

Did You Know?

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As I mentioned last month, I first published my article on “rumors” way back in 2008 and this topic has received the most comments and compliments. I went into my archives and updated these common rumors. Part one was in last month’s newsletter. Here is part two.

7. I’ve been out of the service over ten years and can’t use my education benefits to go to school. This is partially true. Veterans are usually only given ten to fifteen years from the date they were released from active duty to use the education G.I. Bill. However there are several major exceptions. First, a veteran who files a claim for service-related compensation and receives a rating (usually 20% or more) has twelve years from the date they **received their award letter** to apply for educational benefits under the Vocational Rehabilitation program. For example, a Vietnam vet discharged in 1972 first files for compensation in 2009. He or she is granted 30% for Agent Orange related diabetes. They now have 12 yrs. from 2009 to see if they qualify for that program. Another way to get education benefits is under our state program called the “Illinois Veterans Grant”. Any honorably discharged vet who entered service from Illinois and returned to our state soon after discharge can have their tuition and most fees waived if they go to one of our state schools or universities. And there is NO TIME LIMIT. A Korean vet, for example, who meets the above criteria, gets downsized at his company. They can go back to school under the IVG!

8. A person who served in the National Guard for eight years, went to weekend drills and summer camp and was then discharged isn’t entitled to any VA benefits. This is also partially true. Most soldiers in this category would only be eligible for some education benefits under the selective reserve programs. However some could get quite a bit more. Remember the Martin Luther King riots in 1969 and the Post Office strike? If a soldier is “Federally” activated by the President this normally makes them a veteran and they can use the VA hospital and other services. Or if this same soldier goes to their summer camp for two weeks and during that time is hurt on a field exercise they can apply for and get service-related compensation from the VA. This in turn opens up additional education benefits, health care and life insurance. We have even had cases where a soldier is hurt on their weekend drill meeting (was in a car accident returning home after his drill) and becomes eligible!

9. I've waited too long and now can't get dental care from the VA. Again, partially true. While most veterans only have 180 days from discharge to use the VA for dental care there are many exceptions. For instance all former P.O.W.'s have life time dental. Also those veterans rated 100% service-connected disabled (including those with less than 100% but qualify for individual unemployability) can see the VA dentist. And those veterans training under the Vocational Rehabilitation program or in the Veterans Administration homeless program can get dental care. Finally if a VA doctor recommends it so as to not make an existing service-related condition worse. For instance a veteran has ulcers and if he doesn't chew his food properly his ulcers will get worse. Or the medication prescribed to treat the ulcers causes the veterans' teeth to deteriorate. You get the picture.

10. A veteran with a bad discharge cannot receive VA benefits. Although most veterans benefits are contingent on having a good discharge there are many exceptions to the rule. For instance a veteran serves during the end of World War II and gets out with an honorable discharge. The Korean Conflict comes along and they are recalled and that period of service ends with a dishonorable discharge. The veteran is still fully eligible based on his World War II service. Or a veteran is drafted during the Vietnam War and during his two years he thinks the Army is a good career move so he re-ups for four more years. Everything is going fine until the tail end of his next four years he goes AWOL and he gets out on an "Other than Honorable" discharge. He is still eligible based on completing his initial two years of service. So if you know of someone who has what we call "bad paper" you might want them to contact us for advice.

11. Only veterans who have service-connected disabilities can use the VA hospitals. Wrong again. Over sixty percent of veterans getting treatment and/or their medications from the VA have no service-connected problems. I am a good example. I was drafted and served two years in West Berlin and never got a scratch. But my retirement income is low enough to put me within the means test and qualify me for care.

12. It's been over a year since I was released from active duty, I can't file a claim for VA compensation benefits, I blew the time limit. Again incorrect. Although you must file within one year of discharge to receive benefits retroactive to the date you were released other than that there is no time limit for filing. If you file more than one year from discharge and found eligible, you will receive benefits only back to the date of your filing. We have many Vietnam era veterans filing for the first time and they are getting benefits. They simply won't get paid back to the date they got out of the service.

13. And finally, don't worry honey when I die the VA will take care of my burial.

False. Although there are some VA burial benefits available like a government headstone, free plot in a National Cemetery, burial flag, honor guard and a small stipend for burial expenses the bulk of the funeral expenses like the casket, embalming, wake, hearse, etc. must be borne by the family.

Hope you found these rumors and the real truth enlightening.

If you have any questions contact our office at the above telephone number or e-mail address. Or if you have heard another rumor and want it checked out let me know.