## Did You Know?

## (By: Raymond P. Toczek Legion Service Officer) 312-980-4264

Raymond.Toczek@va.gov

Once again it's time to dispel some rumors that have been floating around out there. Thanks to those comrades who sent these to me to check out.

- 1. I'm going to be travelling to Germany this summer and I am 100% service-connected disabled. I don't have to worry about health coverage since I can stop into any military hospital. **FALSE**. Only active duty and some retired military can use that hospital system. However if you service-connected disabled condition acts up and you need emergency care that would probably be covered by the Veterans Administration but you would have to submit a claims form. This does not apply to treatment for non-service connected conditions. For example a veteran is service-connected disabled for diabetes and coronary artery disease. He or she is involved in a car accident and needs surgery. That would NOT be covered.
- 2. I have a claim pending now with the VA over a year. Since I am a member of the American Legion I want them to represent me on this issue and they <u>must</u> represent me. MOSTLY FALSE. If you have no power-of-attorney on file then we will be happy to assist you the best we can. However if you already have given your power-of-attorney to one of the other sister service organizations (DAV, VFW, AMVETS, etc.) then as a courtesy we will usually not allow you to switch. It would be like hiring a lawyer for a lawsuit. He then prepares the case, gathers the evidence, screens the jurors and is all ready for trial and you decide to get a new lawyer. Don't switch horses in midstream! Of course there are exceptions and our Department Service Officer can decide in unusual circumstances to allow a switch
- 3. I just closed on a house six months ago and used my VA home loan guarantee benefits. I had to pay a "funding fee" at closing of over \$1,500. I was just awarded VA compensation benefits last week at the 20% rate for diabetes due to Agent Orange and I heard that I could get that "funding fee" returned to me? **TRUE.** If you are rated 10% service-connected disabled or more you do not have to pay the "funding fee" and can ask for a refund.
- 4. The recent tornados in Illinois went through part of our town cemetery and my grandfather's VA issued headstone was destroyed. It was placed there over 40 years ago and I was told I could get a replacement free. **TRUE**. The VA will always replace damaged, destroyed, worn or even stolen headstones and markers.
- 5. My spouse recently passed away and while she was alive we were getting an exemption on our property taxes here in Illinois. She was a service-connected disabled vet. I heard that I will lose that exemption now that she is gone. **FALSE**. As long as the surviving spouse doesn't remarry and continues to live in the property the property tax exemption passes on to them.
- 6. I was recently diagnosed with prostate cancer and they had to remove my prostate gland. The residuals of that surgery has affected my entire lifestyle and I find myself going

through bouts of depression. Although I am getting VA benefits for the residuals of my prostate cancer (I was exposed to Agent Orange in Nam) I was told I can't get additional benefits for the depression since it didn't start while I was in service. **FALSE**. If your VA or private doctor opines that the depression is a direct result of your prostate condition the VA will grant you benefits for that depression as being secondary to the cancer.

That's all for now. Just came back from the Washington D.C. conference and our semi-annual Service Officer Training. Will have lots of good stuff in the next issue.

If a man does his best, what else is there? George Patton