

## Home Loan Guaranty

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

### **Selected Reserve or National Guard**

When eligibility is based solely on reserve or guard service, the individual must have completed at least six years of honorable service. Eligibility may also be established if an individual was released prior to six years service due to a service-connected disability..

**Active Duty** – Reservists and National Guard members who are activated and serve under title 10 are eligible if they were activated after August 1, 1990, served at least 90 days, and receive an honorable discharge. Eligibility based on current activation begins after 90 days of active service.

VA Eligibility Center - Certificate of Eligibility  
Toll-free - 1-888-244-6711

## Burial Benefits

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

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

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

## Contact VA

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

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

VA Web Site  
[www.va.gov](http://www.va.gov)

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

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

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

Federal Benefits for Veterans and Dependents (2008 Edition)  
[http://www1.va.gov/opa/vadocs/current\\_benefits.htm](http://www1.va.gov/opa/vadocs/current_benefits.htm)

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

Education  
<http://www.qibill.va.gov>

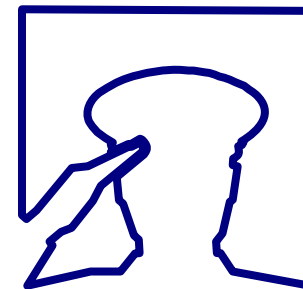
Loan Guaranty  
<http://www.homeloans.va.gov>

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

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

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

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



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

*Abraham Lincoln*

# A Summary of VA Benefits for National Guard and Reserve Personnel



Department of Defense  
Deployment Health  
Support Directorate



Department of  
Veterans Affairs

[www.va.gov/EnviroAgents](http://www.va.gov/EnviroAgents)

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## VA Benefits and Selected Reserve and National Guard Members

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

## Eligibility for Reservists/National Guard Members

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

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

### Health Care

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

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling (enrollment not required)
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling (for combat veterans and enrollment not required)
- Alcohol and drug dependency treatment
- Medical evaluation for military service exposure, including Gulf War, Agent Orange, Ionizing Radiation, and certain other environmental hazards (enrollment not required).

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

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

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

Currently enrolled veterans and new enrollees who were discharged from active duty on or after January 28, 2003 are eligible for the enhanced benefits, for 5 years post discharge.

Veterans discharged from active duty before January 28, 2003, who apply for enrollment on or after January 28, 2008, are eligible for the enhanced benefit until January 27, 2011.

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

<http://www.va.gov/healtheligibility/Library/pubs/CombatVet/CombatVet.pdf>

## Compensation and Pension Benefits

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

**Compensation:** VA can pay you monthly compensation if you are at least 10% disabled as a result of your military service.

**Pension:** You can receive a monthly pension if you are a wartime veteran with limited income, and you are permanently and totally disabled **or** at least 65 years old.

**Time Limits:** There is no time limit to apply for Compensation and Pension benefits.

## Education

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

Complete information is available at:  
<http://www.gbill.va.gov/>

## Dependents' and Survivors' Benefits

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

Complete information is available at:  
<http://www.vba.va.gov/survivors/VAbenefits.htm>

## Vocational Rehabilitation and Employment

Service-disabled veterans may qualify for rehabilitation and employment assistance including: job search, vocational evaluation, career exploration, and vocational training, education, and rehabilitation services. If enrolled in an education or training program, VA will pay for the participant's tuition, fees, books, tools, and other program expenses as well as provide a monthly living allowance.

Complete information is available at:  
<http://www.vba.va.gov/bln/vre/index.htm>

## VA Life Insurance

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

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