans who have been rated by the VA as service-connected for total blindness due to an injury. This exemption is limited to one new car every two years.

Car is defined as an automobile or pick-up truck only.

State Income Tax Exemption

There are deductions, of \$6,000 each, from active duty and military retired pay, for both spouses if applicable, subject to specific limitation on total deductions. File in accordance with current instructions.

Arkansas Department Of Higher Education (ADHE)

ADHE has the authority to provide free tuition and fees at any state supported college, university, technical school, or vocational school to the wife and children of any Arkansas veteran who has been declared to be a Prisoner of War or placed in a Missing-In-Action status since January 1960. The same provisions apply to the surviving spouse and children of any Arkansas resident killed in action since 1960.

Arkansas Department Of Parks And Tourism

Arkansas resident veterans permanently service-connected at 100% disability rate

may camp for half price in Arkansas State Parks. Proof of 100% status is required.

Arkansas Employment Security Division (ESD)

ESD provides employment counseling and referral services tailored to the special needs of veterans.

ESD also maintains an ongoing program of job development designed to create jobs and preferences for all veterans, through the Local Veterans Employment Representatives (LVER's) and the Disabled Veterans Outreach Program (DVOP). A system of hiring preference has been established for veterans and their widows. This system applies to most state agency positions.

Arkansas Game And Fish Commission

As of October 1992, the issuance of all disabled lifetime hunting and fishing licenses have been suspended pending further study. Lifetime hunting and fishing licenses previously issued to disabled veterans are valid. 65-Plus licenses are still being issued. For later details/information contact the Arkansas Fish and Game Commission.

The Governor's Task Force On Veterans Affairs

This appointed body advises the governor and his cabinet on all matters related to the veteran community. They are actively engaged in promoting the interests of all veterans through studies and recommendations to the executive branch, and through continuing liaison with veterans organizations.

FILING FOR A BENEFIT

*There is a proper form to be used for filing for any VA benefit. However, filing without the proper form will get the form sent to you and will officially start your claim process. When filing for any benefit, the information must be as complete as possible. Failure to supply requested information will result in unnecessary delay and could ultimately mean denial of the claim. **FOR BEST RESULTS**, contact County Veterans Service Officer, VA Regional Office, or a local Veterans Organization Service Officer.*

ELIGIBILITY

The benefits to which you are entitled are based on the particular period of service and your type of discharge. "Honorable" and "General under honorable conditions" discharges qualify you as eligible for benefits. "Dishonorable" and certain "bad conduct" discharges issued by general court martial are a bar to VA benefits, depending on a determination by the VA based on the facts of each case. The main consideration is whether the veteran was discharged from service under "dishonorable conditions" or "other than dishonorable conditions."

Anyone who has a discharge prohibiting benefits may seek assistance in filing for a VA review of eligibility. This assistance is available from your local County Veterans Service Officer, from a VA benefits counselor or duly recognized veterans organization. These services are provided free of charge.

The law now generally denies benefits to anyone entering military service after September 7, 1980, (enlisted) or October 16, 1981, (officers) who did not serve at least 24 months of continuous active duty or the full period for which the person was called to active duty. The minimum active

duty service requirement does not apply to claims for service-connected benefits or insurance claims and does apply to other claims if the person received a hardship or early out discharge or has a compensable service-connected disability or was discharged from the service for disability. If there is any question, consult your local County Veterans Service Officer, Veterans Organization Service Officer or VA Benefits Counselor.

BOARD OF VETERANS APPEALS

The Board of Veterans Appeals conducts the appellate program for the Secretary of Veterans Affairs and makes final VA decisions on appeals involving all benefits administered by VA. A claimant has the right to hire a lawyer in making an appeal. Additional information on appeals may be found in Title 38, United States Code of Federal Regulations, Parts 19 and 20. For further information, contact Department of Veterans Affairs, (01C1), Board of Veterans Appeals, Washington, DC 20420.

U.S. Court of Veterans Appeals

A VA claim may be appealed from the Board of Veterans' Appeals (BVA) to the Court of Veterans Appeals. This court is independent of the Department of Veterans Affairs. Only claimants may seek a review by the court; VA may not appeal BVA decisions.

To appeal to the court, the claimant must have filed a Notice of Disagreement on or after November 18, 1988. The notice of appeal must be received by the court within 120 days after the Board of Veterans Appeals mails its final decision.

The court does not hold trials or receive

new evidence. The court reviews the record that was considered by the Board of Veterans Appeals. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and to the Supreme Court of the United States. Appellants may represent themselves before the court or have lawyers or other agents as representatives.

For information about the court's rules and procedures, contact the Clerk of the Court at 625 Indiana Avenue NW, Suite 900, Washington, DC 20004, or call 1-800-869-8654.

VA MEDICAL BENEFITS

In the following pages you will find a brief summary of benefits to which you may be entitled.

VA Hospitalization

PURPOSE

To provide medical services rendered in the course of hospitalization of any eligible veteran.

ELIGIBILITY

Eligibility for VA hospital care is divided into two categories, mandatory and discretionary. VA must provide hospital care to mandatory category veterans at the nearest VA facility capable of furnishing the care in a timely fashion. If no VA facility is available, care must be furnished in a Defense Department facility or another facility with which VA has a sharing or contractual relationship. VA makes an income assessment to determine whether a nonservice-connected veteran is eligible for cost-free VA medical care. This assessment is based on the income levels

provided by Congress to VA improve deduction benefits, and are adjusted Jan. 1 of each year. If space and resources at VA hospitals are available after caring for mandatory patients, VA then may furnish care to veterans in the discretionary category, if they agree to pay VA a copayment for their care.

Mandatory patients: The following eligible veterans discharged from active military service under conditions other than dishonorable must be provided hospital care and are not subject to an income eligibility assessment:

1. Service-connected (0% to 100%);
2. Former Prisoners of War;
3. Veterans who were exposed to herbicides while serving in Vietnam or to ionizing radiation during atmospheric testing and in the occupation of Hiroshima and Nagasaki, veterans for a condition which may relate to toxic environmental exposure in the Persian Gulf, or veterans exposed to environmental hazard and need treatment for a condition that might be related to the exposure;
4. In receipt of VA Pension;
5. Veterans of World War I;
6. Veterans eligible for Medicaid.

Nonservice-connected veterans who are not in the categories shown above will be required to complete a financial

ELIGIBILITY CATEGORIES ARE AS FOLLOWS:

Category A-Eligible:

No deductible, mandatory hospital care, outpatient treatment and nursing home care on a space available basis.

Category C-Eligible:

Only if veteran agrees to pay VA a deductible. Hospital, outpatient care, and nursing home care within available resources.

Category C veterans who do not agree to pay co-payment to the VA are not eligible for VA medical care and may be treated only on the basis of a humanitarian emergency.

Under the VA Health Care Act of 1996 eligibility for health services at a VA Medical facility is being greatly expanded. To determine specific eligibility contact any VA medical facility, County Veterans Service Officer, or Veterans Organizations Service Officer.

assessment to determine if they are eligible for cost-free VA care. Discretionary veterans, formerly category C veterans, may be provided hospital care if space and resources are available in VA facilities and after agreeing to pay VA a copayment for their care.

Emergency Care (Private Hospital)

PURPOSE

To provide hospitalization in a public or private hospital for veterans requiring emergency hospitalization for a service-connected condition and when VA services are unavailable. In order to be considered as authorized care, VA must be notified within 72 hours of admission to a private or public facility.

Alcohol and Drug Treatment

PURPOSE

After hospitalization for alcohol or drug treatment, veterans may also be eligible for follow-up outpatient care, or may be authorized to continue rehabilitation in facilities like a halfway house, therapeutic communities or mental health centers. In certain cases, the veteran will be required to pay a co-payment for care received.

ELIGIBILITY

Discharge or release from active military service under conditions other than dishonorable.

TO APPLY

Contact your nearest VA medical care facility, County Veterans Service Officer, or Veterans Organization Service Officer.

Persian Gulf, Agent Orange and Ionizing Radiation

Registry Programs

Veterans who served in the Persian Gulf War or who claim exposure to Agent

Orange or atomic radiation are provided with free, comprehensive medical examinations, including base-line laboratory tests and other diagnostic tests deemed by an examining physician necessary to determine current health status. Results of the examinations, which include preparation of the veteran's military service and exposure history, are entered into special, computerized data bases, called registries. These data bases assist VA in analyzing the types of health conditions being reported by veterans. Registry participants are advised of the results of their examinations in personal consultations. Veterans wishing to participate should contact the nearest VA health-care facility for an examination.

Domiciliary Care

PURPOSE

To provide rehabilitative and long-term, health maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in a nursing home.

ELIGIBILITY

Veterans whose annual income does not exceed the maximum annual rate of VA Pension and have no adequate means of support.

Nursing Home Care

PURPOSE

To provide nursing care and related medical care in VA or private nursing homes for veterans who are not acutely ill and not in need of hospital care.

ELIGIBILITY

For admission or transfer to VA Nursing Home Care Unit, the eligibility is essentially the same as for hospital care. Veterans who require nursing home care for a service-connected disability may be

placed in a contract nursing home from a VA facility or directly from the community and is eligible for nursing home care as long as care is necessary. Nonservice-connected veterans hospitalized in a VA medical facility may be placed in a contract nursing home facility for a protracted period of time, not to exceed six months. To determine whether you are eligible for nursing home care, you must contact your nearest VA medical care facility.

PRIORITIES

Veterans in need of care in a VA Nursing Home Care Unit may be admitted or transferred according to the following priorities:

(1) Veterans receiving hospital or domiciliary care in VA facilities when transfer is required for service-connected or adjunct disabilities; and persons being furnished care in Armed Forces hospitals who will require a protracted period of nursing home care upon release therefrom, and will become veterans on discharge from active military service.

(2) Veterans not hospitalized or domiciled by VA who require nursing home care for service-connected or adjunct disabilities.

(3) Veterans with a service-connected disability who are receiving VA hospital care and require nursing home care for nonservice-connected disabilities.

(4) Veterans with service-connected disabilities not hospitalized who require nursing home care for nonservice-connected disabilities.

(5) Veterans receiving hospital or domiciliary care in VA facilities whose transfer is required for nonservice-connected disabilities.

(6) Veterans not hospitalized or domiciled by VA and requiring nursing home care for nonservice-connected disabilities.

In certain cases, veterans will be required to pay a co-payment for care received.

TO APPLY

Any VA Regional Office, Veterans Service Officer.

Outpatient Medical Treatment

PURPOSE

To provide necessary medical services to eligible veterans to include medical examination and related medical services (drugs and medicines, rehabilitation, consultation, professional counseling, training, and mental health services) as necessary in connection with treatment of physical or mental disabilities.

ELIGIBILITY

VA shall furnish outpatient care without limitation to:

1. Veterans, for service-connected disabilities;
2. For any disability of a 50% or more service-connected disabled veteran;
3. Any veteran who served in the Persian Gulf War and whose condition has been medically determined to be the result of exposure to a toxic substance or environmental hazard.

VA shall furnish outpatient care for any condition to prevent the need for hospitalization, to prepare for hospitalization or to complete treatment after hospitalization or to complete treatment after hospital care, nursing home care or domiciliary care to:

1. Any 30% and 40% service-connected disabled veterans;
2. Any veterans whose annual income is not greater than the maximum annual pension rate of a veteran in need of regular aid and attendance of another person.

VA may furnish outpatient care without limitation to:

1. A veteran for whom a VA physician

determines this to be necessary;

2. A veteran in a VA-approved vocational rehabilitation program;
3. Former prisoners of war;
4. World War I veterans;
5. Aid and attendance or housebound pension recipients.

VA may furnish outpatient care to prevent the need for hospitalization; to prepare for hospitalization; or to complete an episode of treatment after hospitalization, nursing home care or domiciliary care to:

1. Any veteran rated 0% through 20% service-connected for a non-service-connected condition.
2. Veterans exposed to toxic substance during service in Vietnam.
3. Veterans exposed to ionizing radiation following the detonation of a nuclear device.
4. Veterans exposed to environmental contaminants in the Persian Gulf Theater.
5. Mandatory category veterans whose income is more than the pension rate of a veteran in need of regular aid and attendance of another person.
6. Discretionary category veterans, subject to the applicable outpatient copayment.

VA provides counseling to veterans to overcome psychological trauma resulting from physical assault, battery of a sexual nature or sexual harassment during active duty. VA also can provide care and services for injury, illness or other psychological conditions resulting from such assault, battery, or harassment.

Veterans receiving medication on an outpatient basis from VA facilities for the treatment of a nonservice-connected disability or condition are required to make a co-payment of \$2.00 for each 30-day or less supply of medication provided. Veterans receiving medications for a service-connected condition, veterans rated 50% or more service-connected, and veterans receiving VA pension or whose income is at or below the maximum VA pension rate (pension with A&A) are exempt from the co-payment requirement for medication.

WHERE TO APPLY

Any VA office.

Dental Treatment

Eligibility for dental care is generally more limited than for medical services. Contact nearest VA Medical Center regarding eligibility conditions.

WHICH VA MEDICAL CENTER IS YOUR PRIMARY SERVICE AREA?

Fayetteville VAMC: Benton, Carroll, Boone, Marion, Newton, Madison, Washington, Crawford, Franklin, Sebastian, and Scott Counties.

Poplar Bluff VAMC: Fulton, Sharp, Randolph, Lawrence, Clay, and Greene Counties.

Memphis VAMC: Craighead, Mississippi, Poinsett, Cross, Crittenden, St. Francis, Lee, and Phillips Counties.

Shreveport VAMC: Columbia, Little River, Miller, Lafayette, and Sevier Counties.

Little Rock/North Little Rock VAMC: all other counties.

Union County is served equally by Shreveport and Little Rock VAMC's.

Sharp County is served equally by Poplar Bluff and Little Rock VAMC's.

Fee Basis Treatment

PURPOSE

Private physicians may be authorized in certain instances to provide outpatient treatment at VA expense when VA facilities are not capable of furnishing the care or services required, or VA facilities are not capable of furnishing economical hospital care or medical care services because of geographical inaccessibility.

ELIGIBILITY

Outpatient Fee care may be authorized for any:

- a. Veterans for their service-connected disability.
- b. Veterans rated 50% or more service-

connected.

c. Veterans in a VA Vocational Rehabilitation program.

d. Veterans in receipt of A&A or Housebound benefits.

e. Veterans of WWI.

f. Veterans who require outpatient care after a period of hospitalization (approved for a limited duration).

TO APPLY

Your nearest VA Medical Center, County Veterans Service Officer, or Veterans Organization Service Officer.

Service-Connected Disability Compensation

PURPOSE

Service-connected disability compensation may be paid to veterans for disabilities incurred in or aggravated by military service, which make life and self-support more difficult.

ELIGIBILITY

Compensation is payable to veterans for disabilities resulting from injury or disease incurred or aggravated in the line of duty, not the result of misconduct and discharged under conditions other than dishonorable. **NOTE:** You should file a claim as soon as possible to avoid problems in verifying a service connection.

Non-Service-Connected Compensation

PURPOSE

To help the wartime veterans who are disabled and have limited incomes.

ELIGIBILITY

Under certain restrictive circumstances, the pension program furnishes support for veterans with limited income who had 90 days or more of active military service, at least one day of which was during a period of war. Pension is not payable to those who have estates that can provide

adequate maintenance.

TO APPLY

Contact any VA Regional Office, County Veterans Service Office, or Veterans Organization Service Officer.

Special Entitlements For Certain Severely Disabled Veterans

- Adaptive grants and equipment
- Specially adapted housing
- Annual clothing allowance

TO APPLY

Contact any VA Regional Office, County Veterans Service Office, or Veterans Organization Service Officer.

EDUCATIONAL BENEFITS

ELIGIBILITY

The Post-Vietnam Veterans' Educational Assistance Program (known as VEAP) is a voluntary and contributory matching program for persons entering service after December 31, 1976, and before July 1, 1985.

MAXIMUM ENTITLEMENT

Under VEAP is 36 months or the number of months of participation, whichever is less.

TIME LIMIT

Benefits must be used within 10 years of discharge. An extension may be granted if the veteran was unable to initiate or pursue a course of education or training due to a mental or physical disability.

ELIGIBILITY

MONTGOMERY GI BILL: ACTIVE DUTY PARTICIPANTS - entrance into military service on or after July 1, 1985, provides for a reduction of basic pay by \$100 a month for the first 12 months of service, entitles an individual to receive educational assistance of \$427.87 a month

for full-time training for 36 months based on active duty of 3 or more years or a combination of 2 years active duty plus 4 years in the Selected Reserve or National Guard. Individuals completing a 2 year period of obligated service will be eligible for \$347.65 a month for full-time training for 36 months.

SELECTED RESERVE / NATIONAL GUARD PARTICIPANTS-enlistment, re-certification enlistments, or extension of an enlistment for 6 years after June 30, 1985, and completion of initial active duty training plus 180 days in the Selected Reserve or National Guard entitles an individual to 36 months of educational assistance at the rate of \$203.24 a month for full-time training; \$152.43 for three-quarter time; or \$101.62 a month for half-time training.

TIME LIMIT

Eligibility expires 10 years from the date basic eligibility began or the date of separation from the Selected Reserve or National Guard.

Vocational Rehabilitation

PURPOSE

Training to restore employability to the extent consistent with the degree of disability.

ELIGIBILITY

Veterans who served in the Armed Forces during World War II or thereafter and have:

- (1) a compensable service-connected disability of 10% or more
- (2) were released or discharged under "other than dishonorable conditions," and
- (3) need vocational rehabilitation to overcome the handicap of their disability.

PROGRAM CONSIDERATIONS

The VA Vocational Rehabilitation program

is designed to assist disabled veterans in achieving suitable employment. Following a comprehensive vocational evaluation, an individualized program of services is developed for veterans who are found to need further services. If a training program is part of a veteran's Plan, it can be up to 48 months in duration. Additional training time may be authorized, depending on the needs of the veteran.

A program of services must be completed within 12 years of the date the veteran is found entitled to VA compensation. This date may be extended for a variety of reasons. Veterans should contact their local VR&C offices for details.

G.I. LOAN PROGRAMS

Purpose- To aid veterans and their families in reaching the American dream of owning a home.

VA Home Loan Program

No down payment required, advice as to the reasonable value of the property, no prepayment penalty, inspections during construction (if you build), and mortgages may be assumed by new buyer.

Federal Housing Administration

Open to veterans who are not eligible under the VA loan program. The maximum loan amount varies according to the location of the property within the state of Arkansas and the veteran may borrow up to 95% of the value plus closing costs within the maximum limit that is

applicable for the particular area where the property is located. Inquiry as to the applicable maximum limit for any particular area can be made at any national bank in the particular area and many real estate brokers will also have that information as well as any office of the Federal Housing Administration located within the area. The Federal Housing Administration Office in Little Rock is located at 100 Wolfe Street and the telephone number is 501-340-4821.

EMPLOYMENT AND TRAINING ASSISTANCE

Purpose- To provide veterans and eligibles the maximum employment and training opportunities after interruption due to military service.

The State Employment Service

Provides preference in job placement services to veterans. Each Job Service Office has a Local Veterans' Employment Representative (LVER) who provides veterans job counseling, testing and placement assistance. Many of these same offices have a Disabled Veterans Outreach Program (DVOP) specialist. DVOP specialists provide the same services as the LVER as well as outreach to unemployed and underemployed veterans and also work with employers to promote job opportunities for veterans.

On August 20, 1996, President Bill Clinton signed into law the Work Opportunity Tax Credit (WOTC) program, under which employers who hire eligible veterans qualify for a tax credit of up to 35% of the first \$6,000 of the veteran's starting wage.

This program was only authorized for one year, effective October 1, 1996, through September 30, 1997. The Job Service does the preliminary screening and certifies low-income veterans for participation in WOTC.

Veterans Preference

Provides preference for veterans applying for jobs in the Federal Government. Five points are added to the test and/or rating scores of all veterans, and ten points for disabled veterans.

The Veterans Readjustment Appointment (VRA)

VRA is a special noncompetitive hiring authority that allows Federal agencies to hire without testing eligible veterans. Vietnam era Veterans with less than 30% disability qualify until 10 years after last discharge or separation from active duty. Post-Vietnam era veterans qualify for 10 years after the date of last discharge or release from active duty or until December 31, 1999, whichever is later.

Eligible veterans with a service-connected disability of 30% or more have no time limit. Apply at any OPM office or Federal Agency.

All Federal agencies are required by law to have a Disabled Veterans Affirmative Action Plan (DVAAP) which is designed to recruit and promote qualified disabled veterans in Federal jobs.

STATE VETERANS PREFERENCE

Veterans hiring preference in State and local governments is determined by state and local statute. ACA 21-3-301 et seq. is the Arkansas "Veterans Preference Law." The law provides for preference in appointment or employment to state jobs (ACA 21-3-302). It also requires that if a state agency fails to hire a disabled veteran applicant, the appointing authority must

submit in writing the reason for failing to hire or appoint the disabled veteran (ACA 21-3-303). Arkansas law (ACA 21-3-304) also provides for counting time in service as part of one's seniority, for reinstatement after service (ACA 21-3-305).

Arkansas law provides for examination credit for certain US veterans and nurses (ACA 17-1-101). This unique and little-used Arkansas law provides:

(a) In all examinations held by any and all state boards, commissions, or bureaus held for the purpose of examining applicants for any license or permit to engage in any profession, trade, or employment, all applicants for such examinations who are veterans of the Army, Navy, Marines, or Nurses of the United States shall have a credit of ten percent over and above all applicants who are not such veterans or nurses.

(b) The only requirement on the part of the applicant for examination to secure credit of ten percent shall be the delivery to the examining board, commission, or bureau the original or a duly and properly executed certified copy of an honorable discharge from the Army, Navy, Marines, or Nurses of the United States.

(c) The advantages given to veterans or nurses under and by this section shall be the same as is given to such veterans and nurses by the acts of Congress for federal positions and licenses.

COMMENT: No, it is not a typo. ACA 17-1-101 does not mention veterans of the Air Force and Coast Guard.

Community-Based Veterans Employment Programs

Many communities fund community based veterans employment and training programs. See your County Veterans Service Officer or Job Service LVER for further information.

Small Business Administration

PURPOSE

The SBA offers a broad range of assistance to those veterans who are interested in starting a business or expanding an established small business.

BENEFIT

Every district and branch office has a designated Veterans Affairs Officer whose job is to facilitate the delivery of services to veterans. The services available fall into four major categories: financial assistance, management assistance, procurement assistance and advocacy.

FINANCIAL ASSISTANCE

- guaranteed bank loans up to 90 percent value from a bank, limited funds to make direct loans
- surety bond guarantee program
- special loan consideration

MANAGEMENT ASSISTANCE

Providing training, counseling, a wide variety of publications and workshops.

PROCUREMENT ASSISTANCE

The special consideration here is that veteran status be considered a contributing factor in determining eligibility for government contracts.

SBA

Maintains contact with small business, trade associations and represents their interest with other government departments and before Congress in Washington.

BURIAL BENEFITS

Burial In National Cemeteries

The benefit of burial in a VA national cemetery includes the grave site, opening and closing of the grave and perpetual care. Headstones and markers are provided and placed to mark the grave at the government's expense. Benefit available to veterans discharged or separated from active duty under conditions other than dishonorable who have completed the required period of service. Contact a VA Regional Office for full details.

Headstones and Markers

VA provides headstones and markers for the graves of veterans and eligible dependents anywhere in the world. Flat bronze, flat granite, flat marble and upright marble and granite types are available to mark the grave of a veteran or dependent in the style consistent with existing monuments at the place of burial. Bronze niche markers are available to mark a columbaria in a VA national cemetery used for the inurnment of cremated remains.

Headstones and markers are inscribed with the name of the deceased, the year of birth and death, and branch of service. Optional items that may be inscribed at VA expense are: military grade, rank or rate, war service, months and days of dates of birth and death, an emblem reflective of one's beliefs, valor awards received and the Purple Heart. Additional items may be inscribed at private expense.

When burial is in a national cemetery, military post or state veterans cemetery, the headstone or marker is ordered through the cemetery, which will place it on the grave.

When burial occurs in a cemetery other than a national cemetery or state veterans cemetery, the headstone or marker must be applied for separately. VA does not pay the cost of placement on the grave, but the

headstone or marker is shipped at government expense to the consignee designated on the application. To apply, complete VA Form 40-1330 and forward to Director, Office of Memorial Programs (403A), National Cemetery System, Department of Veterans Affairs, Washington, DC 20420. Forms and assistance are available at VA regional offices. For information regarding the status of an application, write the Director, Office of Memorial Programs (403B3) or call 1-800-697-6947.

Headstones and Markers for Memorial Plots

VA will provide a plot in a national cemetery upon which a headstone or marker may be placed to memorialize an eligible veteran whose remains are not available for burial. The phrase "In Memory of" is mandatory and precedes the authorized inscription. For more information contact the director of a national cemetery or any VA regional office.

Presidential Memorial Certificates

Issued in the name of honorably discharged deceased veterans. Eligible recipients include next of kin, other relatives and friends. The veteran may have died at any time in the past. When a service member dies on active duty, or if the veteran was not receiving a VA benefit, the next of kin may request a certificate. Request should be accompanied by a copy of a document to establish honorable service.

Reimbursement of Burial Expenses

VA will pay a \$300 burial and funeral expense allowance for veterans who, at

time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military pay. For more information, contact a VA regional office.

Burial Flags

An American flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. Flags are issued at any VA regional office or VA national cemetery and most local post offices. For more information, contact a VA regional office.

Review of Discharges

Each of the military services maintains a Discharge Review Board with authority to change, correct or modify discharges or dismissals that are NOT issued by a sentence of a general court martial. The Board has NO authority to address medical discharges. The veterans (or, if deceased or incompetent, the surviving spouse, next of kin or legal representative) may apply for a review of discharge by writing to the Military Department concerned using Department of Defense Form 293 (DD-293), which may be obtained at any VA office. If more than 15 years have passed since discharge, DD Form 149 should be used for applications to the Board for the Correction of Military Records.

Service discharge review board conducts hearings in Washington, DC. Traveling review boards also visit selected cities to hear cases based on demand as evidenced by the number of applicants who have submitted DD Form 293. In addition, the Army sends teams to other locations to video tape applicant's testimony. This tape is reviewed by a regularly constituted board in Washington, DC.

Under Public Law 95-126, discharges awarded as a result of unauthorized absence in excess of 180 days make persons ineligible for receipt of VA benefits regardless of action taken by discharge review boards unless the VA determines there were "compelling circumstances" for the absences. Boards for the Correction of Military Records may assist eligible veterans to overcome this restriction. Applications to the board are made on DD Form 149.

Veterans with disabilities incurred or aggravated during active military service in line of duty may qualify for medical or related benefits regardless of the type of administrative separation and characterization of service.

Veterans separated administratively under other than honorable conditions solely for the personal use and possession of drugs prior to July 1971 may request that their discharges be reviewed for possible

recharacterization to "under honorable conditions."

Additionally, veterans with discharges under other than honorable conditions based solely on alcoholism will be reviewed, upon application, for possible recharacterization.

VA INSURANCE PROGRAM

There are two types of VA insurance: term and permanent. A term policy may be defined as a contract which furnishes life protection for a specified number of years, the face value being paid only if death occurs within the term period. Permanent

STATUS OF LIFE INSURANCE PROGRAMS

PROGRAM	BEGINNING DATE	ENDING DATE FOR NEW ISSUES	POLICY LETTER PREFIX
U.S. Government (USGLI)	Sept. 1919	Apr. 24, 1951	K
National Service (NSLI)	Oct. 8, 1940	Apr. 24, 1951	V, H
Veterans Special (VSLI)	Apr. 25, 1951	Dec. 31, 1956	RS, W
Service Disabled (SDVI)	Apr. 25, 1951	Still Open	R H
Veterans Reopened (VRI)	May 1, 1956	May 2, 1966	J, JR, JS
Servicemen's Group (SGLI)	Sept. 29, 1965	Still Open	-
Veterans Mortgage (VMLI)	Aug. 11, 1971	Still Open	-
Veterans' Group (VGLI)	Aug. 1, 1974	Still Open	-

For additional information due to the complexity of this benefit, you should consult with your local VA Benefits Counselor.

insurance premiums are never increased and remain the same through the life of the policy. Permanent policies have loan values and cash surrender values. There are several basic insurance programs.

MEDICAL CARE FOR DEPENDENTS OR SURVIVORS

Civilian Health and Medical Program - Veterans Administration (CHAMPVA)

A medical program whereby VA helps pay for medical services and supplies obtained from civilian sources by eligible dependents and survivors of certain veterans. The following persons are eligible for CHAMPVA provided they are not eligible for medical care under CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) or MEDICARE:

- (1) The spouse or child of a veteran who has a service-connected total disability, permanent in nature;
- (2) The surviving spouse or child of a veteran who died as a result of a service-connected disability, or who, at time of death, had a total disability, permanent in nature, resulting from a service-connected disability.
- (3) The surviving spouse or child of a person who died in active service in the line of duty and not due to his or her misconduct;
- (4) A surviving spouse who remarries may qualify for care after the subsequent marriage is terminated.

Care under CHAMPVA program is not normally provided in VA facilities. However, the VA began offering CHAMPVA beneficiaries treatment in a number of VA health-care facilities in December 1991. VA facilities may be utilized for treatment when: (a) they are equipped to provide the care; and, (2) use of the facilities does not interfere with care and treatment of veterans.

Eligibility for a wife, widow or helpless child ends at age 65. Eligibility for a child ends at age 18, or 23 if attending school.

TO APPLY

Contact any VA Regional Office, County Veterans Service Officer, Veterans Organization Service Officer, or CHAMPVA Registration Center, Department of Veterans Affairs Medical Center, 4500 Cherry Creek Drive South, Box 64, Denver, CO 80222, or call 1-800-733-8387.

BENEFIT PROGRAMS FOR SURVIVORS

Dependency and Indemnity Compensation (DIC) Death Due to service-connected Disability

Authorized for surviving spouses, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA - approved school), and certain parents of service personnel or veterans who died from: (1) a disease or injury incurred or aggravated in line of duty while on active duty or active duty for training; or (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability otherwise compensable by VA. Death cannot be the result of willful misconduct.

Death Due to Non-Service-Connected Disability

Authorized for surviving spouses, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA - approved school), of certain veterans who were totally service-connected disabled at the time of death and whose death was not the result of their service-connected disability, if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years, or (2) if so rated for less than 10 years, was so rated for a period of not less than five years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. If death occurred after service, the veteran's discharge must have been under conditions other than dishonorable.

TO APPLY

Inquiries regarding eligibility should be directed to your local County Veterans Service Officer, Veterans Organization Service Officer, or a VA Benefits Counselor.

Non-Service-Connected Death Pension

Surviving spouses and children of deceased wartime veterans may qualify for nonservice-connected death pensions.

TO APPLY

Inquiries regarding eligibility should be directed to your local County Veterans Service Officer, Veterans Organization Service Officer, or a VA Benefits Counselor.

Montgomery G.I. Bill (Active Duty) Death Benefit

VA will pay a death benefit to a designated survivor if the servicemember's death is service-connected and in service, or within 1 year after separation from active duty.

The servicemember must have been entitled to educational assistance under the Montgomery GI Bill program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction less any education benefits paid.

Survivors' and Dependents' Education

Educational assistance benefits are available to spouses and children of:

- (a) veterans who died, or are permanently and totally disabled, as the result of a disability arising from active service in the Armed Forces.
- (b) veterans who died from any cause while rated permanently and totally disabled from service-connected disability.
- (c) servicemembers presently missing in action or captured in the line of duty by a hostile force.
- (d) servicemembers presently detained or interned in line of duty by a foreign government or power.

Agent Orange Class Assistance Program

TO APPLY

Inquiries regarding eligibility should be directed to your local County Veterans Service Officer, Veterans Organization Service Officer, or a VA Benefits Counselor.

National Information System For Vietnam Veterans and Their Families (NISVV), funded by the Agent Orange Class



Assistance Program, is an information and referral service that connects Vietnam veterans' families with services from community organizations that can help children with special needs. Vietnam veterans' families who have children with chronic health problems or disabilities can call the system's toll free number, between the hours of 9:00 a.m. and 5:00 p.m. (Eastern Time), Monday through Friday, and receive help and answers to a variety of

questions. Although the NISVV only provide information and referrals to services, their counselors will work with the family to help access the financial assistance the family may be entitled to receive. The service costs nothing, is confidential and is only a toll-free phone call away. NISVV, Center For Developmental Disabilities, University of South Carolina, Columbia, SC 29208 (803) 777-4435, 1-800--922-9234, Extension 402.

VETERAN'S DATA RECORD

IT IS RECOMMENDED THAT YOU LIST NUMBERS AND LOCATIONS OF THE FOLLOWING NOTED ITEMS SO THAT YOUR FAMILY WILL HAVE THE DETAILS NECESSARY TO FILE FOR BENEFITS IF YOU ARE INCAPACITATED OR DECEASED. You should file this form in a safe place. Be sure that someone knows where to find it. You have earned the right to certain veterans benefits. Use this form to make it easier for your family in case of an emergency. Make sure to retain a copy for your own records.

Full Name: _____

Date of Birth: _____ Location of Birth Certificate: _____

Social Security #: _____ Military Service #: _____

VA Claim #: _____ Branch of Service: _____

Place of Entry into Service: _____ Dates of Service: _____

Discharge Type: _____ Location of Discharge Certificate: _____

Name/Address of Those You Served With: _____

Duty Stations: _____

County/State Where Discharge is Recorded: _____

Spouse's Full Name: _____ Date/Place of Marriage: _____

Location of Marriage Certificate: _____

Names of Children: _____

Location of Your Children's Birth Certificates: _____

OTHER INFORMATION:

Wills: YES NO Location: _____

Insurance: _____

Bank Accounts: _____

Mortgage: _____

Miscellaneous: _____

DIRECTORY

AIDS Information Line
501-375-5504 or 800-590-2437

American Legion, Department of
Arkansas, Little Rock
501-375-1104

American Legion Auxiliary, Dept.
of Arkansas, Little Rock
501-374-5836

Arkansas Alliance For The Mentally
Ill
800-661-1548 FAX: 664-0264

Arkansas Department of Human
Services Hotline Numbers:
**Foster Care, day care, delinquency,
etc.**
800-322-8176

Child Abuse Protective Services
800-482-5964

Adult Abuse
800-482-8049

**Medicaid, Long-Term care, food
stamps, AFDC Customer Ass't**
800-482-8988

**Medicaid client's questions about
bills**
800-482-5431

**Medicaid Providers questions
about bills**
800-482-1141

Children's medical services
800-482-5850

**To report Food Stamps, AFDC or
Medicaid Fraud**
800-422-6641

Arkansas Employment Security
Division:
**Local Veterans' Employment Rep.
(LVER), Little Rock**
501-682-3786
**Disabled Veterans Outreach
Program (DVOP), Little Rock**
501-682-0724

Arkansas Department of Veterans
Affairs, Little Rock
501-370-3820
Arkansas Motor Vehicle
Information Unit
800-662-8247 + 7044

Arkansas NCO Association, North
Little Rock
501-758-3570

Arkansas Veterans Child Welfare,
Little Rock
501-324-9299

Arkansas Veterans Home,
Little Rock
501-324-9454

Disabled American Veterans, Dept.
of Arkansas, Little Rock
501-372-6380

Fort Steer (Veteran & Family
Retreat), Charlotte, AR
501-799-8111

Narcotics Hotline, Arkansas State
Police
800-553-3820

National Information System for
Vietnam Veterans
803-777-4435 or 800-922-9234

National Personnel Records Center:
Air Force
313-263-7261
Army
313-263-7261
Navy/Marine Corps/Coast Guard
313-263-7141

**In case of emergency, information
from a Veteran's record may be
obtained by telephone.**

Small Business Administration
501-324-5871 or 800-927-5722

Teen Crisis Hotline
501-372-4344 or 800-467-4673

Persian Gulf Helpline
800-PGW-VETS

VA Complaint Center, Washington,
D.C.
202-842-5474 or 800-368-5899

VA CHAMPVA Registration Center
800-733-8387

VA Government Life Insurance
Programs
800-669-8477

VA Education Loans
800-326-8276

VA Medical Centers:
Little Rock & North Little Rock
501-661-1202
Fayetteville
501-443-4301
Memphis, TN
901-523-8990
Poplar Bluff, MO
314-686-4151
Shreveport, LA
318-221-8411

VA National Cemetery:
Fayetteville
501-444-5051
Fort Smith
501-783-5345
Little Rock
501-324-6401

VA Regional Office, North Little
Rock
501-370-3800 or 800-827-1000
(TDD) 800-829-4833

VA Telecommunications Devices
for the Deaf (TDD)
800-829-4833

VA Veterans Center Conflict Zone
Counseling, N. Little Rock
501-324-6395

VA Veterans Service Division
800-827-1000

Veterans of Foreign Wars, Dept. of
Arkansas, Little Rock
501-372-3621

Vietnam Veterans Leadership
Program (Employment & Agent
Orange Counseling), Pine Bluff
501-534-3100

U.S. Soldiers & Airmans Home
800-422-9988

Computers: VA Fed Benefits
booklet is available to public by
computer.

Internet: <http://www.va.gov/>
VA Online 800-USI-VETS
(871-8387)

VETERANS BENEFITS TIMELINE

Although this table duplicates some of the information elsewhere in this pamphlet, it provides a ready reference.

TIME	BENEFITS	WHERE TO APPLY
90 Days	DENTAL TREATMENT: VA provides necessary dental examination and treatment within 90 days of discharge or separation from service. The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries.	Any VA Office office or medical center
90 Days	RE-EMPLOYMENT	Former Employer
Limited Time	UNEMPLOYMENT COMPENSATION: The amount of benefit and payment period varies among states. Apply soon after separation.	State Employment
120 Days or up to 1 year if totally disabled	SGLI: Servicemen's Group Life Insurance may be converted to VGLI (Veterans Group Life Insurance), a five-year nonrenewable term policy. At end of 5-year term, VGLI may be converted to an individual policy with any participating insurance company.	Office of Servicemen's Group Life 213 Washington St. Newark, NJ 07102-9990
1 Year from mailing date of notice of initial determination	APPEAL TO BOARD OF VETERANS APPEALS: Appellate review will be initiated by a notice of disagreement and completed by a substantive appeal after a statement of the case has been furnished.	Any VA Office
2 Years (from date of notice of VA disability rating)	GI INSURANCE: Life insurance (up to \$10,000.00) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.	Any VA Office
10 Years from release from active duty	EDUCATION: Educational assistance depends upon period of service.	Any VA Office
12 Year (generally from date of notice of VA disability rating)	VOCATIONAL REHABILITATION: For disabled vets VA will pay tuition and fees, and cost of books, tools or other program expenses and provide a monthly living allowance. Upon completion of the vocational rehabilitation program, VA will assist in finding employment.	Any VA Office
15 Years from military service separation date	DISCHARGE REVIEW: To upgrade discharge.	Any VA Office
15 Years or more from date of discharge or denial by Discharge Review Board	CORRECTION OF MILITARY RECORDS	Any VA Office
No Time Limit	DISABILITY COMPENSATION: VA pays compensation for disabilities incurred in or aggravated by military service.	Any VA Office

<p>No Time Limit except for individuals who are eligible based on 6 years service in the Reserves or National Guard. For these individuals, eligibility expires October 28, 1999</p>	<p>GI LOANS: Eligible veterans and certain surviving spouses may obtain guaranteed loans for homes, condominiums & manufactured homes.</p> <p>The VA guaranty reduces the risk to a lender so that a veteran can obtain a mortgage with a competitive interest rate and, in most cases, without making a down payment.</p> <p>Veterans may apply for a Certificate of Eligibility by sending VA Form 26-1880, Request for Determination of Eligibility and Available Loan Guaranty Entitlement, along with proof of military service, to the nearest VA Regional Office. Persons applying as surviving spouses should complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility - UN remarried Surviving Spouses.</p>	
<p>No Time Limit</p>	<p>EMPLOYMENT ASSISTANCE: Assistance in finding employment in private industry, in federal and local government.</p>	<p>Local Offices of State Employment Services; U.S. Office of Personnel Management</p>
<p>No Time Limit</p>	<p>FILE NONSERVICE-CONNECTED PENSION CLAIM</p>	<p>Any VA Office</p>
<p>No Time Limit</p>	<p>MEDICAL CARE: VA provides a wide range of care benefits, including help for alcoholism and other drug dependence, to veterans with a service-connected disability and to nonservice-connected veterans who qualify. Readjustment counseling benefits are available at VA Vet centers for veterans with readjustment problems.</p>	<p>Any VA Office or Medical Center</p>
<p>No Time Limit</p>	<p>FILE FOR FEDERAL OR STATE CIVIL SERVICE VETERANS PREFERENCE: To seek aid in finding employment in private industry, in federal service and in local or state employment service.</p>	<p>Local/State/Federal Service</p>
<p>No Time Limit</p>	<p>POWER OF ATTORNEY: Naming of veterans organization as accredited representative for the purpose of assisting in the development and filing of VA claims (Power of Attorney). This may be changed as the veteran sees fit.</p>	<p>Any VA Office</p>
<p>No Time Limit</p>	<p>READJUSTMENT COUNSELING: Provided to assist in readjusting to civilian life.</p>	<p>Any VA Office or Medical Center</p>
<p>No Time Limit</p>	<p>COUNSELING FOR WOMAN VETERAN: Under VETERANS HEALTH CARE ACT OF 1992, allows the VA to provide counseling, on a priority basis, to any woman veteran who requires such counseling to overcome psychological trauma, which in the judgement of a VA health care professional, resulted from a physical assault, battery of a sexual nature, or sexual harassment which occurred during active duty.</p>	<p>Any VA Office or Medical Center</p>
<p>Various Time Limits</p>	<p>BURIAL BENEFITS: The VA provides certain burial benefits, including interment in a national cemetery, headstones and markers, presidential memorial certificates, and burial and funeral expense allowance in some cases.</p>	<p>Any VA Office</p>



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Arkansas Bar Association
400 W. Markham • Little Rock, AR 72201
(501) 375-4606 or (800) 609-5668