



ONCE A
VETERAN

BENEFITS / RIGHTS / OBLIGATIONS

You don't have to go back to civilian life to
qualify for many VETERANS BENEFITS.

Veterans Benefits Timetable

(after separation)

You Are Required Within:

- | | | Where |
|---------|--|-----------------|
| 10 days | To advise Selective Service of your address in person or by mail. | Any local board |
| 30 days | To register with Selective Service (if you were not registered prior to entry on active duty). | Any local board |

You Have:

- | | | |
|--|---|---|
| 90 days | To apply to your former employer for reemployment. | Employer |
| 120 days | To retain insurance protection by converting your Serviceman's Group Life Insurance to an individual policy without examination (Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, New Jersey 07102). | Approved insurance Company (Get list from SGLI office.) |
| 1 year (from date of VA disability rating) | To obtain GI life insurance because of service-connected disability. | VA office |
| 1 year | To file for dental care. | VA office |
| 1 year | To receive unemployment compensation. | State employment service |
| 8 years | To complete GI education. (You must begin your course in time to finish in 8 years.) | VA office |
| 10 years (plus 1 year for each 90 days' active duty) | To obtain GI loan. | VA office |
| No time limit | To file compensation claim for injury or disease. | VA office |
| No time limit | To obtain VA hospital care. | VA office |
| No time limit | Assistance in finding employment or job-training program. | Local office of State employment service |

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BENEFITS / RIGHTS / OBLIGATIONS

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Department of Defense

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*DA Pam 360-526
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RIGHTS AND BENEFITS

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HOW THIS PAMPHLET CAN SERVE YOU

This pamphlet includes rights and benefits resulting from the Veterans' Pension and Readjustment Assistance Act of 1967, as well as those from earlier "GI Bills." For purposes of this latter law, the Vietnam era began on August 5, 1964, affording credit for wartime service to veterans with service between this date and a date later to be determined by Congress or the President.

This pamphlet outlines for you—

- Rights and benefits you and your dependents (or survivors) may be entitled to now or later based on your military service.
- General information you may want later, such as when to wear your uniform and ribbons or how to get military records corrected or a discharge reviewed.
- Information about return to your home of yourself and in many cases your dependents and household effects at Government expense.
- Further military and Selective Service obligation.

The rights and benefits provided for persons who qualify as VETERANS touch many facets of personal and family life. You will find those for which you qualify of great assistance now and in the future. *Further, you do not have to leave active military service to claim many of them.*

This pamphlet is a guide to these rights, privileges, and responsibilities, which stem from your active military service. Read it now and keep it with your other valuable military papers for future use.

[World War II and Korean conflict veterans leaving the service or retiring will find "Your Personal Affairs," DoD PA-6A, also helpful. Retirement benefits and other matters pertaining to those who are completing full careers—20 years or more—are not covered in this pamphlet, but each Service counsels its members well in advance of retirement.]

unless a condition of discharge of another type is specifically stated. An honorable discharge always indicates qualifying service. It should be emphasized, however, that all other types of discharges are reviewed, and determination as to whether discharge or separation was under conditions other than dishonorable is made by the agency administering the benefit when application is made.

"Under conditions other than dishonorable"

A basic requirement for most rights and benefits discussed in this pamphlet is that your separation or discharge must be "under conditions other than dishonorable." This fact is not repeated with each item, but it is the rule throughout the pamphlet

RIGHTS AND BENEFITS

PART
1

GO TO SCHOOL FOR A BETTER FUTURE

The Veterans' Readjustment Benefits Act of 1966 provides a variety of education and training benefits for veterans with active service after January 31, 1955. Additional types of training and larger educational assistance allowances are provided by the Veterans' Pension and Readjustment Assistance Act of 1967.

Bear in mind that you do not have to leave active service to go to school under the current GI Bill. You can use your eligibility while in service, and you have until 8 years after your last release from active duty to complete your course. If you stay in service, you can also take advantage of a wide range of in-service training programs, saving your GI Bill eligibility until after you have completed your military career.

Benefit

Monthly monetary allowances are paid for periods during which the veteran or eligible Service member is attending a recognized education or training course. Amounts of allowances depend upon the type of education or training, whether a person is attending full or part time and in most cases the number of dependents he has. Amounts may be adjusted by Congress from time to time; your VA contact representative can advise you of current amounts.

Eligibility

Veterans who served on active duty for at least 181 days after January 31, 1955, are eligible. Veterans with service-connected disabilities would not, of course, be required to have the full 181 days' service. Active duty for training does not count toward the 181 days.

Servicemen who want to use the program while still in uniform must have had 2 years of active duty. Periods in which a person was assigned full time to a civilian

institution for study in a course substantially the same as the course offered to civilians, was serving as a cadet or midshipman in a Service academy, or was serving on active duty for training as a Reservist or National Guardsman do not count in building the 2 years.

EXAMPLES OF MONTHLY PAYMENTS AVAILABLE TO VETERANS

Type of Program	0*	1*	2*	Each Dependent over Two
Institutional				
Full time.....	\$130	\$155	\$175	\$10
Three-quarter time..	95	115	135	7
Half time.....	60	75	85	5
Less than half time or while on active duty	Payments computed at the rate of the established charges for tuition and fees or at the rate of \$130 per month for full-time course, whichever is the lesser.			
Cooperative training ..	105	125	145	7
Correspondence	Cost only; paid quarterly.			

*Number of dependents. Farm, flight, apprenticeship, and on-the-job training, see text and separate table.

NOTE: Your VA contact representative can advise you of current amounts payable. The above amounts were set by the Veterans' Pension and Readjustment Assistance Act of 1967.

Institutional training

An eligible veteran or serviceman can take an approved course at a university or college or at a vocational, trade, technical, business, high, or correspondence school. School attendance may be full time or part time. See table, page 1, for monthly educational assistance allowances.

Cooperative training

An approved cooperative program is a full-time education course in which the training phase strictly supplements the school phase. The 1967 law added "farm cooperative" training in this category. See table, page 1, for monthly benefit amounts. Ask about requirements approved programs must meet.

Apprentice or other on-job training

An eligible veteran may take, on a full-time basis only, an approved program of apprenticeship or other training on the job. The employer's wages to a person beginning on-job training (other than an apprenticeship) must be increased on a regular schedule. Be sure the program you are interested in meets GI Bill requirements before you sign up.

Regardless of wages paid by the employer, monthly VA training assistance allowances are paid at the following rates during approved on-job or apprenticeship training:

Period of Training	0*	1*	2 or more*
First 6 months.....	\$80	\$90	\$100
Second 6 months.....	60	70	80
Third 6 months.....	40	50	60
Fourth and any succeeding 6-month periods.....	20	30	40

*Number of dependents

Flight training

An eligible and qualified veteran or serviceman may take an approved course of flight training generally accepted as necessary to attain a recognized vocational objective in the field of aviation. A private pilot's license and high medical standards are among requirements. Get details before obligating yourself for training. A serviceman needs a certificate of availability from his commander.

The educational assistance allowance is computed at the rate of 90 percent of established charges for tuition and fees that nonveteran students must also pay. Entitlement is reduced 1 month for each \$130 paid, and the allowance is paid quarterly.

High school completion

A veteran who must complete high school to qualify for admission to an appropriate educational institution may receive the assistance allowances *without charge* against his basic entitlement. See table, page 1, for monthly amounts. This benefit is available to a person who has not received a high school diploma (or an equivalency certificate) at the time of separation from active service. This provision of the law also permits veterans to take high school refresher or deficiency courses needed for admission to an appropriate educational institution.

How much schooling can you get?

The maximum period allowed is 36 months, but only months "in school" count. The number of months you get is figured on the basis of 1 month of education assistance for each month of active duty up to the 36-month ceiling. *Thus, a 3-year period of active duty would give a person time for the usual 4-year college course, allowing for summer vacations. Also, if you have not finished high school at separation but would like to go to college or take advanced training, you can now get monthly benefits while completing high school and still have all of your GI Bill eligibility left for college or training.*

Educational assistance under the World War II and Korean Conflict GI Bills is no longer available, but the more recent laws provide up to the 36-month maximum, less any time used under any other law administered by the Veterans Administration.

Deadlines

There is no deadline for entering the program, but there is a deadline for completing your training. You will have 8 years from the date of your *last* release from active service to complete the education or training you are entitled to. Veterans released from active service any time between January 31, 1955, and June 1, 1966, have until May 31, 1974.

Where to apply

Veterans can apply at any Veterans Administration office or, if overseas, at the nearest United States Embassy or Consulate.

Persons still on active duty can apply through their Services, using VA Form 21E-1990a (*Application for Program of Education*). See your education counselor.

For more information

Your personal affairs officer or education officer will discuss the current law with you, or you may contact any VA office near your home or school. School officials can also advise you.

BACK TO WORK

While deciding what kind of work you want to do after military service and while looking for the job, bear in mind training you have taken and skills you have gained during service. Courses you took, particularly those qualifying you for your particular job in service, and the experience you have gained in this skills group will probably mean you can get a better job now. They may also qualify you for a civilian job at a military installation or agency.

The following paragraphs discuss where to go for help in locating a job and your reemployment and employment assistance rights as a veteran.

Veterans Employment Service

Veterans with wartime or post-Korean service receive priority in job-finding help under the veterans employment program of the U.S. Department of Labor. Veterans are given priority in referral to jobs or job training, and disabled veterans get top priority. In addition, veterans receive job counseling and testing when needed.

These are programs carried out by local veterans employment representatives and other staff of the state employment service. Apply at the public employment office nearest where you want to work.

Reemployment Rights In Private Industry

You may have a legal right to your old job with private industry or to one like it. This right would also include any pay increases or promotions you would have earned had you been in the job all along. This hold if you were inducted, volunteered, or were appointed.

Benefit

Returning to your former job in private industry may be your best bet for immediate employment following service. Too, if you do have reemployment rights, all time you spent in service must be counted toward seniority. Sometimes this automatically moves a veteran ahead into a higher wage bracket.

Eligibility

You must be leaving service with 4 years' or less active service, unless you have been involuntarily extended.

Deadline

Most veterans have 90 days after separation from active service (or hospitalization of 1 year or less) to apply for the last job held before active service. Reservists and National Guardsmen with initial periods of 3 to 6 months' active duty for training must apply within 31 days. At the time of separation you will be required to complete a Department of Labor reemployment rights and employment data form (OVR-2). This form is then used to provide employment or training assistance tailored to your particular needs. A short time after your separation you may expect to receive a visit or call from the veterans employment representative of the state employment office serving your home area. When you fill out the Department of Labor form during separation processing, be sure to indicate as accurately and specifically as possible where you expect to live and seek employment after separation. The effectiveness of assistance your local state employment office can provide will depend to a large extent on information you put on the Department of Labor form.

If you have trouble

If you have trouble returning to your job with private industry, visit or write the nearest regional office of the Office of Veterans' Reemployment Rights, Department of Labor. These offices are listed in large city telephone directories. The nearest state employment office can also give you the address. You can write the national office in Washington, D.C. 20210.

Right To Return To a Federal Job

Benefit

Under the Universal Military Training and Service Act of 1951, as amended, an ex-serviceman who left a nontemporary Federal Government job to enter military service has a legal claim to his former job after satisfactorily completing active service.

Eligibility

Military service must not total more than 4 years, unless the person was involuntarily extended. Only active service interrupting Government employment counts toward the 4-year limit.

Deadline

Ex-servicemen in general have 90 days after separation from active service (or after hospitalization lasting not more than 1 year) to apply for former jobs. Reservists and National Guardsmen who performed an initial period of 3 to 6 months' active duty for training have only 31 days, rather than 90.

Where to apply

Application should be made to the agency where the person was formerly employed. If trouble arises, write or visit the nearest Civil Service Commission office or national headquarters in Washington, D.C. 20415.

Veterans Preference In Federal Employment

Benefit

Veterans preference—

- Adds 5 to 10 points (see below) to passing scores earned by veterans who pass civil service examinations.
- Advances veterans receiving Veterans Administration disability compensation or Service disability retirement benefits to top of register of eligibles in most examinations they pass.
- Requires an agency to give to the Civil Service Commission a good reason for passing over a veteran on a register of eligibles and selecting a nonveteran.
- Generally permits a veteran to apply in an examination after it has been closed to the general public if he missed the opportunity to apply because of military service or if he has a 10-point preference.
- Allows credit for military service toward experience requirements of Federal jobs.
- Restricts some jobs (custodian, guard, and messenger, for example) to veterans only.
- Gives retention preference to veterans (except those retired on the basis of 20 or more years' service) in reduction-in-force actions.
- Provides waiver of age and physical requirements.
- Provides waiver of limit on number of members of family who can be appointed as career employees.

Eligibility

Veterans who establish a 5- or 10-point preference.

- 5 points—Given for service (1) in any wartime period (granted for service from December 7, 1941, through July 1, 1955), (2) in any campaign or expedition for which a campaign badge or service medal is authorized, and (3) for more than 180 consecutive days at any time after January 31, 1955. (An initial period

of active duty for training under the "6-month" Reserve and National Guard programs does not count).

- 10 points—Given to any veteran who (1) has a service-connected disability, (2) has been awarded the Purple Heart, or (3) is receiving VA compensation or Service disability retired pay. Under some conditions, this preference can also be claimed by the wife, widow, or mother of a 10-point veteran.

Deadline

No deadlines apply, except that *nondisabled* veterans must apply within 120 days after separation to reopen examinations that are closed to the general public.

How and where to apply

Application for veterans preference is made at the time a veteran applies for Federal employment. Applications may be filed at any Board of U.S. Civil Service Examiners, Interagency Board, and most Federal agencies. For more information write or visit the nearest office of the Civil Service Commission or the nearest large Federal agency or installation.

How To Get Your First Federal Job

The United States Government offers many and varied job opportunities with Federal agencies located throughout the 50 states and the District of Columbia. Many U.S. jobs are also located overseas. Skills needed run the gamut from the basic trades to scientific and professional specialties. In addition, a variety of trainee programs provides opportunities for young men and women interested in Federal Government careers to upgrade their present skills and earning power. As a veteran, you have certain advantages—usually termed "veterans preference"—in seeking Federal employment.

How to apply for a job

You will find some Federal jobs almost anywhere you decide to live. The local post office, for example, operates with Federal civil service jobs. The military installation where you were last assigned in service also may offer civilian employment opportunities. The nearest regional office of the U.S. Civil Service Commission, a large post office, or a nearby Federal agency can provide information about job openings, qualifications, and making application. Any post office or Federal agency can provide the address of the nearest CSC regional office and copies of Standard Form 57 (*Application for Federal Employment*), which is needed to apply for a Federal job. A

variety of Federal job announcements is also displayed at most post offices. Each job announcement gives details about experience and education requirements, location, salaries, and application for vacancies.

Proof of military service

A copy of your DD Form 214 (*Armed Forces of the United States, Report of Transfer or Discharge*) will establish the period of your active military service and should list all awards, medals, and campaign ribbons you earned.

Advantages in addition to veterans preference

Veterans leaving active military service with less than 20 years of service can count their years in uniform toward eventual retirement under Federal civil service and to other advantages. Military time counts for leave purposes. After the initial 3-year period, during which career status is established, military service time also counts for all job retention and other tenure purposes in the career employee program.

Veterans Preference in Local And State Government Jobs

Many state, city, and local governments also offer certain employment preference to veterans, although government jobs at these levels (except in the District of Columbia) do not come under the Federal civil service system. You may want to investigate these opportunities while deciding on work after military service.

Equal Employment Opportunity Commission

This Federal agency can offer advice and assistance regarding job opportunities. In addition it will assist any person having job problems related to race, color, religion, sex, or national origin. Offices are located in the following cities: Albuquerque, Atlanta, Austin, Chicago, Cleveland, Kansas City, Los Angeles, New Orleans, New York, San Francisco, and Washington. Call or write the Equal Employment Opportunity Commission in your area. Address and telephone number are listed in the telephone directory under "U.S. Government."

Pre-Release Training

If you have from 1 to 6 months' service time remaining and wish in-service training or education to increase your opportunities for civilian employment before your release from active duty, see your local educational advisor or personnel officer about Project TRANSITION.

Unemployment Benefits

If you are able and available for work but unemployed after separation, you may be entitled to unemployment benefits based on your active military service. These benefits may be combined with any entitlement based on your past civilian work.

Cash amounts, periods, and conditions under which these benefits are paid vary in each state. When you register for job openings at your local state employment service, ask how to file a claim for unemployment benefits. If you don't know where to register for work, check your telephone directory or write to the employment security agency in your State capital.

Promptly applying for benefits increases the possibility that your military service will be usable for unemployment benefits. You cannot, however, be receiving certain VA educational allowances and be entitled to unemployment benefits. Neither are you entitled to benefits during the period of accrued military leave for which you were paid at separation.

Be prepared to show your DD Form 214, social security card, and a record of employment, if any, for the last 2 years.

Medal of Honor Pension

Each living person who has received the Nation's highest recognition of exceptional bravery is entitled to receive a special pension of \$100 a month for life. The Secretaries of the Services have established procedures for payment of the pension to persons entitled to it.

LIFE INSURANCE

When you leave active service, you must take care of one or more of the following insurance matters—

- Settle with your insurance company if you took advantage of the Government's guaranty of premiums on insurance you had before entering active service.

- Decide what you are going to do about your Servicemen's Group Life Insurance (SGLI) policy. This is the insurance for which you have paid a monthly amount since September 1965. You have *only 120 days* after your release from active service to convert this coverage to a commercial policy.

- Inquire into obtaining a Service-Disabled Veterans Insurance policy through the Veterans Administration if you are being released from active service because of or with a service-connected disability. You have 1 year after VA determination that disability is service connected to apply.

If you have a disability, both the converted SGLI and the Service-Disabled Veterans Insurance coverage are available to you. This is a very important benefit because the disability may make you otherwise uninsurable or eligible for only limited coverage.

Unless you had service prior to April 26, 1951, or obtained Veterans Special Nonparticipating Life Insurance before 1957, you will not have other Government life insurance. Persons with earlier service who are still covered by a National Service Life Insurance or United States Government Life Insurance policy should consult DoD PA-6A (*Your Personal Affairs*) on coverage and disposition in civilian life.

Premium Guaranty By Government

The Soldiers' and Sailors' Civil Relief Act allows a person entering active service to request that the Government guarantee, while he is in uniform, the premiums on commercial life insurance up to a specified amount for policies in effect at least 180 days prior to his entry into service. If you took advantage of this benefit, *you* must resume paying premiums and arrange with the insurance company to repay back premiums and interest or cancel the policy. You have 2 years after separation to take care of this, but delay can cost you money. After 2 years, past-due premiums and interest are treated as a loan against the policy. If indebtedness exceeds cash

value, the policy is ended, and the Government pays any outstanding amount. This amount is passed on to the policyholder for repayment.

Servicemen's Group Life Insurance (SGLI)

Under your SGLI policy you have been covered by low-cost group life insurance since September 29, 1965, unless you declined this coverage in writing. This insurance was and is automatically issued to all servicemen ordered to active duty for at least 31 days. A specified amount has been deducted from your pay each month to cover premiums. What is the status of this insurance now that you are leaving active service?

Free coverage

You have 120 days' free coverage after separation.

You may convert

The right to convert SGLI to a permanent plan with one of the more than 500 participating private companies extends to all persons leaving the service. *No physical examination is required—a very important advantage for persons who are leaving service with a disability.* The commercial policy will be issued at standard commercial rates regardless of any disability you may have. However, if you do not have a disability, there is no price advantage in converting your SGLI coverage to a commercial policy. The nature of a discharge does not affect eligibility for this benefit.

Deadline

The final date for applying for conversion is the 120th day following your separation from active service.

How and where to apply

During separation processing you should receive VA Form 29-8284 (*Certification of Servicemen's Group Life Insurance*). Be sure to complete this form and mail it to Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, N.J. 07102. If the form is not available, send a letter to the same address, enclosing a copy of your DD Form 214. The SGLI office will then send you an authorization letter and a list of participating companies.

In this way you start the wheels turning to select the commercial company of your choice, rather than waiting for an insurance agent to contact you. *It is wise to complete conversion after reaching your home area because a local insurance agent of your choice assures you of continual and readily available insurance service later.* If you convert while still at a military installation, you run the risk of not finding a company representative located where you will live.

Your application, *with the first premium payment, must be in the hands of the insurance company or its authorized agent* before the end of the 120th day after your separation.

For more information

Contact Office of Servicemen's Group Life Insurance at its Newark address. You may also get assistance at any VA location.

If you should return to active service

If you reenlist in the same Service without a break, your SGLI automatically continues and previous choices about beneficiaries or payment options continue. If you rejoin the same Service but with a break in service or if you transfer to another Service, SGLI coverage is automatic but previous beneficiary and payment instructions are terminated. If you leave service and later return—and in the meantime have converted your SGLI policy—you automatically receive again the basic amount of coverage, unless you decline the second policy in writing, and can elect any additional coverage that may be authorized.

Absence without leave for 31 or more days

A period of unauthorized leave of 31 or more days results in cancellation of SGLI. If SGLI is not in effect for this reason, a person must complete a written application and take a physical examination before his separation date in order to regain his coverage, including the 120 days of free coverage after separation and the right to convert to a commercial policy.

Disabled Veterans VA Insurance

To protect disabled veterans, particularly if they have cancelled life insurance they were entitled to during service, the Government provides a special program of National Service Life Insurance.

Benefit

This low-cost life insurance is available to any veteran with a service-connected disability released or retired from active service after April 25, 1951, and in good health except for the disability. The policy may be of the term or permanent type. The Government pays premiums for totally disabled persons.

Deadline

Applications may be made at any time after separation, but must be made within 1 year from the date VA determines disability is service connected. Thus, this insurance benefit may be available to you at some later date even though you are not eligible now.

How and where to apply

Application can be made at any VA location, by VA Form 29-4364 (*Application for National Service Life Insurance, Medical*), available there. A physical examination is required to establish condition of health other than the disability. The VA will perform the examination free of charge, or a private physician can do it at the veteran's expense. Application can be made at the time a claim for disability compensation is filed or at any time within the 1-year period following VA's determination of a service-connected disability. Application can also be made without a claim for disability compensation having been filed.

For more information

Your personal affairs officer or the nearest VA location can answer questions or provide more information.

Estate Planning

It never hurts to get started early, even though it may appear that at the moment you have little or no "estate." Your service insurance was never meant to do more than supplement private insurance you carry on your own. Getting out of service and reestablishing yourself in civilian life provide a good opportunity for you to give some serious thought to the overall security of your family if you have not already done so. A talk with your personal affairs officer before you leave service will not be time wasted. He can assist you with many considerations that may mean a better life from money you have already earned and will earn in the future.

DISABILITY BENEFITS

Disability Compensation

If you NOW face or have recently received a physical disability retirement or discharge, you will want to get a copy of DoD PA-1A (*Disability Separation*). Further, your military representative before the various medical board will counsel you on disability retirement or discharge, VA disability payments, and other VA benefits you may get.

If counseling from a VA representative is available, ask for it before you leave active duty even though you may not consider that you have a service-connected disability. Also, it is most important that you file a claim for disability compensation with VA whenever disability is suspected. While you could not receive full disability retired pay and full VA compensation at the same time, you can elect to receive whichever payment is most beneficial to you or a combination of both payments. If the Veterans Administration rates a disability at 50 percent or more, additional allowances are granted for dependents. Early filing of a VA claim, even though you elect not to accept disability compensation as soon as it is payable, can be useful when at some later date you apply for admission to a VA hospital or if you later decide to take the VA disability compensation rather than military disability retired pay.

If you are not now disabled, you may use the following paragraphs as a brief summary of veterans disability compensation rights for now and as a handy reference should a service-connected disability develop in future years.

Benefit

Disability compensation is a monthly Veterans Administration payment to those with disease or injury incurred in, or aggravated by, active military service in line of duty. Allowances are also paid for certain family members when the disability is 50 percent or more.

When and how to apply

If you feel you may qualify for disability compensation—a 10-percent disability is the minimum for which a monthly benefit is paid—and have not yet applied for it, you should apply during separation processing by completing VA Form 21-526e (*Veteran's Application for Compensation or Pension at Separation from Service*). Or you may apply any time after separation, at any VA location.

Deadline

To receive benefits from the date of separation, you must file a claim within 1 year from that date. Other-

wise, there is no deadline for filing a service-connected disability claim with VA. The term "after separation" is an important one to remember. It may happen that a person leaves his Service feeling and looking fine and at a later date is disabled or has an illness that can, in fact, be traced to the period of his service. Or, he may suffer a "flareup" of an illness he had in service but thought had been long cured. Thus, at any time after your separation—not just months, but years—you may apply for disability compensation.

Where to apply

After separation your nearest VA location will accept a disability claim, advising you what supplementary papers you may need and what medical information may be necessary.

Vocational Rehabilitation

If you are entitled to VA disability compensation (service-connected disease or injury), you will also want to ask about vocational rehabilitation. You will want to remember, too, that this benefit, like disability compensation, can be looked into at any time in the future if a service-connected illness or injury disables you.

Benefit

When VA determines that training is needed to overcome a physical handicap caused by a service-connected disability, the serviceman awaiting separation or the veteran can be helped to select, train for, and secure work in line with his personal goals, interests, and abilities. All expenses of training are paid by VA, and a subsistence allowance is paid during training. These benefits are in addition to any disability compensation or retirement pay received. Training may be in schools, colleges, universities, on the job, on the farm, or in a cooperative program.

Eligibility

The main determination of eligibility is a VA ruling that you need training to overcome the handicap of your service-connected disability.

Deadline

In most cases training must be completed within 9 years from date of discharge, but the time can be extended to 13 years under certain conditions.

How to apply

Ask your personal affairs officer about this program or file VA Form 21E-1900 (*Disabled Veterans Application for Training*) with the nearest VA office.

When you are ready to work

The Civil Service Commission now has a special program to aid veterans with disabilities rated at least 50 percent in establishing eligibility for and locating Federal jobs. The program is directed particularly to aiding veterans who have disabilities that present special problems in job placement. VA vocational rehabilitation representatives establish contact with the Commission.

Vocational Rehabilitation Or Educational Assistance

If you are leaving active duty with a service-connected disability, it is to your advantage to apply for vocational rehabilitation, rather than enter the educational assistance program immediately. The need for vocational rehabilitation must be specifically approved by VA, but benefits are varied (See page 8).

NOTE: Once you have filed for and have been found eligible for vocational rehabilitation but elect to start training under the GI Bill, you cannot later change to the vocational rehabilitation program.

Other Service-Connected Disability Rights

Other VA aids may be available to you now or later. Any VA office can give you details or take your claim.

Educational assistance for children

Children (generally between 18 and 26 years of age) of veterans who have a total disability permanent in nature resulting from a service-connected disability are eligible for monthly monetary allowances for a maximum of 36 months' education training. (See also VA Educational Assistance for Orphans, page 19.)

Automobiles

A payment not to exceed \$1,600 on the purchase price of an automobile or other conveyance may be made to a veteran with wartime service since December 6, 1941, and entitled to receive compensation for the loss (or permanent loss of use) of a limb, hand or foot or permanently impaired vision of both eyes. This payment is to help provide special driving apparatuses. It can be used toward the purchase of either a passenger car or

such work vehicles as farm tractors, trucks, and vans. Vietnam era veterans must have suffered the qualifying disabilities during the performance of duty to be entitled to this benefit.

"Wheelchair home"

A grant of up to \$10,000 toward the purchase, construction, or remodeling of a specially adapted dwelling can be made to a veteran entitled to compensation for loss (or loss of use) of both legs. Blindness in both eyes plus the loss (or loss of use) of one leg also entitles the veteran to this grant. It allows him to purchase certain home modifications that will help him to get along better with disability aids, such as wheelchairs, crutches, or artificial limbs.

Prosthetic appliances

Such items as artificial limbs and eyes, trusses, braces, crutches, canes, wheelchairs, eyeglasses, hearing aids, and so on are often provided veterans. Since these are usually a part of medical care, this assistance is discussed in the following section covering hospitalization and medical care.

Aids for the blind

This assistance is for the veteran who is entitled to compensation for a service-connected disability and is blind in both eyes. Blindness need not be total but only what is referred to as "industrial blindness." Too, the blindness need not in itself be service connected. Veterans eligible for this assistance may apply for (1) electronic and mechanical aids for the blind or repair and replacement of such aids and (2) a guide dog and training expenses.

VA Disability Pension

In brief, this benefit is for the low-income disabled veteran whose disability is *not traceable to his service*. It is available only to veterans of wartime service who find themselves permanently and totally disabled and within certain income and asset limitations. It is payable even with "old age" disabilities or such unexpected misfortune as a disabling automobile accident.

If you are a wartime veteran, or if you later receive wartime credit for your military service, this VA program is a good one to keep in the back of your mind during the years ahead. It could mean financial help for you and your family when help is needed most. As with disability compensation for a service-connected disease or injury, you apply at your nearest VA office.

HOSPITAL, MEDICAL, AND RELATED ASSISTANCE

Hospitalization

Under this program veterans can be provided care in VA hospitals and certain other Federal hospitals.

Benefit

All medical services during the course of hospitalization. Under certain conditions, transportation may also be furnished.

Eligibility

Any veteran can be treated for a service-connected disability. A veteran of any war or one with service after January 31, 1955, can be treated for a disability not service connected if he is unable to pay the costs of necessary hospital care.

Priorities

Top priority is given to veterans needing treatment for service-connected disabilities.

Next priority is given to veterans eligible to receive disability compensation but seeking treatment for disabilities not related to service.

Lowest priority is given to veterans not eligible to receive disability compensation and not seeking treatment for service-connected ailments but unable to pay the cost of hospitalization and if a bed is available. Persons retired from the Armed Forces can receive treatment for a non-service-connected injury or illness in a VA hospital on a bed-available basis without certifying inability to pay.

Deadline

None.

How to apply

Use VA Form 10-P-10 (*Application for Hospital Treatment or Domiciliary Care*).

Where to apply

Preferably at the nearest VA hospital. You may, however, apply at any VA location.

Emergency

If an emergency arises, the veteran's doctor can telephone the nearest VA hospital for necessary approval of admission. If a doctor is not available, the veteran or someone acting for him can make the call.

More information

Any VA location can provide additional information on hospitalization for veterans.

Outpatient Medical And Dental Treatment

The term "outpatient" means not admitted to a hospital for an overnight stay. Frequently such care is received in a hospital clinic or outpatient department, as well as at a separate dispensary or VA field station. VA can also authorize outpatient treatment by approved physicians in a veteran's home community.

Benefit

The Veterans Administration provides medical and dental outpatient treatment to *all veterans for service-connected medical and dental conditions*.

Medical treatment includes all necessary treatment, therapy, drugs, medications, and prosthetic aids needed to cure, ease, or arrest a service-connected condition.

Dental treatment includes one-time treatment for service-connected conditions provided application is made within 1 year from date of separation. Continuing treatment is available only for compensable dental disabilities, those aggravating service-connected medical disabilities under treatment, and dental conditions resulting from prisoner-of-war experience or the result of injury or trauma.

Eligibility

Veterans who have medical and dental conditions determined by VA to have been incurred in or aggravated by active military service.

How to apply

Use VA Form 10-2827 (*Application for Outpatient Treatment*), which is available at any VA office, clinic, or hospital.

Deadline

None for medical outpatient treatment. Application may be made at any time. Outpatient dental treatment usually has a deadline of 1 year after separation.

More information

Contact the nearest VA location.

Care in Military Medical Facilities

In general, when a person is separated from the Armed Forces, as opposed to retired, he can no longer be treated in a military hospital or dispensary. The one notable and limited exception pertains to women members of the Armed Forces who are pregnant at the time of separation. The nearest military medical facility can provide information or determine eligibility.

Prosthetic Appliances

Through the VA program to provide needed prosthetic devices to veterans, literally thousands of former Armed Forces members have gained the financial, psychological, and technical assistance needed to overcome some of the severest of physical handicaps.

Benefit

Included in items furnished are artificial limbs, artificial eyes, trusses, braces, crutches, canes, wheelchairs, eyeglasses, and hearing aids. Not only are these provided, but those eligible are also fitted for the appliances and given training in their use. Repairs and replacements are made under certain conditions.

Eligibility

The veteran—wartime or peacetime—must meet the basic requirements for outpatient medical treatment. Or he must be receiving hospital or domiciliary care and be in need of the appliance because of certain conditions.

Where to apply

A veteran often has been fitted with a prosthetic appliance before discharge. Evidence of later need usually arises during the natural course of medical treatment at a VA facility. For such needs as eyeglasses or hearing aids, apply at any VA location.

Domiciliary Care

There are some VA facilities with domiciliary care units where care is designed to provide a "home" for veterans who have chronic conditions preventing their earning a living but not requiring unusual treatment.

A veteran of any war or one with service after January 31, 1955, is entitled to such care for a service-connected condition or, if he swears to inability to pay, for a condition not service connected. A veteran who does not have credit for the required service may also be eligible if he is permanently disabled and meets certain other requirements, which include receipt of disability compensation or discharge for disability incurred in line of duty.

Nursing Home Care

Nursing home care is provided for veterans hospitalized but no longer needing full hospital facilities. This is a type of care covering the gap between hospitalization and domiciliary care.

Medical Care for Dependents

VA hospitalization and medical care are benefits that apply only to veterans; they do not extend to dependents. However, dependents of persons retired on time in service or on physical disability can receive specified medical care in military hospitals on a space-available basis or in civilian facilities under a plan in which the Government pays part of the cost. Persons retiring—rather than being separated—should check DoD PA-1A (*Disability Separation*), DoD PA-6A (*Your Personal Affairs*), or DoD PA-3A (*Uniformed Services Health Benefits Program*) for details on medical care for themselves and dependents. Retirement guides provided by the individual Services also give full information about medical care for the retired serviceman and his dependents.

Personal Thrift Through Savings Bonds

If while in service you have participated in payroll deductions for United States Savings Bonds, you already know how buying these bonds can add to your financial stability—and to the financial stability of the country.

The same system of bond deductions is used by Federal civilian employees and some other public employees, as well as by employees of many civilian companies. You may want to continue buying bonds in this way.

If you have never bought savings bonds through regular payroll deductions, you may want to try this as one method of building financial assets for the future.

The new Freedom Shares, sold only through payroll savings plans and in conjunction with the Series E savings bonds, make this an even more advantageous method of saving.

LOANS FOR VETERANS

Eligible veterans and servicemen may obtain GI loans made by private lenders for homes and farms or for farming purposes.

VA Assistance

Benefit

The VA guarantees, insures, or makes direct loans to veterans (and eligible Armed Forces members on active duty) to help them buy, build, or improve a home or farm and for other farming purposes. When the national money situation is average or favorable, this assistance provides better opportunities to borrow money at favorable interest rates, with little or no down payment required and long-term repayment plans. Maximum interest rates are set by VA and are comparable to rates in effect under the National Housing Act. The types of loans available to post-Korean conflict veterans vary somewhat from those available to World War II and Korean conflict veterans.

Veterans with service after January 1, 1955

At least 181 days of active duty qualify post-Korean conflict veterans for guaranty or direct VA home and farm loans. If separation or discharge is for a service-connected disability, any amount of service would be enough to qualify.

Veterans with service before February 1, 1955

A World War II or Korean conflict veteran leaving service now is eligible for all of the guaranty and direct loan privileges provided by the 1966 GI Bill. These veterans may also be eligible for insured VA loans. Some lenders prefer this latter type of loan to the guaranty type. The expiration date for any World War II eligibility has been extended to July 25, 1970. Korean conflict eligibility continues until January 31, 1975.

Eligibility while still on active duty

If you decide not to leave service now, or decide to come back in later, you may be interested in knowing that servicemen with a least 2 years' active duty after

January 31, 1955, can apply for VA home and farm loans while still in uniform. Eligibility for insured VA loans would depend on credit for wartime service before February 1, 1955. Buying a home under VA loan while in service does not mean that the veteran cannot later buy a permanent home through a VA loan, since entitlement can be restored if the home is sold because of a military transfer and VA is released from liability.

Where and how to apply

Visit your nearest VA office. Take with you a copy of your separation document (DD Form 214) or, if still in uniform, proof of at least 2 years of current service or a prior separation. At the VA office you will apply for a certificate of eligibility, which you then take to a private lender, such as a bank or mortgage company, and arrange for your home or farm loan. If you do not find your own lender, contact the VA office again and ask if direct VA loans are available in the area in which you are buying.

Deadline

All veterans have 10 years from discharge or separation, plus an additional period equaling 1 year for each 3 months' active service, but not to exceed 20 years. The eligibility period starts with the date of a person's last separation from active duty. Separation or retirement for service-connected disability merits the maximum 20-year eligibility period.

For persons still in uniform, there is no deadline.

Business loans

Business loans are available only to World War II or Korean conflict veterans. Ask about this assistance at your VA office. The loan can cover buying, starting, or expanding a business. As with home loans, the expiration date for World War II eligibility has been extended to July 25, 1970, and Korean conflict eligibility continues until January 31, 1975.

Selling property on VA loan

If at some future date you (either as a veteran or a serviceman) want to sell property covered by a VA loan, remember to discuss with specialists at your VA office how loan eligibility can be restored.

For more information

The nearest VA location can give you any additional information on or assistance in seeking home, farm, or business loans through the VA programs.

FHA Mortgage Insurance

Federal Housing Administration insures mortgage loans for construction, purchase, or improvement of homes for nonveterans and veterans alike. However, veterans get special mortgage terms.

Benefit

FHA-insured mortgages provide an opportunity for veterans to borrow money at favorable interest rates, with minimum down payments and long repayment terms. Down payments can be as low as \$200, and loans can be for as long as 30 years. FHA loans are made by approved lenders, such as banks, savings and loan associations, and mortgage companies. FHA in turn insures the loan, thus encouraging the lender to offer more liberal terms than the home buyer might otherwise be able to obtain.

All properties are appraised by FHA and must meet FHA minimum requirements for location and for construction. Proposed construction is inspected by FHA as work progresses.

Eligibility

Veterans who have served 90 or more days on active duty are eligible to apply for FHA loans and to obtain the special benefits for veterans. A veteran who is certified by the Secretary of Defense to have performed extra hazardous service may also apply when service time is less than 90 days. There is no limit to the number of times a borrower can obtain an FHA loan.

An FHA borrower must have a good credit record. He must have the cash needed at closing for the down payment, incidental loan costs and required prepayments. He must also have an income sufficiently steady to meet his monthly mortgage payment and other recurring obligations. FHA has no rigid age limit for borrowers, nor does it specify certain incomes for houses of certain values. Age and income are considered along with other factors in loan approval.

Deadline

There is no deadline for applying for an FHA loan after separation from active duty.

How and where to apply

Veterans seeking the special mortgage terms must obtain VA Form 26-8261 (*Certificate of Veteran Status*) from the nearest VA office before applying for an FHA loan. Application is made direct to any lender approved by FHA to make insured mortgage loans, and the lender usually serves as the home buyer's contact with FHA through loan approval. Any local insuring office of the Federal Housing Administration can provide additional information and a list of approved lenders in your area.

Farm Loan Preference

Available to veterans with active service from December 7, 1941, through January 31, 1955, this assistance is a program of Farmers Home Administration, Department of Agriculture.

Benefit

This agency gives to eligible veterans with farm experience loan preference to: (1) pay for equipment, livestock, feed, fertilizer, and other farm- and home-operating needs, (2) buy, operate, or improve a farm or to refinance a farm debt, (3) build or repair farm dwellings and other farm buildings, (4) finance soil and water conservation, and (5) pay expenses incurred by natural disasters.

Eligibility

In addition to having eligible service, the veteran must plan to actually manage and operate the farm. Too, he must be unable to obtain sufficient credit elsewhere at reasonable rates and terms to finance his actual needs.

Deadline

None.

More information

Farmers Home Administration offices are generally located in county seats. Apply there.

Former Home Loan Program Expires

The Federal National Mortgage Association has pointed out that the Voluntary Home Mortgage Credit Program, under which servicemen and veterans had been able to get home loans when unavailable through other sources, expired October 1, 1965, and was not renewed.

YOUR SOCIAL SECURITY BENEFITS

Since January 1, 1957, members of the Armed Forces have been covered by the retirement, survivors, and disability insurance program—called “social security”—on a contributory basis. This means that you and the Government, as your employer, have paid money into this program throughout your military service since that date and you have full credit for these years of service.

This program provides four distinct kinds of protection, the first three in the form of monthly benefits: retirement, survivor, disability, and medical. Only two—disability and survivor—can be collected at ages younger than 62 under present law.

For service since 1957 basic pay has been the amount from which social security taxes have been withheld; the Government has matched your taxes. Later, when you are eligible for one of the monthly benefits, this basic pay, up to the maximum amount on which social security taxes could be paid, may be used to figure the amount you get.

Retirement Benefits

If you continue under social security in civilian employment—as most persons leaving active service do—you can at age 62 get a permanently reduced retirement benefit or at 65, the full benefit payable. If after your benefits start you still have dependent children, they and their mother would get certain amounts that would increase the family's total monthly benefit. At age 62 or 65 your wife can get a monthly amount based on your average earnings, unless her own work entitles her to a larger amount.

The amount of a benefit is based on the person's average earnings during a specified number of years. Since social security is a program Congress continually improves for the country's citizens, it is premature to mention retirement amounts for persons as young as most persons leaving military service.

Disability Insurance

The disability insurance program offers monthly payments for a person and certain dependents when the person has a disability that has lasted or is expected to last

at least 12 months. To get this particular benefit, you need at least 5 years of work within the 10 years before disability began. The 5 years can be all military service or a combination of service and civilian work before or after military service.

If now or in the future you find yourself eligible for one of the VA disability payments, check also with your nearest social security office to see if you may also be eligible for disability payments under this program. Payments can begin as early as the 7th month of disability. Unlike rights to VA benefits, rights to social security disability payments are neither dependent on military service nor on the character of your discharge.

Medicare

The latest income protection added to the social security program is medicare, under which persons 65 or older receive hospital insurance and voluntary medical insurance, if they elect to do so, at a minimal cost to themselves and the Government. What does this program mean to you who are many years away from 65? In the years ahead medicare may significantly reduce your financial responsibilities for the health needs of your parents or other elderly family members. In addition, you will undoubtedly be eligible for this help at 65. Together the hospital insurance and voluntary medical insurance programs help pay the cost of hospital care, certain kinds of followup treatment, physicians' services, and a number of other medical services and supplies not connected with hospitalization. The insurance portion is financed by special contributions on earnings by those now working under social security. Everyone who qualifies for social security benefits automatically gets hospital insurance at 65. It is not necessary to be retired, and need based on low income is not a requirement. Nearly everyone who reached 65 in 1967 or earlier can have hospital insurance even if he never worked under social security. For those reaching 65 later, some work in the program is required. Because medicare may cover elderly family members now or in the near future, you will want to learn more about the program even though you will not be able to collect for yourself for many years to come. Your social security office has a booklet entitled *Medicare for People 65 and Over*.

Only One Number

Each Armed Forces member is given a social security number when he comes on active duty if he has not already obtained one for civilian earnings or reserve duty purposes. An important thing to remember about your social security account is that for your entire lifetime you need only one number, regardless of military service or the number of civilian employers you may have. When you return to civilian life, you will furnish your civilian employer the social security number you now have. Women should remember that, when they change their names by marriage, it is necessary to submit name changes to social security. A brief form can be obtained at any local office.

Who manages the program?

The Social Security Administration, a part of the Department of Health, Education, and Welfare, manages the national insurance program. More than 700 offices are located throughout the country. Representatives visit even outlying areas.

Other important facts

You may want to know these additional facts now about your social security coverage—

- If you have military service prior to 1957, this service can be credited to time under social security in the form of free wage credits, which give you credit for earnings of \$160 a month regardless of your actual basic pay at the time. If you count your military service before 1957 for any other Federal benefit except a VA payment, you will not get any social security credit for service during 1940-1950 but can get credit for the 1951-1956 period for both benefits.

- No more than 10 years of earnings under social security are ever required to give a person permanent coverage for all social security benefits except disability. For you this period will be a combination of civilian work and military service. Bear in mind that, if you should accept Federal employment, which is not now under social security, almost any self-employment venture or part-time work you have along with your Federal job would build social security credit for you. Also, active duty for training of 14 days or more counts for social security credit and, if taken each year, would provide the minimum coverage needed during those years toward retirement benefits. Get details from your employer or at a social security office.

- Since this family protection plan has become an integral part of the country's social and economic patterns, you should thoroughly acquaint yourself with it. It offers essential earnings protection that you and your dependents or survivors could collect long before you are slated to reach 62 if you should become disabled or die. Also, social security taxes withheld from your earnings and matched by your employer will now comprise a significant portion of your earnings each year.

Your Uniformed Services Savings Deposits

Money you have in the Uniformed Services Savings Deposit Program cannot continue to draw interest after your separation date.

Your personnel or finance officer will know the procedure used for withdrawing deposits and can, during outprocessing, furnish any forms required. If you want your money earlier, see one of these officers about withdrawing it prior to separation processing. If you want interest for as long as possible, it can continue for 90 days after your return from overseas unless you are separated sooner. This maximum grace period is not automatic, however. For maximum interest, the withdrawal request should not reach a Service finance center until shortly before your separation date. A check for principal and appropriate interest will be mailed to you at the forwarding address shown on your separation papers.

The Uniformed Services Savings Deposit Program replaces the Soldiers', Sailors', and Airmen's Deposit program. Few persons will still have funds in the old program. However, withdrawal procedures, handled by the personnel or finance officer, would be the same.

Should both you and your Service overlook withdrawing your savings deposits during separation, write a letter requesting withdrawal direct to the finance center of your Service. Mailing addresses are listed on page 25.

UNIFORMS AND AWARDS

Wearing the Uniform As a Reservist

Except for those retiring, persons leaving active duty now usually have some remaining obligation with their Service's Reserve component. Wearing the uniform while on duty, or enroute to duty, with a Reserve unit will be pretty much the same as it is now during extended active service. You will, of course, wear your uniform at any time you are in an official capacity with your unit or under orders as an individual reservist. For extended periods, such as 2 weeks' active duty for training, you would wear the uniform with about the same regularity and under the same circumstances as you wear it during peacetime in the United States now.

Wearing the Uniform As a Private Citizen

Even after you finish Reserve obligations you are entitled to wear your uniform—with insignia of the highest grade held during wartime—on any of the following occasions so long as you have served during war, whether declared or not, and your last period of service ended under honorable conditions:

- Military funerals, memorial services, or inaugural ceremonies.
- Patriotic parades on national holidays or other military parades or ceremonies in which any United States active or Reserve unit is taking part.

When not To Wear the Uniform

The uniform should never be worn under circumstances that would detract from its prestige or tend to discredit the Armed Forces. Examples of this would be wearing it at a function of—or sponsored by—an organization of a totalitarian or subversive nature or while engaged in a business pursuit.

Awards, Medals, or Ribbons

After you have returned home and begin to look over your military record you may feel you're entitled to an award, medal, or ribbon your record does not include.

If so, send a written request to your Service asking for "all medals or ribbons to which I am entitled but have not yet received." Give your full name, service (or social security) number, and current address. The next of kin of a deceased veteran may also make a similar request in his behalf. Address the request to—National Personnel Records Center, GSA (Mil Per Records), 9700 Page Boulevard, St. Louis, Missouri 63132. (Former Navy officers should direct requests to Chief of Naval Personnel, Attn: Pers-E24, Washington, D.C. 20370 instead of the above address.)

If you are entitled to additional awards, medals, or campaign ribbons, the answer to your request will include documents confirming this entitlement along with the medals or ribbons.

The nature of your discharge does not affect your privilege to inquire about awards and decorations.

Recent Campaigns and Expeditions

	<i>Beginning</i>	<i>Ending</i>
Army of Occupation of Berlin	May 9, 1945	(still open)
China Service Medal (extended)	Sep 2, 1945	Mar 30, 1957
Lebanon	Jul 1, 1958	Oct 31, 1958
Vietnam	Jul 1, 1958	(still open)
Quemoy and Matsu Islands	Aug 23, 1958	May 31, 1963
Taiwan Straits	Aug 23, 1958	Dec 31, 1959
Congo	Jul 14, 1960	Oct 31, 1962
Laos	Apr 19, 1961	May 31, 1963
Berlin	Aug 14, 1961	May 3, 1963
Cuba	Oct 24, 1962	May 31, 1963
Thailand Military Operation	May 16, 1962	Aug 10, 1962
Cuban Military Operation	Jan 3, 1961	Oct 23, 1962
Dominican Republic	Apr 28, 1965	Sep 21, 1966

CORRECTION OF MILITARY RECORDS AND REVIEW OF DISCHARGE

Correction of Records

Each Service (Army, Navy, Air Force, Marine Corps, and Coast Guard) has its own procedures for correcting military records of members and former members.

Benefit

Correction of a service record sometimes results in eligibility for VA and other benefits, such as back pay and military retirement, the person (or survivors) could not otherwise get.

Eligibility

Any veteran (or serviceman) can apply with cause.

Deadline

Generally, a request for correction must be filed within 3 years after the discovery of the alleged error or injustice. However, a board may in the interest of justice excuse a failure to file within this period.

How and where to apply

Written application by the individual, his survivors, or a legal representative should be made to the Service concerned on Department of Defense Form DD 149 (*Application for Correction of Military or Naval Record*). This form may be obtained at any VA office.

Review of Discharge

The Army, Navy (including Marine Corps), Air Force, and in peacetime the Coast Guard handle review of discharges given former members.

Benefit

Boards of review have authority to change, correct or modify any discharge or dismissal from the service that was NOT the result of a general court-martial and to direct issuance of a new discharge in accord with facts presented. A change in type of discharge may make the former Service member eligible for VA and citizenship rights or his survivors eligible for VA rights withheld because of an unfavorable discharge.

Eligibility

Any person with prior military service may request discharge review if he feels decisions concerning his release from service were not entirely fair and objective or did not consider all facts in the case.

Application deadline

Application for review of discharge must be made within 15 years after discharge.

Where to apply

Written application should be made by the former Service member or, in case of a deceased or incompetent person, by his next of kin or legal representative to the Service concerned on Department of Defense Form DD-293 (*Application for Review of Discharge or Separation from the Armed Forces of the United States*). This form may be obtained at any VA office.

Other Assistance for Persons With Less than Honorable Discharges

Persons leaving active duty with less than Honorable Discharges may apply to the Department of Labor for exemplary rehabilitation certificates. Application can be made 3 years after discharge from active service or at any later date. To request consideration for such a certificate, simply write a letter to the Bureau of Employment Security, Attention: XRC, U.S. Department of Labor, Washington, D.C. 20210.

Representatives of this office then conduct a work, character, and police review of the person's record since discharge and, if his record is good, issue an exemplary rehabilitation certificate. The purpose of this program is to offset difficulties often encountered when a person with an Undesirable, Bad Conduct, or Dishonorable Discharge seeks employment. The award of the exemplary rehabilitation certificate does not change the nature of a discharge nor does it entitle the person to any veterans benefits or citizenship rights he did not have without it. It may, however, be of significant help to young men who allowed themselves to get into trouble while in uniform, not realizing the lasting impact of the kind of discharge received.

YOUR SURVIVORS' BENEFITS AND YOUR BURIAL RIGHTS

Survivors Protection

In addition to life insurance, there are three main benefits provided for survivors of veterans. These are—

- Social security survivor benefits.
- Dependency and indemnity compensation provided by VA, which is a monthly payment to survivors of veterans who die of service-connected diseases or injuries.
- Non-service-connected death pension provided by VA for the survivors of wartime veterans who, following the veteran's death, have little or no income.

Social Security Survivor Benefits

As with social security disability and retirement benefits, entitlement to survivor benefits under the national insurance program is not based on wartime service or the nature of discharge (except when free wage credits are involved). Unless after military service you take a job not covered by social security, you will continue to build survivor protection for your family through social security throughout your work life.

Monthly Benefit

As little as 1½ years (and in some cases even less by the calendar) of military service—or civilian work—within the 3 years before your death would enable your dependent children to get monthly payments should you die. Their mother could also get a payment if she were caring for the children.

Again, amounts are based on average earnings under the program. They will change continually as earnings change and as Congress amends the law. However, as an example you might want now, the widow and two children of a young serviceman, say an E-4 with 3 years of service, could get about \$130 a month, depending on his earnings.

Who is eligible

If you are at least currently insured,¹ the following members of your family could get survivor benefits following your death:

- Dependent children, including those under 18, those 18 through 21 who are unmarried and attending school

full time, and those of any age who were disabled before reaching 18.

- Widow or dependent divorced wife who is caring for your dependent children while they are entitled to survivor benefits.

If you are fully insured² at death, your dependent parents 62 or older can get benefits. In addition, this coverage would allow your widow to receive benefits at age 60 if she is not eligible for a larger amount from her own work.

Lump-sum death payment

A lump-sum payment will be made to your widow. When no widow is eligible, it can be made to another for use toward funeral expenses. The amount, which can be as much as \$255, again depends on average earnings. Survivors of the E-4 in the example above could get about \$245.

Where to apply

Local social security offices have trained staffs to aid survivors in filing social security claims.

VA Dependency and Indemnity Compensation (DIC)

Benefit

In general this is the benefit paid by VA to survivors of servicemen or veterans who die in line of duty while on active duty, active duty for training, or inactive duty for training or who die as a result of a service-connected illness or injury. Travel to and from active or inactive training duty is also covered. Because of its application to training duty, this is a particularly good survivor benefit for you to remember if you are going to continue in the Reserves after active service.

Who is eligible

Conditions of eligibility depend upon circumstances under which the serviceman or veteran dies and the dependency of survivors. Those who may be eligible are widows, dependent children, and dependent parents.

The monthly amount paid to an eligible widow usually is computed on the basic pay being received by a Uniformed Services member on active duty in the same rank and with the same length of service as the deceased at

¹ Credit for work or military service during at least one quarter (J-F-M, A-M-J, J-A-S, or O-N-D) of each calendar year after age 21 or after 1950, whichever is later, up to the year of death.

death, in the case of a person who dies on active duty, or as the deceased at his last separation from active duty, in the case of separated or retired persons. Computation can be based on a higher rank if such rank had been held satisfactorily by the deceased for 6 months or longer. When other dependents are eligible, the amounts are set by law, not derived from basic pay. In all cases of DIC eligibility, qualifying service must be under conditions other than dishonorable.

Where to apply

Every veteran should instruct those closest to him to visit the nearest VA office very soon after his death. Such a visit provides the opportunity for survivors to learn of compensation due even though they may not understand all conditions that would allow it.

VA Pension

This benefit is designed for survivors of wartime veterans of service since April 5, 1917, whose deaths are not service connected but whose survivors have limited income following their deaths. Certain income and estate limitations apply, and the date of the widow's marriage is considered. However, a visit to a VA office will insure that survivors receive this pension when eligible.

VA Educational Assistance For Orphans

A monetary allowance during up to 36 months of full-time training or schooling can be provided to children (generally between 18 and 26) of certain deceased veterans. Should you die while on active duty or as a result of a service-connected disability—or while a disability resulting from a service-connected disability and evaluated as total and permanent in nature exists—your children might be eligible for this benefit. It is the same assistance as that available to children of certain living veterans (see page 9). Disabled children can also get assistance for vocational or restorative training as young as 14. This coverage based on your service or disability would extend to death during active or inactive training or en route to or from such training. The local VA office is where survivors can get details, including specific information about age eligibility.

Continuing Loan Eligibility

VA loan entitlement may extend to the unremarried widows of veterans who would be eligible for such loans

because of their service and who died in service or after separation as a result of service-connected disabilities.

Claims Must be Filed

Even though survivors may be due VA compensation or pension, social security monthly benefits or both, no benefits can start until after claims have been filed. Filing the necessary claims will be the responsibility of your survivors. Therefore, you cannot overemphasize to your family *now* the importance of immediate visits to both a VA office and a social security office following your death.

The death certificate and other such papers as the marriage license, birth certificates for the children and proof of the veteran's service will be required.

Burial Honors Due the Veteran

Certain assistance is available through the Veterans Administration to survivors of a veteran at the time of his death. In most cases the funeral director and local veterans groups can serve as the contact with VA. Assistance includes—

- *Reimbursement for burial expenses.* Up to \$250 can be paid toward a veteran's burial expenses. The veteran must have credit for wartime service or have had a service-connected disability. The payment is made to either the undertaker or the person who bore the expense of the burial. Claim for payment should be filed within 2 years of permanent burial.

- *National flag.* A flag to drape a veteran's casket can be obtained from a VA office or from most post offices. It may then be given to the next of kin, a relative, or a close friend of the deceased.

- *Burial in a national cemetery.* Either wartime or peacetime veterans may be buried in a national cemetery so long as the last period of service was "terminated honorable by death or otherwise." In a national cemetery the grave site, the interment, and the marking of the grave are provided without charge. Application for burial should be directed to the superintendent of the cemetery of interest. The widow and dependent children of a veteran buried in a national cemetery can also be buried there; or, if a wife dies first, the veteran can arrange for her burial in a national cemetery in which he will later be buried. Some restrictions were placed on eligibility for burial in Arlington National Cemetery in 1967.

- *Headstone or grave marker.* If a veteran is eligible for burial in a national cemetery, he will also be entitled to a headstone or grave marker. It can be obtained for a private cemetery or a national cemetery.

² 1½ years of work or military service in the 3 years before death.

**PART
2**

**WHERE TO GO FOR ADVICE
AND ASSISTANCE**

VETERANS ADMINISTRATION

As is evident throughout this pamphlet, most of the benefits and other programs applicable to former members of the Armed Forces are administered by the Veterans Administration. Too, even if a program is not administered by VA, its contact representatives are well informed about all Federal and State programs applying to veterans.

For information or assistance in any of the programs discussed in this booklet you may rely heavily on the contact activity at any of the VA locations listed below. Write, call, or visit one of these offices.

The list does not include all Veterans Administration installations. In areas having more than one installation, only one—as a point of contact for general information on veterans benefits—is listed. When you call a hospital or center, ask for the contact representative if you are seeking information on matters not concerning medical care.

Veterans residing in foreign countries, except the Republic of the Philippines, should contact the nearest United States Embassy or Consulate.

VETERANS ADMINISTRATION CONTACT POINTS

VARO-----Regional office
VAC-----Center

VAO-----VA office
VAH-----Hospital

(Numbers in parentheses are ZIP codes for mailing purposes.)

ALABAMA

VAH, Birmingham
700 South 19th St.
(35233)
Phone: 324-6581
VARO, Montgomery
Aronov Bldg.
474 South Court St.
(36104)
Phone: 263-7521
VAH, Tuscaloosa
(35401)
Phone: 553-3760
VAH, Tuskegee
(36083)
Phone: 727-0550

ALASKA

VARO, Juneau
Federal Bldg.
709 West Ninth St.
(99801)
Phone: 586-3033
VAO, Anchorage
Federal Bldg.,
P.O. Box 1399
(99501)
Phone: 272-7361

ARIZONA

VARO, Phoenix
Federal Bldg.
230 North First Ave.
(85025)
Phone: 261-4111
VAC, Prescott
(86301)
Phone: 445-4860
VAH, Tucson
(85713)
Phone: 792-1450

ARKANSAS

VAH, Fayetteville
(72701)
Phone: 443-2301
VARO, Little Rock
Federal Office Bldg.
700 West Capitol Ave.
(72201)
Phone: 372-4361

CALIFORNIA

VAH, Fresno
2615 Clinton Ave.
(93703)
Phone: 227-2941

VARO, Los Angeles

1380 South Sepulveda Blvd.
(90073)
Phone: 478-3711
VAO, San Diego
Wusaaw Medical Bldg.
2131 Third Ave.
(92101)
Phone: 293-6231
VARO, San Francisco
49 Fourth St.
(94103)
Phone: 556-1464

CANAL ZONE

VAO, Balboa
Balboa Clubhouse
P.O. Box 3672
Phone: 23294

COLORADO

VARO, Denver
Denver Federal Center
(80225)
Phone: 233-3611
VAH, Fort Lyon
(81038)
Phone: 456-1260

VAH, Grand Junction

(81501)
Phone: 242-0731

CONNECTICUT

VARO, Hartford
450 Main St.
(06103)
Phone: 244-3740
VAH, Newington
555 Willard Ave.
(06111)
Phone: 666-4631
VAH, West Haven
West Spring St.
(06516)
Phone: 933-2561

DELAWARE

VARO, Wilmington
1601 Kirkwood Highway
(19805)
Phone: 654-6574

DISTRICT OF COLUMBIA¹

VARO, Washington
2033 M St., NW
(20421)
Phone: 389-2764

FLORIDA

VAH, Gainesville
(32602)
Phone: 377-3218

VARO, Jacksonville
Post Office &
Courthouse Bldg.,
311 W. Monroe St.
(32201)
Phone: 354-7111

VAH, Lake City
(32055)

Phone: 752-1400

VARO, Miami
Room 100, 51 SW. First Ave.
(33130)

Phone: 350-5167

VARO, St. Petersburg

Federal Bldg.
144 First Ave. S
(33702)

Phone: 360-5551

GEORGIA

VARO, Atlanta
730 Peachtree St., NE
(30308)

Phone: 526-4305

VAH, Augusta

(30904)
Phone: 733-4471

VAC, Dublin

(31021)
Phone: 272-1210

HAWAII

VARO, Honolulu

680 Ala Moana Blvd.
P.O. Box 3198
(96801)

Phone: 588-700

IDAHO

VAC, Boise
Fifth and Fort Sts.
(83701)

Phone: 342-3681

ILLINOIS

VARO, Chicago
2030 West Taylor St.
(60612)

Phone: 829-2800

VAH, Danville

(61832)
Phone: 442-8000

VAH, Downey

(60064)
Phone: 689-1900

VAH, Marion

(62959)
Phone: 993-2151

INDIANA²

VAH, Fort Wayne

1600 Randalia Dr.
(46805)

Phone: 743-5431

VARO, Indianapolis

36 South Pennsylvania St.
(46241)
Phone: 633-7644

VAH, Marion

(46955)
Phone: 674-3321

IOWA

VAC, Des Moines

Federal Office Bldg.
210 Walnut St.
(50308)
Phone: 284-4370

VAH, Iowa City

(52240)
Phone: 338-0581
VAH, Knoxville
(50138)

Phone: 841-3101

KANSAS

VAH, Topeka

2200 Gage Blvd.
(66622)
Phone: 233-6411

VAC, Wadsworth

(66089)
Phone: 682-2000

VAC, Wichita

5500 East Kellogg
(67218)
Phone: 682-4581

KENTUCKY

VAH, Lexington

(40507)
Phone: 255-6860

VARO, Louisville

1405 West Broadway
(40201)
Phone: 582-5811

LOUISIANA

VAH, Alexandria

(71301)
Phone: 442-0251

VARO, New Orleans

701 Loyola Ave.
(70113)
Phone: 527-6401

VAO, Shreveport

510 East Stoner Ave.
(71101)
Phone: 423-8411

MAINE

VAC, Togus

(04330)
Phone: 623-8411

VAO, Portland

76 Pearl St.
(04111)
Phone: 775-3223

MARYLAND³

VARO, Baltimore

Federal Building
31 Hopkins Plaza
(21202)
Phone: 539-6670

VAH, Fort Howard

(21052)
Phone: 477-1800

VAH, Perry Point

(21902)
Phone: 642-2411

MASSACHUSETTS

VAH, Bedford

200 Springs Rd.
(01730)
Phone: 275-7500

VARO, Boston

JKF Federal Bldg.
Government Center
(02203)
Phone: 223-3080

VAH, Brockton

(02401)
Phone: 583-4500

VAH, Northampton

(01062)
Phone: 584-4040
VAO, Springfield
1200 Main St.
(01103)
Phone: 781-2420

MICHIGAN

VAH, Ann Arbor

2215 Fuller Rd.
(48105)
Phone: 663-8541

VAH, Battle Creek

(49016)
Phone: 965-3281

VARO, Detroit

210 Gratiot Ave. at Library
(48232)
Phone: 963-4900

VAH, Iron Mountain

(49801)
Phone: 774-3300

VAH, Saginaw

1500 Weiss St.
(48602)
Phone: 793-2340

MINNESOTA

VAH, St. Cloud

(56301)
Phone: 252-1670

VAC, St. Paul

Fort Snelling
(55111)
Phone: 721-2955

MISSISSIPPI

VAC, Biloxi

(39531)
Phone: 432-1541

VAC, Jackson

1500 East Woodrow Wilson Dr.
(39216)
Phone: 362-4471

MISSOURI

VAO, Kansas City

Federal Office Bldg.
601 East 12th St.
(64106)
Phone: 374-5761

VAH, Poplar Bluff

(63901)
Phone: 785-4651

VARO, St. Louis

Room 4705 Federal Bldg.
1520 Market St.
(63103)
Phone: 622-5171

MONTANA

VAC, Fort Harrison

(59636)
Phone: 442-6410

VAH, Miles City

(59301)
Phone: 232-3060

NEBRASKA

VAH, Grand Island

(68801)
Phone: 382-3660

VARO, Lincoln

220 South 17th St.
(68508)
Phone: 475-3413

VAH, Omaha

4101 Woolworth Ave.
(68105)
Phone: 346-8800

NEVADA

VAC, Reno

1000 Locust St.
(89502)
Phone: 322-3491

NEW HAMPSHIRE

VARO, Manchester

497 Silver St.
(03103)
Phone: 669-7011

NEW JERSEY

VAH, Lyons

(07939)
Phone: 647-0180

VARO, Newark

20 Washington Pl.
(07102)
Phone: 645-2150

NEW MEXICO

VARO, Albuquerque

500 Gold Ave., SW
(87101)
Phone: 247-0311

NEW YORK

VAO, Albany

Executive Park
North Stuyvesant Plaza
(12201)
Phone: 472-4206

VAH, Batavia

(14020)
Phone: 343-7500

VAC, Bath

(14810)
Phone: 776-2111

VARO, New York City

252 Seventh Ave.
(10001)
Phone: 620-6901

VARO, Buffalo

1021 Main St.
(14203)
Phone: 842-2290

VAH, Canandaigua

(14424)
Phone: 394-2000

VAH, Castle Point

(12511)
Phone: 831-2000

VAH, Montrose

(10548)
Phone: 737-4400

VAO, Rochester

39 State St.
(14614)
Phone: 546-4900

VAO, Syracuse

Chimes Bldg.
500 South Salina St.
(13202)
Phone: 473-2680

NORTH CAROLINA

VAH, Durham

Fulton St. & Erwin Rd.
(27705)
Phone: 286-0411

¹ Residents of Montgomery and Prince Georges Counties in Maryland and of Arlington and Fairfax Counties and Alexandria, Falls Church, and Fairfax Cities in Virginia, use the District of Columbia contact point.

² Residents of Lake, La Porte, and Porter Counties in Indiana, use the VA contact point in Chicago.

³ Residents of Montgomery and Prince Georges Counties, use VA contact point in Washington, D.C.

VAH, Fayetteville
(28301)
Phone: 488-2120

VAH, Oteen
(28805)
Phone: 298-7911

VAH, Salisbury
(28144)
Phone: 636-2351

VARO, Winston-Salem
Wachovia Bldg.
301 North Main St.
(27102)
Phone: 723-2911

NORTH DAKOTA

VAC, Fargo
(58102)
Phone: 232-3241

OHIO

VAH, Chillicothe
(45601)
Phone: 773-2276

VAO, Cincinnati
Room 1024 Federal Office Bldg.,
550 Main St.
(45202)
Phone: 684-2624

VARO, Cleveland
Federal Building
1240 E. Ninth St.
(44199)

Phone: 241-7900

VAO, Columbus
Bryson Bldg.
700 Bryden Rd.
(43215)

Phone: 221-5506

VAC, Dayton
(45428)
Phone: 263-2611

OKLAHOMA

VARO, Muskogee
Second & Court Sts.
(74401)
Phone: 688-3111

VAO, Oklahoma City
Federal Bldg.
200 Northwest Fourth St.
(73102)
Phone: 236-2311

OREGON

VARO, Portland
208 Southwest Fifth Ave.
(97204)
Phone: 226-3361

VAH, Roseburg
(97470)
Phone: 672-4411

VA Dispensary, White City
(97501)
Phone: 826-2111

PENNSYLVANIA

VAH, Altoona
(16603)
Phone: 943-8164

VAH, Butler
(16001)
Phone: 287-4781

VAH, Coatesville
(19320)
Phone: 384-7711

VAH, Erie
135 East 38th St. Blvd.
(16504)
Phone: 684-4820

VAH, Lebanon
(17042)
Phone: 272-6621

VAC, Philadelphia
5000 Wissahickon Ave.
(19101)
Phone: 438-5225

VARO, Pittsburgh
1000 Liberty Ave.
(15222)
Phone: 644-6700

VAO, Wilkes-Barre
19-27 North Main St.
(18701)
Phone: 825-6811

**REPUBLIC OF
THE PHILIPPINES**

VARO, Manila
1131 Roxas Blvd.
Phone: 580-11

PUERTO RICO

VAC, San Juan
520 Ponce de Leon Ave.
(00901)
Phone: 782-2830

RHODE ISLAND

VARO, Providence
Federal Bldg.
Kennedy Plaza
(02903)
Phone: 528-1000

SOUTH CAROLINA

VAH, Charleston
109 Bee St.
(29403)
Phone: 722-5011

VARO, Columbia
1801 Assembly St.
(29201)
Phone: 253-8371

SOUTH DAKOTA

VAH, Fort Meade
(57741)
Phone: 347-2511

VAC, Hot Springs
(57747)
Phone: 745-0400

VAC, Sioux Falls
(57101)
Phone: 336-3230

TENNESSEE

VAH, Memphis
Park Ave. & Getwell St.
(38115)
Phone: 452-7381

VAC, Mountain Home
Johnson City, Tenn.
(37684)
Phone: 477-7341

VAH, Murfreesboro
(37130)
Phone: 893-1360

VARO, Nashville
U.S. Courthouse
801 Broadway
(37203)
Phone: 242-8321

TEXAS

VAH, Amarillo
(79106)
Phone: 355-3363

VAH, Big Spring
(79720)
Phone: 263-7361

VAC, Bonham
(75418)
Phone: 583-2111

VAO, Dallas
2208 Main St.
(75201)
Phone: 749-2223

VARO, Houston
515 Rusk Ave.
(77061)
Phone: 228-0611

VAH, Kerrville
(78028)
Phone: 257-6005

VAO, Lubbock
1612-20 Nineteenth St.
(79401)
Phone: 763-3401

VAH, Marlin
(76661)
Phone: 936-3511

VAO, San Antonio
307 Dwyer Ave.
(78204)
Phone: 225-5511

VAC, Temple
(76501)
Phone: 778-1391

VARO, Waco
1400 North Valley Mills Drive
(76710)
Phone: 756-6511

UTAH

VARO, Salt Lake City
125 South State St.
(84111)
Phone: 524-5960

VERMONT

VAC, White River Jct.
(05001)
Phone: 295-3131

VIRGINIA

VAC, Kecoughtan
Kecoughtan Station
Hampton, Va.
(23367)
Phone: 723-6501

VAH, Richmond
1201 Broad Rock Rd.
(23219)
Phone: 233-9631

VARO, Roanoke
211 West Campbell Ave.
(24011)
Phone: 343-1581

VAH, Salem
(24153)
Phone: 345-8191

WASHINGTON

VAH, American Lake
(98493)
Phone: 588-2185

VARO, Seattle
Sixth & Lenora Bldg.
(98121)
Phone: 624-7200

VAH, Spokane
North 4815 Assembly St.
(99208)
Phone: 328-4521

VAH, Vancouver
(98663)
Phone: 695-3481

VAH, Walla Walla
(99362)
Phone: 525-5200

WEST VIRGINIA

VAH, Beckley
200 Veterans Ave.
(25801)
Phone: 253-8383

VAH, Clarksburg
(26302)
Phone: 623-3461

VARO, Huntington
502 Eighth St.
(25701)
Phone: 529-2311

VAC, Martinsburg
(25401)
Phone: 267-3941

WISCONSIN

VAH, Madison
2500 Overlook Terrace
(53705)
Phone: 256-1901

VARO, Milwaukee
342 North Water St.
(53202)
Phone: 273-6085

VAH, Tomah
(54660)
Phone: 372-4191

WYOMING

VAC, Cheyenne
2360 East Pershing Blvd.
(82001)
Phone: 634-1581

VAH, Sheridan
(82801)
Phone: 674-6446

OTHER FEDERAL AGENCIES

If you are seeking specifically the local office of one of the other Federal agencies that administers one of the veterans benefits, a good way to locate it is under the listing "U.S. Government" in the telephone directory. In most cases paragraphs throughout this pamphlet identify the Federal department responsible for the program, particularly when one other than the Veterans Administration is responsible.

STATE AGENCIES

Many states provide assistance to veterans and their families. Most of them, in fact, have veterans service agencies. Generally called the State Department of Veterans Affairs or the State Veterans Commission, these agencies supervise veterans programs and assist veterans in applying for both state and Federal benefits.

NON-GOVERNMENT ORGANIZATIONS

Various nonprofit organizations with particular interests in veterans affairs also will provide current information or help you with specific problems. Among such organizations are the American Legion, Veterans of Foreign Wars, Disabled American Veterans, American Veterans of World War II, the Purple Heart Association, the Fleet Reserve Association, Reserve Officers Association, Retired Officers Association, Jewish War Veterans Association and the American Red Cross. A good place to start if you need help is at a local chapter of one of these organizations. Each organization also has a national headquarters, often located in Washington, D.C., for which you can get the address from a local chapter.

LEGAL ASSISTANCE AT TIME OF SEPARATION

At your place of separation, legal assistance officers are available to aid you with civil legal problems that may arise in connection with your separation. These officers can review and help you revise your will. They can also advise you about such things as revoking a power of attorney, filing delayed income tax returns, and reviewing a property mortgage or other such papers.

Voting: A Citizen's Responsibility

While you have been in military service, you may not have voted regularly through the absentee ballot procedure. However, as you leave service and locate permanently in a community, make finding out about voting requirements one of your first actions.

Make it a point to vote in every election. This means those from city or county level to the national elections every 2 years.

Regular voting is a privilege and responsibility of every U.S. citizen. Your vote—particularly if it is informed and sincere—*does count*.

NATURALIZATION PREFERENCE

Benefit

The process of naturalization can be expedited for aliens with honorable service in the U.S. Armed Forces in that certain requirements, such as waiting periods of residence, can be eliminated.

Eligibility

Two groups are eligible—

- Persons with wartime service since April 5, 1917, who were in the United States, the Canal Zone, Samoa or Swains Island at the time of entry into service—or who were later admitted to the United States for permanent residence. There is no deadline for filing application for this group.

- Those veterans with at least 3 years of honorable active service during any peacetime period. Both active duty and Reserve service can be counted toward the 3 years. These persons must file citizenship papers while still in service or within 6 months after release from active duty.

Where to apply

Apply at the nearest office of the Immigration and Naturalization Service, Department of Justice, usually listed in the telephone directory.

* Residents of Arlington and Fairfax Counties and Alexandria, Falls Church, and Fairfax Cities, use District of Columbia contact point.

**PART
3**

OTHER IMPORTANT INFORMATION

PAYS AND ALLOWANCES AT SEPARATION

Upon leaving active service, you will receive all pays and allowances due you. Except in court-martial action directing forfeiture of pay and allowances and in cases of fraudulent enlistment or entry, this includes basic pay and any special pay, incentive pay, and allowances you may have earned through the day you are released from active duty.

Most servicemen leaving active duty for civilian life also receive pay for leave earned but not used. You can be paid for as much as 60 days of unused leave and will draw certain allowances for this period.

All enlisted members receive a subsistence allowance at the authorized per-day rate for each day of leave. Enlisted members grade E-5 or higher with dependents receive a quarters allowance at the authorized daily rate. Officers receive subsistence and quarters allowances at their pre-separation rates. These amounts are paid in lump sum at the time of separation.

Persons who would not get paid for unused leave include those receiving Undesirable, Dishonorable, or Bad Conduct discharges.

TRANSPORTATION HOME

Your transportation

Upon honorable separation from active service, you will receive a transportation allowance computed at a stated rate per mile to the place specified in your orders. Generally, this allowance covers the distance between the place of separation and the person's home of record or the place from which he was ordered to active duty.

This amount is paid at the time of separation. If desired, an appropriate public carrier ticket may be obtained instead.

Certain Armed Forces members are entitled to travel to a home of selection, rather than the home of record. These include members leaving active service on disability, being retired on service, or being separated with severance or readjustment pay and 8 consecutive years of active duty just prior to separation.

Members separated overseas are provided with transportation to an appropriate continental U.S. water or air terminal, and then have the usual entitlement to a transportation allowance to the point of induction, home of record, or home of choice, as the case may be.

Usually the authorized travel allowance must be drawn or travel performed within 1 year after release from active duty. However, members entitled to a home of selection can delay an additional year or, with the

approval of the Service Secretary, longer if hospitalized or attending an education or training course.

Dependents and household effects

Officers, warrant officers, and enlisted personnel in pay grade E-5 or higher may move dependents and household effects to their home of record at Government expense following honorable separation from active service. Enlisted persons in pay grade E-4 also have this privilege if they have more than 4 years of active service.

Travel of dependents

Eligible dependents are allowed transportation home by virtue of their relationship to the Armed Forces member being separated. Usually the Service member pays their transportation and is reimbursed by the Government at the same rate per mile received for his travel to home of record. If desired by the Service member, appropriate public carrier tickets may be secured from the local military transportation office.

Shipment of household effects

Household effects include such items as furniture, clothing, baggage, and other personal belongings. Move-

ment of household effects also includes such services as packing and crating at one end and unpacking and uncrating at the other. If you are being separated overseas, the Government will pay the cost of returning your private automobile to a U.S. port. Under current regulations foreign automobiles bought overseas and American-made automobiles bought from foreign dealers cannot be shipped to the United States at Government expense, except from a few exempted areas.

As soon as you have received separation papers, your local transportation office should be advised if you will have household effects or an automobile to be shipped to your home of record. All paperwork and the contracting of the mover are handled by this office, and through it the Government is billed directly for the costs. However, you will want to check with your transportation office on such details as allowable weight, temporary storage at Government expense, damage-claims rights, and other information you may need to make a smooth move. After delivery of your household effects you will be billed for shipment of any weight over that allowed persons of your pay grade.

Deadline

Usually you will have 1 year after separation to take advantage of this assistance in returning home.

Certain members have choice

As with the point of return for themselves, Armed Forces members entitled to a home of selection may choose the place to which dependents can travel and household effects can be shipped at Government expense and may have longer than 1 year to make the move. See "Your Transportation," page 24.

A Word to the Wise

The total amount of your pays and allowances at time of separation will probably be relatively large. You should arrange to carry only as much cash as you will need to get to your home area.

Before leaving your duty station or the separation center, get checks or money orders with the bulk of the money. If you are able to stash some of it away, buy U.S. Government Savings Bonds, also on sale at banks.

In this way your cash will be safeguarded until you can get home with it and put it to good use.

Federal Income Tax Facts

The following points about Federal income tax returns pertain specifically to your separation from active service.

Extensions you may take in filing returns. Any citizen of the United States, including a member of the Armed Forces, who is not in the United States or Puerto Rico on April 15th is allowed an automatic extension until June 15th for filing a Federal income tax return for the preceding calendar year.

Armed Forces members serving in a combat zone (see below) also have an automatic extension, but not in terms of a specific date. For these persons returns are not due until 180 days after they leave a combat zone or, if they were hospitalized outside the United States as a result of injury incurred while serving in a combat zone, 180 days after release from the hospital, whichever is later.

If you take advantage of one of these automatic extensions, you must attach to your tax return a statement saying that you were outside the United States on April 15th or were on duty in a combat zone.

Special income exclusion for service in combat zone. Certain income exclusions apply for service in any area that the President of the United States designates by Executive Order as a combat zone. Vietnam has been so designated. All military pay received by enlisted members and warrant officers while on active duty in a combat zone is excluded from Federal income taxes. Commissioned officers may exclude as much as \$500 a month of pay received for service in a combat zone. Ordinarily the earnings shown on W-2 forms (*Current Wage and Tax Statement*) will not include this excluded pay. If you are in doubt as to whether yours does, contact the appropriate finance office listed below. If your original W-2 did include the excluded pay, you will receive a revised W-2 or a certificate showing the amount of such pay. When you prepare your tax return, subtract this amount from the amount on your original W-2 form.

Where to obtain a W-2 form. If the W-2 form received at the time of separation from service has been lost or misplaced, a duplicate may be obtained by writing the appropriate address below:

- | | |
|--|---|
| Army:
Commanding General
Finance Center
U.S. Army
Attn: Director, Military Pay
Operations
Indianapolis, Indiana 46249 | Air Force:
Air Force Accounting and
Finance Center
Attn: C.A.D.
3800 York Street
Denver, Colorado 80205 |
| Navy:
Navy Finance Center
Central Accounts Department
Cleveland, Ohio 44114 | Marine Corps:
Commandant of the Marine Corps
Code CDB
Washington, D.C. 20380 |
| | Coast Guard:
Last duty station, or:
Commandant
U.S. Coast Guard
Attn: F.P.
Washington, D.C. 20591 |

REMAINING SERVICE OBLIGATIONS

Under present law each male who becomes a member of the Armed Forces prior to his 26th birthday incurs a statutory obligation to serve in the Armed Forces for a total of 6 years unless sooner discharged. This is true whether a person enters the service through induction or enlistment in one of the regular Services or in one of the Reserve components. Unless you have had an active duty tour of 6 years or more, some of this obligation will be outstanding when you return to civilian life.

Reserve Categories

United States Reserve components include the Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. Each, except the National Guard, contains two categories of members—

- Ready Reservists, who are subject to active duty in any emergency declared by the President or by Congress but who, in exchange for this availability, are assigned to organizations through which they can take part in a program of career development and receive pay for training duty. All members of the National Guard are in units of the Ready Reserve.

- Standby Reservists, who are subject to active duty only in the event of war or national emergency declared by Congress and, except for this contingency, serve no further on active duty or active duty for training.

How Much Reserve Time?

Your Reserve obligation remaining after active duty will be the period of that active duty subtracted from 6 years. You may, if you desire, serve longer. A person's 6-year obligation can be fulfilled in any of the ways shown on this chart—

Active Service	Ready Reserve	Standby Reserve	Total Obligation
2	2*	2	6 years
2	3**	1	6 years
3	1*	2	6 years
3	2**	1	6 years
4	0	2	6 years
5	0	1	6 years
6	0	0	6 years

* With a unit

**With a control group

Under a DoD policy statement in June 1967, no enlisted person who has served at least 2 years on active duty will be involuntarily assigned to a Ready Reserve

unit for drill purposes, unless a vacancy for which he is qualified cannot be filled otherwise. No enlisted person who has served in Vietnam will be involuntarily assigned for drill purposes. Persons in these categories, however, will be expected to serve with Ready Reserve units for annual active duty for training of approximately 2 weeks' duration. The June 1967 policy statement excluded Naval Reservists who enlist in the Reserves under an agreement to serve 2 years of active duty and the balance of their service obligation in the Naval Reserve.

How You May Be Assigned

No specific action is taken automatically on your Reserve status while you are still on active duty awaiting separation. After your separation your Service will take the administrative action necessary to place you in the appropriate Reserve assignment.

Why Should You Stay In the Ready Reserve?

In the past, the Reserve components of the Armed Forces have played an important role in helping the United States win wars. Today they play an even more vital role in preventing full-scale war. Only a strong Reserve can muster the show of force needed to keep the lid on such danger spots as Berlin, Cuba, and Vietnam. Reserve forces are only as strong as the trained men who serve in them. Men like you are already trained for military service. Your country needs your experience in the Reserve for the remainder of your military obligation and for longer if you are interested—and willing to stay READY to serve again as needed.

What Reserve Service Can Mean to You

- Ready Reservists receive pay for training assembly or drill at the rate of 1 day's pay (but not allowances) for each 4-hour period. Both unit and nonunit reservists receive the usual daily pay and allowances when on active duty. The financial advantages of unit membership are obvious. As you advance in grade or move to warrant or commissioned officer grades and pay levels, Reserve service can be a source of substantial and dependable income.

- Reserve units are organized very much the same as their counterparts in active service. Promotions are made

into unit vacancies. There are periodic openings and thus chances of promotions and acquiring new skills. As a reservist you can also take advantage of a variety of training courses—resident and nonresident—offered by the Armed Forces. Many of the courses are technical and will qualify you for better assignments in the Reserve. In many cases this technical training can also help you get along better in your civilian job. In all cases the training in leadership and joint effort is an asset.

- Upon release from active duty, each member of the Armed Forces is given a "retirement year end (RYE)" upon which his or her year of reserve service is computed. In order to have a year of satisfactory Federal service for retirement purposes, the reservist must earn 50 points each year. To be eligible for retirement benefits, including pay, the reservist must have at least 20 years of satisfactory Federal service. The benefits do not start until the reservist reaches 60 years of age. But, like your reserve pay, this can prove to be a worthwhile extra measure of security and financial independence for yourself and your family.

Keep Your Draft Board Informed

- If you registered with Selective Service before entering active duty, you must advise it of your new status and your new address within 10 days after separation. You can do this in person or by mail. Take with you or mail a copy of your DD Form 214. You will get a new registration certificate and notice of classification.

- If for some reason you never registered with Selective Service, you must do so within 30 days after separation from active duty (exception: persons born *before* August 30, 1922). Report to the nearest local board to do this. Take with you a copy of your DD Form 214.

- Continue to keep your local board informed of changes in address, marital or dependency status, occupational status, or other matters that may affect your Selective Service classification.

ONCE A VETERAN

You may be assured of one fact: Your active military service helps to strengthen your Nation's defense posture. Through your broadened experiences while in uniform and because of development and training you have undergone, you too have benefited from this service. You are now a trained and more valuable person to your Nation; your status in your own community is high because of your honorable service to your country.

The various veterans benefits briefly outlined in this pamphlet are one of the ways in which your fellow citizens and your country say, "Thanks."

Read more carefully through the pamphlet at your leisure and retain it with other important military papers. It is a basic reference for you and members of your family now and into the future. Trained representatives at your nearest Veterans Administration office remain ready to continually update the information it contains as laws concerning veterans benefits are changed. VA Fact Sheet IS-1 (*Federal Benefits for Veterans and Dependents*) is also available from any VA contact point.

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ONCE A VETERAN—Facts about Your Benefits, Rights, and Obligations (DoD PA-5A)—This official Department of Defense publication is for the use of personnel in the military Services.

BY ORDER OF THE SECRETARIES OF THE ARMY, THE NAVY, THE AIR FORCE, AND TRANSPORTATION:

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Rear Admiral, U.S. Coast Guard
Chief, Office of Personnel

KEEP AND PROTECT THESE IMPORTANT DOCUMENTS

For the rest of your life you will be asked to produce records showing your military service. Too, these papers hold the key to benefits you, your family, or your survivors may claim many years after you leave active service. You, therefore, have an important responsibility to yourself and to them in preserving these papers in orderly fashion through the years.

If you have not already done so, start your personal record file. The large envelope your discharge papers probably were, or will be, in can be used for this purpose, or any file folder will do the job. This personal file will save much searching as the years click away and will provide orderly safekeeping for your service-associated papers.

Use the file to keep available and in good condition the following papers—

- Your "shot record." You and your dependents should not only keep immunization records, but the immunizations themselves should be kept up to date. Continual immunity to typhoid, smallpox, and tetanus is especially important.
- Your Government insurance policies, together with premium payment records.
- Papers associated with your active duty, such as orders to and releases from active duty, pay vouchers, warrants, commissions, diplomas, and citations.
- All Veterans Administration forms and correspondence, including certificates of eligibility for loans, "C" (file) number records, and other papers related to administration of your rights as a veteran.
- DD Form 214, *Armed Forces of the United States Report of Transfer or Discharge*. A brief account of your service, this important form should, for your own protection, be registered with your county recorder. Keep the original in a safe, fireproof place. Photostatic or certified copies in your personal file are valuable as ready references. Copies are required as evidence of eligibility for veterans benefits.
- Certificate of Discharge. This form is the official record showing the nature of your service and separation. It, too, should be registered with your county recorder and the original kept in a safe, fireproof place.
- Certificate of Service. This is the official record issued instead of a discharge certificate to a person returned or transferred to the Reserve. Register it with your county recorder and keep the original in a safe, fireproof place.
- Family records such as marriage licenses, birth certificates, death certificates, divorce decrees, guardianship or custody evidence, adoption papers, and other such documents are permanent records you are also obligated to care for properly and will probably need time and time again.

Never give the original copy of a permanent personal or family record to another person, even for business purposes. Certified copies have all of the legal status of originals and insure that when the original is needed again it will be available.

THINGS TO REMEMBER

VETERANS RECEIVING COMPENSATION, PENSION OR EDUCATIONAL ASSISTANCE—KEEP YOUR VA REGIONAL OFFICE UP TO DATE ON:

- New addresses and ZIP codes.
- Changes in dependency.
- Changes in income, if you are receiving the VA pension.

VETERANS WHO RETAINED GOVERNMENT LIFE INSURANCE—KEEP YOUR VA INSURANCE OFFICE UP TO DATE ON:

- New addresses and ZIP codes.
- Changes in beneficiary designations.
- Your desire to convert from term to permanent insurance—remember, premiums on term insurance increase and the insurance must be renewed each 5 years . . . remember, too, it's cheaper to pay premiums annually on all plans.

VETERANS WITH A VA APPROVED HOME LOAN:

- Protect your investment by keeping your property in good repair.
- Make your payments promptly . . . contact your lender for advice immediately if you become delinquent.
- You may prepay on your indebtedness at any time without penalty . . . minimum prepayment is \$100 or the amount of one installment.
- *CAUTION:* Veterans who sell a home with the buyer's assuming the loan are *not* automatically released from liability. Contact your lender and VA for details *before* selling.
- Notify VA and lender of any change in address.

