## Did You Know?

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

That once again it is the start of a New Year and with that brings personal resolutions which we all seem to make (and most break or give up by February). Last January I listed most of these and got many great comments. But when I asked if they acted upon them most didn't! Here are those ideas again; tailor made for our Legionnaires. As a Service Officer if our comrades took these resolutions seriously my job would be so much easier.

- 1. If you are enrolled in the VA hospital system then sign up for Myhealthevet. You can do this online at <u>http://www.va.gov/health/</u> and once signed up you can check your appointments, e-mail your doctors with medical questions, refill your prescriptions and a host of other things.
- 2. Check your property taxes. If you are a service-connected disabled vet rated 30% or more you should be receiving a reduction in your assessed value. If you are 70% or more you pay NO taxes. Be proactive too, if your spouse is NOT on the title then this exemption will not pass to them. While you're at it, be sure you are getting your senior discount if you are 65 or older. That law was changed and you must sign up each year for the senior break.
- 3. If you are 30% or more service connected disabled are you claiming all your dependents? Did you have another child or did you marry in 2017 and become a step-parent; or did your adult child who hasn't gone to school since they turned 18 suddenly decide to enroll in college or a trade school? You can claim that adult child up to the age of 23 if they attend school (even part-time). And on the flip side did you divorce or lose a dependent due to a death this year? If so you need to notify the VA to avoid an overpayment.
- 4. If you have VA life insurance or for that matter a commercial policy did you update your beneficiary due to a death, remarriage or divorce last year? Did your good for nothing adult child become a substance misuser? Do you really want to leave him or her your insurance now?
- 5. Due to a fire, flood, robbery or tornado did you lose your military discharge papers? If so contact me for standard form 180 to get a replacement. Believe me, sooner or later you will have to have a certified copy. 2017 was especially a horrible year for fires and floods out west and hurricanes down south.
- 6. Are you being proactive and making arrangements for your demise? If you would like a free VA government headstone you might want to get the application ahead of time and fill it out. That way you will have exactly what you wish engraved on that marker. Call 1-800-827-1000 and ask for VA form 1330. And to save your next-of-kin the time and effort how about choosing an undertaker ahead of time.
- 7. Are you getting either VA compensation or pension benefits and have not yet signed up for Ebenefits? If not go to <u>https://www.ebenefits.va.gov/ebenefits-</u>

<u>portal/ebenefits.portal</u> and do it today. Then from the privacy of your home computer (24/7) you can print out VA award letters, statements of service, home loan certificates and verification of your disability percentage. You can also check the status of your claim and/or appeals, review your last 24 months of payments and change your address or direct deposit information.

- 8. When was the last time you asked the VA to review your service-connected compensation. That dislocated shoulder you got in field training probably has gotten worse in the last 40+ years. Or that minor Bilateral Hearing Loss from an explosion in Iraq is worse and you now wear hearing aids. Or that minor diabetic problem you got from Agent Orange may have become more severe and led to other complications. Very few medical conditions stay the same and most get more severe with the passage of time. Contact us today to discuss this further. THIS IS ESPECIALLY IMPORTANT WITH THE NEW PROPERTY TAX EXEMPTIONS.
- 9. Finally, resolve to sign up at least one new member for your post. Someone from your neighborhood, church or community group? Perhaps a friend or relative on active duty. Your post always needs your support in getting new members.

Well I hope some of these ideas are helpful. If you should need any further information on any of the above resolutions please contact me. Also, I've been collecting more rumors that are out there for a future article. If you have any let me know and I'll check them out. Until next time stay safe and warm.

Let our New Year's resolution be this: we will be there for one another as fellow members of The American Legion, in the finest sense of the word Comradeship.