



06/26/2025

May/June 2025, Chapter 12 Benefit Protection Team Leader's Report

From: Comrade Eli White II

To: Current and Past Local Chapter Officers, Current and Past Department Officers, Current and Past National Officers, and Fellow Comrades and Distinguished Veterans

Greetings:

Currently, the following items are before our legislative bodies or have passed through our legislative bodies, and there is additional good-to-know information. Please see the information below:

DAV National Legislative Department Information Alert

If you have signed up for the DAV CAN, you should have received an information alert email. To enhance security and protect user accounts, and improve overall user experience. As part of the process, identity verification is required to re-engage your account.

To continue enjoying seamless access, you will need to sign in using your previously registered first name, last name, address, and email. As an added layer of protection, you may receive a verification code to confirm your identity.

The DAV National Legislative Department encourages you to complete this reengagement process promptly to ensure uninterrupted access to your account. Your security is the DAV's priority, and these updates reflect their ongoing commitment to safeguarding your information. Thank you for your cooperation and commitment to a secure experience. The DAV National support team is ready to assist you if needed.

Please note – You do not need to be a DAV Member to sign up for the DAV Commander's Action Network (CAN). You can join at https://dav.quorum.us/sign_in/,

These Hotels and Resorts Are Only for Veterans and Military Members – Updated

Exclusive resorts and hotels for Veterans and Military Members prove it is not all work and no play with the military. Military bases worldwide are home to some truly memorable vacation spots, camping areas, and affordable lodging. They provide spaces for Service Members and their Families to relax and connect.

From: Comrade Eli White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

These Hotels and Resorts Are Only for Veterans and Military Members – Updated (cont'd)

From beachfront retreats to mountain lodges, these destinations serve as havens of respite for those who have served. Destinations managed by the Services' Morale, Welfare, and Recreation (MWR) programs, or through the military resort system, make for spectacular and affordable spots to rest and rejuvenate.

Military Base Lodging

Military bases have their own lodging system and are only open to military and their Families, offering some exclusivity in availability. These hotels are usually the busiest during the peak moving season, so summer is not usually the best time to get a reservation for a vacation. That does not mean it cannot be done.

Army hotels have their hotels listed on their IHG Army Hotels site (<https://www.ihg.com/armyhotels/hotels/us/en/reservation>). Lodging on Air Force bases is offered through the Air Force Inns website (<https://af.dodlodging.net/>). Lodging on Navy bases can be found at the Navy Gateway Inns and Suites site (<https://ngis.dodlodging.net/>). Recreational lodging on Marine Corps bases can be found on the Marine Getaways site (<https://www.marinegetaways.com/>) and traditional lodging on the Inns of the Corps site (<https://www.innsofthecorps.com/>).

A bonus with on-base lodging is that it often includes full-size washers and dryers, and sometimes temporary housing with full-size kitchens. These options allow for staying on top of doing laundry and preparing meals to both save time at the end of the vacation and money during it.

Military Resorts and Vacation Spots by Location

Germany: The Edelweiss Lodge and Resort (<https://www.edelweisslodgeandresort.com/>) is in the Alps. Yes, Sir/Ma'am, you read that correctly. This Armed Forces Recreation Center is specifically for military and Department of Defense cardholders so they can stay, relax, and enjoy the local beauty. During the winter season, ski and snowboard lessons for all ages are offered.

South Korea: The Dragon Hill Lodge (<https://www.dragonhilllodge.com/>) in Seoul, South Korea, offers luxury and relaxation for military and DoD ID card holders. Also, this is an Armed Forces Recreation Center. It offers American-sized rooms and appliances in the heart of the city, allowing for the ability to explore with the comfort of familiarity.

Okinawa, Japan: The Okuma beach resort (<https://kadenafss.com/okuma/>) in Okinawa, Japan, is especially for military and government employees. From small cabins where you bring your sheets to a solo cabin with a hot tub, there are a variety of lodging options from which to choose. All of which are steps away from the water and the sounds of the calming waves. While this is not on a military base, per se, it is a location purposefully built with the Military Family in mind.

From: Comrade Eli White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

These Hotels and Resorts Are Only for Veterans and Military Members – Updated (cont'd)

Military Base Lodging (cont'd)

Alaska: Wanting to enjoy the great wild of Alaska? The Seward Military Resort (<https://www.sewardmilitaryresort.com/>) is your spot. Lodging options span from motel rooms, townhouses, log cabins, RV and tent sites priced from \$65 to over \$300, depending on rank, season, and room type. If you are an avid angler, they even offer fishing charters. Wanting to explore more of Alaska while there, the military tickets and tours program (<https://wainwright.armymwr.com/programs/seward-military-resorts-tickets-tours-program>) on Seward offers tickets to everything from sea tours to air tours.

Arizona: Many Military Families driving to and from the coast on military moves have driven past or through Flagstaff. Fort Tuthill (<https://forttuthill.com/>) offers a camping resort for Military members, retirees, and service-connected individuals. Lodging options – from lodge rooms, A-frames, cabins to yurts, in addition to RV hook-ups and campground – allow for flexibility for Families to stay in whichever level of comfort they desire. Rates depend on the season, room, size, and rank and range from \$25 for a yurt to \$400 for a large multi-family cabin. Pet-friendly lodging is available.

California: Big Bear Recreational Facility (<https://miramar.usmc-mccs.org/lodging/big-bear-recreation-facility>) is maintained by the Marine Corps and offers cabins, campsites, and RV parking locations. Outside of lodging, there are bike paths, hiking trails, and playgrounds to explore. Looking for camping equipment or DVDs, the office on the campground has all the information for that.

Looking for something along the water? There are cottages at Del Mar and San Onofre at Camp Pendleton (<https://pendleton.usmc-mccs.org/lodging/inns-of-the-corps>), and several hotel options at Monterey offer affordable options for vacation-worthy stays. Want to stay on the water while listening to the sounds of freedom? Check out the North Island Beach Cottages (<https://medcenter.navylifesw.com/programs/0a55c96e-54e5-4df7-9f07-63cee39e53a7>) in San Diego.

The Coast Guard Lake Tahoe A-Frames

(<https://reservations.vacationrentaldesk.com/StationLakeTahoe/homepage.html>) make for a relaxing and enjoyable vacation. Kayak, hike around Emerald Lake, and breathe in the forest air in this stunning location. It is off the beaten path and affordable.

Heading to San Francisco? Check out the Marines' Memorial Club

(<https://marinesmemorial.org/>). It is an affordable hotel option in the heart of the city that includes breakfast and a happy hour, which is sure to put a smile on everyone's face with full bellies.

Florida: The Florida Keys are a popular vacation spot. The tropical waters and escapism of island life are so popular, they have inspired many songs. Military Families can enjoy camping at the multiple campgrounds on Key West

(<https://www.navywmrkeywest.com/programs/670c3376-010c-4dc3-a080-cd52f68841af>).

From: Comrade Eli White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

These Hotels and Resorts Are Only for Veterans and Military Members – Updated (cont'd)

Military Base Lodging (cont'd)

Hawaii: There are many options for wonderful stays in Hawaii. The Kilauea (<https://www.kilaueamilitarycamp.com/>) offers cottages and apartments from 1-3 bedrooms on the Big Island of Hawaii. Even if you do not want to get a rental car, there is a shuttle to and from the campground for \$20 per person, one way.

Another gem is the cabins on Bellows Air Force Station on Oahu. There are even condos, camper cabins, and campsites on the installation. The amenities of rental equipment and close location to golfing and driving ranges are offered to all.

If you are looking for a vacation along Waikiki Beach, look no further than the Hale Koa Hotel (<https://www.halekoa.com/>). This beachfront resort offers the traditional luau, along with beachside perks of being right in the action. The pool and splash pad appeal to everyone in the Family.

Another option in Hawaii is the Navy Lodge at Ford Island (<https://www.navy-lodge.com/Hawaii>). This lodge is located at Joint Base Pearl Harbor and is in proximity to many historical sites. While it is not the typical beach vacation you see on Pinterest, this is an affordable option that allows for maximum exploration on the island.

Maryland: At The Cottages at Greenbury Point (<https://www.navymwrannapolis.com/lodging/mwr-recreation-lodging-annapolis>), stay or camp to experience the breathtaking beauty of the Chesapeake Bay, picturesque Annapolis, and the United States Naval Academy. Options include RV and camping accommodations, hotel suites, and coastal cottages. With a variety of attractions in the area, from local eateries and shops to the academy and natural surroundings, there is plenty to explore.

New York: West Point has two (2) campground areas – the Lake Frederick Recreation Area (<https://westpoint.armymwr.com/programs/lake-frederick-recreation-area>) and Round Pond (<https://westpoint.armymwr.com/programs/round-pond-recreation-area>) – that offer seasonal RV sites, the Adirondacks and tent sites. Also, Fort Drum's Remington Park offers cabins in addition to the RV sites, the Adirondacks and tent sites.

North Carolina: Fort Fisher Air Force Base has a stellar recreation area. It is a bonus that you can stay there as well, with cottages that sleep two, six, or eight in addition to a full RV hook-up.

Virginia: If the colonial period is your Family's jam, Cheatham Annex in Yorktown (<https://ngis.dodlodging.net/property/Cheatham-Annex-NWSY>) near the Historic Triangle in Virginia offers two-, three-, and five-bedroom cottages for military- and DoD-affiliated Families. There is even a two-bedroom, pet-friendly cabin available.

Maybe you are looking for a Virginia Beach getaway. Well, did you know that the Navy MWR operates two- and three-bedroom townhouses on 67th Street (<https://www.navymwrmidlant.com/programs/c53934d3-b6d5-4f65-9805-a703ead1c978>) just

From: Comrade Eli White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

These Hotels and Resorts Are Only for Veterans and Military Members – Updated (cont'd)

Military Base Lodging (cont'd)

blocks from the beach? This means you can sprawl out and have your space, all while paying a reasonable price.

Washington: The beautiful Pacific Northwest is in all its glory at the Navy Getaways Pacific Beach (<https://pacbeach.navylifepnw.com/>). The hotel rooms are around \$50 a night, and four-bedroom cottages begin as low as \$100 a night. That is quite the deal, especially as many of them are pet-friendly.

Many of these lodging options open a year in advance for active duty and six months for retirees or government employees, so make sure to read and understand the fine print for a reservation.

S.1245, the Service Members and Veterans Empowerment and Support Act of 2025

The Department of Veterans Affairs (VA) reports that 1 in 3 women and 1 in 50 men indicate they were sexually assaulted during military service. Military sexual trauma (MST) survivors can file disability claims for conditions related to the trauma, but these claims are too often denied based on improper development.

The VA Office of the Inspector General and the United States Government Accountability Office have documented ongoing challenges in the VA's implementation of its policies and in improving the timeliness and consistency of MST-related claims decisions. These persistent difficulties highlight areas where focused efforts are needed to enhance the support for MST survivors and ensure proper development and adjudication of claims.

S. 1245, the Service Members and Veterans Empowerment and Support Act of 2025, addresses several key issues to support individuals affected by MST and improve the claims process, including:

- ✓ Conducting a study on the quality of training and processing of claims for conditions related to MST;
- ✓ Requiring an annual review to determine the accuracy of MST-related disability claims;
- ✓ Allowing Veterans to choose VA facilities for MST-related medical examinations;
- ✓ Ensuring consistent communication across all levels of review, including the Board of Veterans' Appeals; and
- ✓ Mandating all VA communications include contact information for MST coordinators, the Veterans' Appeals; and
- ✓ Mandating all VA communications include contact information for MST coordinators, the Veterans Crisis Line, Vet Center, and other support services.

We strongly support S.1245, in accordance with DAV Resolution 118, which urges improvement of the claim development and adjudication process for determining service connection for conditions related to MST.

From: Comrade Eli White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

S.1245, the Service Members and Veterans Empowerment and Support Act of 2025 (cont'd)

We call on all DAV members and supporters to contact their representatives and urge them to cosponsor and support the Service Members and Veterans Empowerment and Support Act of 2025.

As always, we appreciate your support for DAV's legislative priorities and thank you for participating in DAV's Commander's Action Network – DAV CAN.

DD-214: What You Need to Know

Your DD-214 starts Veterans benefits from health care to home loans and education to employment.

What is a DD-214 Form?

Your military discharge papers are officially known as DD Form 214, or just DD-214. All Veterans receive this Certificate of Release or Discharge from Active Duty once they are out of the military.

BLUF: The DD-214 is proof of your military service. All branches of service use this same form. There may be no more important document, as it serves as the key to unlocking many kinds of benefits.

Therefore, you should treat your DD-214 like gold, as this piece of paper is vital to many aspects of your life in the civilian world. The DD-214 stands for Defense Department – provides Veterans with an accurate and complete summary of their active military service. It usually lists dates of service, any commendations or medals received, the reason for separation and the type of discharge.

You are entitled to your military records free of charge. Be aware of advertisements that claim you must pay to get your DD-214, or that they can obtain it more quickly – they cannot.

Information the DD Form 214 May Include:

- Active-Duty information, including entry date
- Place of entry into active duty
- Home address at time of entry
- Mailing address after separation
- Last duty assignment and rank obtained before getting out
- Military occupational specialty (MOS)
- Military education
- Decorations, medals, badges, citations, and campaign awards
- Service length
- Any foreign service

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

DD-214: What You Need to Know (cont'd)

Information the DD Form 214 May Include (cont'd):

- Separation information (type, character of service, authority/reason for separation, eligibility codes)

Why is a DD-214 Important?

A DD-214 is a separation document that contains information normally needed to verify military service for benefits, retirement, employment, and membership in Veteran Service Organizations. Also, this form gives civil and government agencies the information needed to apply any federal and state laws relevant to members who separate from the military.

A DD-214 generally is needed for the following:

- ✓ Home loans
- ✓ Civilian employment
- ✓ Veteran Service Organizations membership
- ✓ Social Security
- ✓ Burial/flag
- ✓ Education
- ✓ Homeless Veteran Services
- ✓ Medical services
- ✓ Deals and discounts for Veterans (sometimes)

The Department of Veterans Affairs uses the form to determine eligibility for specific benefits. The Department of Labor uses the DD-214 to determine eligibility for unemployment compensation. Additionally, the form will be used to assess reemployment rights. Inaccurate information on the DD-214 could result in a delay or denial of benefits.

The surviving spouse of a military Veteran also needs to know how to access the DD-214 for the Service Member's funeral service to receive patriotic honors. These include the folding and presentation of the United States burial flag; and sounding of taps, at no cost to the Family.

How to Get Your DD-214

There are several ways to request a copy of your DD-214:

- Via the federal government's eVetRecs website
<https://vetrecs.archives.gov/s/login/?ec=302&inst=SJ&startURL=%2FVeteranRequest%2Fhome.html>
- Visit the VA website <https://www.va.gov/records/get-military-service-records/> for instructions on how to access your records via miConnect.
- By mail: Download the Form SF 180 (<https://www.archives.gov/veterans/military-service-records/standard-form-180>) – the Request Pertaining to Military Records – and mail it to

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

DD-214: What You Need to Know (cont'd)

How to Get Your DD-214 (cont'd)

the National Personnel Records Center (NPRC) at 1 Archives Dr., St. Louis, Missouri 63138. (Detailed instructions on the Form SF 180)

- By fax: Fax the completed Form SF 180 to the NPRC at 314.801.9195.
- Visit the National Personnel Records Center in Person.
- Contact your state or county veterans agency – click the link to search for a VA facility near you - <https://www.va.gov/directory/guide/home.asp>.
- Hire an independent researcher.

Your request may take 4 -6 weeks or longer.

What is the Fastest Way to Get a DD-214?

To receive a DD-214 as quickly as possible, visit the eVetRecs website -

<https://vetrecs.archives.gov/s/login/?ec=302&inst=SJ&startURL=%2FVeteranRequest%2Fhome.html> and as you go through the dropdown menus, select "Emergency Request" in the dropdown menu under: "Which of these categories best describes why you are requesting the records?" You will not see this option until you begin going through the records request process and get to the "Service and request details" section.

You may also fax a record request using Form SF 180 to the National Personnel Records Center (NPRC) at 314.801.0800, but note that hold times can be long.

What if my DD-214 Needs to Be Corrected?

Correcting a DD-214 ensures that Veterans' benefits, awards, and service history are accurately documented. If Veterans find an error on their DD-214, s/he can request an official correction, which will be issued on a DD-215 form.

The DD-215 serves as an addendum to the DD-214 and should be kept with it as part of the complete service record. Visit the DoD Forms Management Program page (https://www.esd.whs.mil/Directives/forms/dd0001_0499/DD) for more information on how to obtain a DD-215 form.

Why You Should Keep Your DD-214 as Private as Possible

The DD-214 includes personally identifying information that could put you at risk for identity theft. Someone with nefarious intent could apply for a credit card in your name or otherwise try to impersonate you. "Identity thieves could use your personal information to obtain fraudulent credit, identification cards and other items, "according to the U.S. Army's Human Resources Command, "To protect yourself, treat your documents as you would a valuable personal possession. Store your documents only in a safe location not accessible to strangers."

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

DD-214: What You Need to Know (cont'd)

Should I File a Copy of My DD214 at the Courthouse?

Over the years, experts have suggested that Veterans file a copy of their DD-214 at their local county courthouse, to make it easily accessible should the need arise. However, before taking such a step, consider there may be a risk of identity theft if your DD-214 becomes publicly available, as many court records are.

Many municipalities have taken steps to ensure the privacy of Veterans' records, either by preventing the general public from accessing discharge papers or by blacking out some identifying information. So do your research before filing a copy of your paperwork at the courthouse.

Free Lifetime National Park Pass for Veterans and Gold Star Families: Do You Have Yours Yet?

Have you been to any of the most beautiful parts of the USA? Would you like to view these beautiful sites? Are you a US Veteran or a Gold Star Family Member? Then you probably already know that you can get a free lifetime entrance pass for federal parks and recreation sites nationwide.

If not, what are you waiting for?

The pass, an expansion of the annual free pass for currently serving troops and their families, in November 2022 began granting free access to about 2,000 parks and lands managed by the National Park Service, U.S. Fish and Wildlife Service; U.S. Forest Service; Bureau of Land Management; Bureau of Reclamation; and the U.S. Army Corps of Engineers, according to an announcement of the park service website. It also gives discounted amenity fees in some locations.

While not every park or visitor area requires an entrance fee, many do. For example, Yosemite National Park in California charges a \$35 entrance fee per vehicle, while Craters of the Moon National Monument charges \$20. Other locations charge for entering the museum or curation areas in the visitor center. For instance, the Begich Boggs Visitor Center in the Chugach National Forest, Alaska, charges \$5 per adult to access a film and exhibits.

Those fees are waived for holders of the lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies.

Those fees are waived for holders of the lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies.

The pass for Veterans and Gold Star Families covers the holder and any accompanying passengers in a private vehicle at sites that charge per car, or the pass owners and up to three adults aged 16 and over at sites that charge per person.

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Free Lifetime National Park Pass for Veterans and Gold Star Families: Do You Have Yours Yet? (cont'd)

The lifetime pass program does not exclude Veterans with so-called "bad paper" discharges. To get the pass, Veterans must submit one of the following:

- Unexpired Department of Defense Identification Card (DD For 2, DD Form 2765, or Next Generation USID replacement)
- Veteran Health Identification Card (VHIC)
- Veteran ID Card
- Veteran designation on a state-issued U.S. driver's license or identification card

To receive a pass, visit a National Park or parks and land agency store or staffed fee kiosk, or order via the U.S. Geological Survey store <https://store.usgs.gov/MilitaryPass>. Passes ordered online carry a \$10 processing and shipping fee. Passes received in person are free.

Gold Star Family Members can receive the pass by presenting a self-verification form certifying they are the next of kin to a military member killed during service overseas. The form includes a signature block and confirmation that the user is an "eligible next of kin (NOK) of a member of the United States Armed Forces who lost his or her life in a qualifying situation."

No other identification or proof is required for Gold Star Family Members who want to get a lifetime pass.

2025 Fourth of July Military Discounts

Service Members, Veterans, and Families are being honored with a variety of discounts for July 4. Below are some highlighted offerings

Academy Sports + Outdoors

From April 27 to July 4, Active-Duty Military and Veterans get 10% off their entire purchase online or in-store.

Blue Star Museums

Blue Star Museums is a collaboration among the National Endowment for the Arts, Blue Star Families, the Department of Defense and museums across America to offer free admission to the Nation's Active-Duty military personnel, including the National Guard and Reserves, and their Families. The 2025 Blue Star Museums program begins on Armed Forces Day (May 17) and ends on Labor Day (September 1)

Busch Gardens

In advance of Independence Day, Busch Gardens parks in Tampa Bay and Williamsburg as well as Adventure Island and Water Country USA are honoring U.S. Military Active-Duty, and Veterans and their Families with a day at the parks for free. U.S. Military Veterans will receive

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

2025 Fourth of July Military Discounts (cont'd)

Busch Gardens (cont'd)

free-one admission for themselves and up to three guests. Veterans can register for this offer through June 22, 2025, and have until July 6, 2025, to visit the parks with their free ticket.

Cincinnati Zoo

All Active-Duty and retired military receive free admission on July 4th. They can also purchase up to six discounted admission tickets for members of their immediate Family/

Columbus Zoo and Aquarium

Military members, both past and present, can get one free Day Pass to the Columbus Zoo and Aquarium June 30 through July 4. They can also purchase up to five additional Day Passes at a 50% discount. Proof of service is required. Tickets must be purchased at the Columbus Zoo's main gate on the day of your visit.

Gilroy Gardens

Active-Duty Military and Veterans get free admission July 4 through 6, plus 50% off general admission for up to six guests. Show valid ID at front gate to claim this offer.

Rack Room Shoes

Rack Room Shoes offers a 20% discount off your entire purchase in stores on July 4 to anyone with a military ID.

SeaWorld

In advance of Independence Day, all SeaWorld parks in Orlando, San Antonio and San Diego as well as aquatica parks in Orlando and San Antonio are honoring U.S. Military Active-Duty and Veterans and their Families with a day at the parks for free. Eligible U.S. Military Veterans and retirees can register for complimentary single-day ticket(s) for themselves and up to three dependents before June 22, 2025, at www.WavesofHonor.com. After registering, all tickets must be redeemed by July 6, 2025. Service Members and their direct dependents must have a valid Active Military ID to participate.

Sun Splash Family Waterpark

Military Service Members receive free admission July 4 through 6.

Target

Target is offering Veterans, Active and Guard, and Reserve Members and their dependents 10% off two separate transactions from June 22 through July 5.

From: Comrade EII White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Do Veterans' Benefits Expire

Some common Veterans' benefits include healthcare, education benefits (GI Bill) and other benefits related to disability claims and appeals. However, many Veterans are not aware that many of their benefits can expire. Although these deadlines are generally firm, the VA does have provisions to waive them if you have a legitimate reason for not applying before the given deadlines. These may include health and disability issues. However, the VA will not waive a time limit for not knowing the deadline for your benefits.

Missing these deadlines can impact your access to care and services. Here are some quick examples of common VA benefits and their time limits:

VA Benefit	Time Limit
Education benefits	
Post-9/11 GI Bill: The Post-9/11 GI Bill provides 36 months of education, training, and on-the-job training (OJT) benefits to eligible veterans. The full in-state tuition and fees are covered at public schools. For private schools, there is an annual maximum amount that is inflation-adjusted. The Post-9/11 GI Bill also pays a housing allowance based on the E-5 with dependents BAH rate for the location of the school, and \$1,000 annually for books and supplies.	15 years from the date of last discharge or release from active duty if you were discharged before Jan 1, 2013. If you were discharged after that date, there is no expiration date.
Montgomery GI Bill for Active-Duty (MGIB): Provides 36 months of education, training, and OJT benefits to eligible veterans. Payment rates are determined by the number of classes taken.	10 years from the date of last discharge or release from active duty.
Montgomery GI Bill for Selected Reserve (MGIB-SR): Provides members of the Reserves and National Guard with up to 36 months of education, training, and OJT benefits.	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard. Some extensions are available if activated.
Veteran Readiness and Employment (VR&E), formerly called (VocRehab), is available to veterans with service-connected disabilities. The program offers help preparing for, finding, and keeping suitable employment.	Generally, 12 years of separation from service or within 12 years of being awarded service-

	connected VA disability compensation.
VA Life Insurance Programs	
<p>Servicemembers' Group Life Insurance (SGLI) for service members and reservists is available in \$50,000 increments up to a maximum of \$500,000. SGLI coverage begins when the service member enters service or changes duty status. This includes the Traumatic Injury Protection (TSGLI) program, which offers coverage ranging from \$25,000 to \$100,000.</p>	<p>Coverage ends 120 days after separation.</p> <p>or</p> <p>Can be extended up to two years for totally disabled veterans.</p> <p>More details</p>
<p>Family Group Life Insurance (FGLI): Automatically provides up to \$100,000 in coverage for the spouse and \$10,000 for children of service members insured under SGLI.</p>	<p>Coverage ends 120 days after separation.</p>
<p>Veterans' Group Life Insurance (VGLI): Offers up to \$500,000 in renewable term life insurance (five-year term) for veterans. Service members may convert their SGLI to VGLI.</p>	<p>Must enroll within one year and 120 days from discharge or separation to be eligible to continue coverage</p>
<p>Service Disabled Veterans Insurance (S-DVI): The VA stopped accepting applications for Service-Disabled Veterans Life Insurance in December 2022. Beneficiaries who already had the plan were allowed to keep it.</p>	<p>Veterans were able to apply within two years from the date of being notified of their service-connected status</p>
<p>Veterans' Mortgage Life Insurance (VMLI): Offers up to \$200,000 in mortgage protection insurance to severely disabled veterans who have received grants for Specially Adapted Housing from the VA.</p>	<p>Must apply before age 70.</p>
Veterans Health Administration (VHA) Programs	
<p>Veterans health care: VA provides a wide range of health care services to veterans, including treatment for military sexual trauma and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf.</p>	<p>No time limit</p>

PACT Act benefits: Expanded VA health care for veterans exposed to burn pits, Agent Orange, and other toxic substances	Veterans and survivors can file for benefits anytime.
Combat Veterans Health care: Free VA health care is provided for any condition related to your service in Operation Enduring Freedom (OEF) in Afghanistan, Operation Iraqi Freedom (OIF), or Operation New Dawn (OND) in Iraq. This is called an enhanced eligibility period.	Benefit is provided for up to 10 years after discharge or release for any condition related to the listed services.
Dental treatment: If you qualify for VA dental care benefits, you may be able to get some or all of your dental care through VA.	The timeline to enroll varies depending on the specific category of eligibility.
VA Pension and Compensation	
Disability compensation: VA pays monthly compensation tax-free to veterans for disabilities incurred or aggravated during military service. Entitlement is established from the date of separation if the claim is filed within one year from separation.	No time limit
Disability pension: This income-based benefit is paid to veterans with honorable wartime service who are permanently and totally disabled due to non-service-connected disabilities or who are 65 or older.	No time limit
VA Home Loan Guaranty Program	
VA home loan: The VA Home Loan Guaranty Program offers veterans the chance to purchase a home with no down payment and with competitive interest rates.	No time limit

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

PTSD VA Ratings: What You Need to Know

Veterans who experienced certain traumatic events during their Service may be able to receive disability compensation in the form of non-taxed monthly payments, as well as free health care, including specific PTSD treatment.

For a Veteran to receive these disability benefits, s/he must demonstrate that the PTSD was caused or made worse by events that occurred during active military service. The adverse events could also have happened during military training, whether active or inactive duty.

Additionally, the Department of Veterans Affairs also reviews post-service disability claims, meaning that if the PTSD did not appear until after active-duty service, it may still be covered if Veterans can show the service caused the condition. For any disability claim, the condition can affect the mind, body, or both, and this also applies to PTSD.

PTSD is the fourth-most prevalent type of benefits claim the VA receives. Of the roughly five (5) million Veterans who receive compensation benefits, more than 1.1 million get PTSD benefits. Eligibility begins with Veterans demonstrating and documenting the effects of the trauma and submitting a claim to the government.

What is PTSD?

Post-Traumatic Stress Disorder (PTSD) is a reaction to trauma that lasts beyond the first month after the adverse experience and negatively impacts mental and physical health, social connections, daily tasks, and/or work performance.

Let us be clear, after any trauma, it is normal to feel sad, angry, stressed, or disoriented. Also, it is common to have problems focusing, sleeping, or getting along with others.

Most people who are exposed to a traumatic, stressful event experience some of the symptoms of PTSD in the days and weeks after exposure. A PTSD diagnosis may be made if these difficulties persist and worsen beyond the first weeks. Data suggests that about 8% of men and 20% of women go on to develop PTSD, and roughly 30% of these individuals develop a chronic form that persists throughout their lifetimes.

PTSD risk increases "when the traumatic event is more severe, violent, occurs over a longer period of time or involves harm to oneself or loss of a loved one," according to the American Psychiatric Association (APA). An estimated 7.8% of Americans will experience PTSD during their lives, with women (10.4%) twice as likely as men (5%) to develop PTSD. About 3.6% of U.S. adults ages 18 to 54 (5.2 million people) have PTSD during a given year.

About 30% of the men and women who have spent time in war zones experience PTSD. **PTSD is treatable.**

PTSD VA Ratings: What You Need to Know (cont'd)

PTSD Symptoms

PTSD can take a significant toll on mental health. According to the Mayo Clinic, symptoms may include the following:

- Flashbacks: reliving the traumatic event as if it were happening again
- Uncontrollable thoughts or intrusive memories about the event
- Nightmares
- Severe anxiety
- Severe emotional distress
- Unpleasant physical reactions when reminded of the traumatic event

If left untreated, PTSD can lead to hopelessness, memory problems, relationship conflicts, feelings of numbness and detachment, and a lack of interest in hobbies. PTSD can cause symptoms in the body as well as in the mind. Physical symptoms can include high blood pressure, increased heart rate, fatigue, muscle tension, nausea, joint pain, headaches, and other physical pain, including back pain, according to the APA.

Some individuals who suffer from PTSD also experience depression and may be more likely to misuse alcohol and prescription drugs. PTSD rarely goes away on its own, so it is important to seek help. Read more about PTSD (<https://www.military.com/benefits/veterans-health-care/ptsd-frequently-asked-questions.html>).

How is PTSD Rated by the VA?

The VA will rate PTSD based on the severity of the Veteran's disability. The higher the rating expressed as a percentage, the higher the amount of disability compensation you will receive. Moreover, many factors are considered as the VA evaluates your PTSD disability claim. These factors include reports from your mental health caregivers and results from your compensation and pension (C&P) exam, if relevant.

PTSD VA Ratings: What You Need to Know (cont'd)

VA Rating Factors for PTSD

Under the current VA rating system for PTSD, the government considers stressful events to be contributing factors if the events are a result of combat, personal traumas, or other life-threatening situations. The Veteran is evaluated partly based on the symptoms s/he is suffering because of the traumatic event or events. These symptoms include the following categories:

- Exposure to actual or threatened death, serious injury, or sexual violation. This includes witnessing traumatic events or learning of them happening to someone close to the Service Member.
- Intrusive symptoms such as distressing memories, nightmares, and flashbacks.

From: Comrade Eli White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

PTSD VA Ratings: What You Need to Know (cont'd)

VA Rating Factors for PTSD (cont'd)

- Avoidance of people, places, and situations that remind the suffering victim of the traumatic events.
- Negative mental states such as detachment, memory loss, distrust, hopelessness, self-blame, fear, anger, guilt, shame, loss of interest in activities, etc.
- Hyperarousal states, including irritability, angry outbursts, hypervigilance, problems concentrating, easy to startle, trouble sleeping, and more.

You can view more information about the various categories of PTSD symptoms (www.benefits.va.gov/compensation/docs/PTSD_Review.pdf). Also, you can overcome barriers to PTSD Care (<https://www.military.com/benefits/veteran-benefits/overcoming-barriers-to-ptsd-care.html>).

Steps to Making a VA PTSD Claim

Studies demonstrate that between 13.5% and 20% of Iraq and Afghanistan Veterans meet the criteria for a PTSD diagnosis, as do 12% of Gulf War Veterans and 15% of Vietnam Veterans. The VA defines what is considered a traumatic event, also called a “stressor,” for the purpose of Veteran disability claims.

The Veteran must have either “suffered a serious injury, personal or sexual trauma, or sexual violation,” or in a second broad category that also falls under PTSD, the Veteran was “threatened with injury, sexual assault, or death.” Unfortunately, nearly half of the claims denied for PTSD related to military sexual trauma (MST) were not correctly processed, according to a 2018 Office of Inspector General (OIG) investigation.

For disability benefits eligibility, the stressor must have happened during a Veteran's military service, and – because of their PTSD symptoms – they cannot function as well as they did before. Veterans who received an other-than-honorable, bad conduct, or dishonorable discharge **MAY NOT** be eligible for VA disability benefits.

Present a Current PTSD Diagnosis

In addition to the other requirements for a VA disability claim, a doctor must diagnose the Veteran with PTSD for this type of claim to move forward.

Identify an In-Service Stressor that Caused PTSD

For a successful PTSD claim, a Veteran must not only have a medical diagnosis but must also provide evidence that the disorder is associated with a stressor that occurred during military service. “For PTSD purposes, a stressor is a psychologically traumatic event that the person experience, witnessed, or was confronted with that involved actual or threatened death or serious injury, or a threat to physical integrity of themselves or others,” according to the VA.

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

PTSD VA Ratings: What You Need to Know (cont'd)

Prove Connection Between Your Service and PTSD

When filing your VA PTSD claim, you will be asked to document the details of any incidents that occurred that caused your PTSD. Generally, the Veteran must provide "credible supporting evidence of a specific in-service stressor," according to the VA. This requirement differentiates PTSD claims from other types of claims

However, there are some exceptions to this rule:

- ✓ A diagnosis of PTSD was made during service.
- ✓ The Veteran engaged in combat with the enemy.
- ✓ The stressor is related to a fear of hostile military or terrorist activity.
- ✓ The Veteran was a prisoner of war.
- ✓ Other evidence exists to support the occurrence of an in-service personal assault.

Presumptive Conditions

Some Veterans may have what is called a "presumptive condition." According to the VA, presumptive conditions include:

- A chronic illness that appears within a year after discharge. Examples include high blood pressure, arthritis, diabetes, or peptic ulcers.
 - A few conditions may take longer to manifest and, therefore, are exempt from the one-year rule. These include Hansen's disease, or leprosy; tuberculosis; multiple sclerosis; and amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease.
- An illness caused by contact with toxic chemicals or other hazardous materials.
- An illness caused by time spent as a prisoner of war (POW)

For presumptive conditions, the burden of proof is taken off the Veteran, because the VA automatically assumes it was caused by your military service. "If you have a presumptive condition, according to the VA. "You only need to meet the service requirements for the presumption."

File Your Disability Benefits Claim

Your VA disability claim for PTSD includes medical records you provide, a claim exam report if relevant, statements from you and others about your claim, and your medical and personnel records.

You will need to fill out one of the following two forms:

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

PTSD VA Ratings: What You Need to Know (cont'd)

File Your Disability Benefits Claim

- VA Form 21-0781 (<https://www.va.gov/find-forms/about-form-21-0781/>): Statement in Support of Claim for Service Connection for Post-Traumatic Stress Disorder; or
- VA Form 21-0781a (<https://www.va.gov/find-forms/about-form-21-0781/>) Statement of Claim for Service Connection for Post-Traumatic Stress Disorder Secondary to Personal Assault

After receiving your claim, the VA will review your medical records and ask you to submit more evidence if needed.

To learn more about filing a PTSD disability claim and see all the steps, go to the VA.gov website (<https://www.va.gov/disability/how-to-file-claim/>).

Take Your C&P Exam

As part of your disability benefits claim, you will likely be asked to undergo a compensation and pension exam, also known simply as a claim exam or C&P exam.

Veteran in Crisis: What to Do

If you or someone you know is a Veteran in crisis, you can use any of these methods to connect to the Veterans Crisis Line, 24/7:

- ✓ Call 988
- ✓ Text 838255
- ✓ Start a confidential chat online (<https://www.veteranscrisisline.net/get-help-now/chat/>)
- ✓ If you have hearing loss, call TTY: 800.799.4889.

You can also:

- ✓ Call 911.
- ✓ Go to the nearest emergency room.
- ✓ Go to the nearest VA Medical Center (<https://www.va.gov/find-locations/?facilityType=health>), regardless of discharge status or enrollment in VA health care.

Is Concurrent Retirement and Disability Pay (CRDP) Taxed?

CRDP can be hard to figure out, especially when it comes to taxes and how they are reported. CRDP is taxable. It is included on Page 1 of your Retiree Amount Statement (RAS) in your gross pay. Since it is included in your gross pay, you do not need to report it as separate

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Is Concurrent Retirement and Disability Pay (CRDP) Taxed?

income. With that said, not knowing your whole situation you will need to talk with a tax professional for further guidance.

So What is CRDP?

CRDP allows you to receive both your military retirement pay/pension and your Department of Veterans Affairs disability payment at the same time if you served 20 years or more and retired with a VA disability rating of 50% or more.

Some military retirees must give up (or waive) part of their retirement pay, dollar for dollar, to get VA disability pay. CRDP allows eligible retirees to receive both when they have a more than 50% VA disability rating. The CRDP part of your pay appears to be added back in, but it remains technically part of your taxable retirement pay. This is where it gets confusing, according to Military.com.

How is CRDP Taxed?

The short version is that CRDP is taxed like your regular military retirement pay. It is not a separate pot of money with its' own tax rules. It gets rolled into your taxable retirement income.

According to the Defense Finance and Accounting Service (DFAS), "CRDP is a restoration of your retired pay, not a separate entitlement. Therefore, if your retirement pay is taxable, so are any CRDP payments you receive. If your retirement pay is non-taxable, your CRDP is also non-taxable." When you look at your RAS and "CRDP" is on a separate line, you may think it is a separate payment, but it is not. It is just a label to show how much of your retirement pay is being "restored" to you because of your VA rating.

From a tax point of view, the IRS does not see CRDP. It appears that you are receiving a certain amount of military retirement pay, as indicated on your 1099-R.

Why does CRDP not Show on My 1099-R?

For this reason, it is why it confuses people. The amount on your 1099-R is your total taxable military retirement pay, which already includes CRDP. There is no separate line or mention of it, because the IRS does not consider it a separate income source. It is just part of your overall retirement pay that you are taxed on. So yes, it is taxed, but it does not show up as its own item. It is just listed on your RAS for transparency, not because it is taxed differently.

Bottom Line: Do I Need to Report CRDP Separately on My Taxes?

No. You are doing it right if you are using the numbers from your 1099-R. You do not need to go in and add CRDP somewhere else on your tax return. If you did that, you would be overreporting your income and could end up paying too much in taxes.

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Please Oppose H.R. 3132, the CHOICE for Veterans Act

The DAV strongly opposes H.R. 3132, the CHOICE for Veterans Act (Certified Help Options in Claims Expertise for Veterans Act). This bill would allow attorneys and agents to charge ill and injured Veteran fees up to \$12,500 or the amount equal to five times the monthly benefits increase, whichever is less, and if the claim results are favorable.

Currently, Veterans can choose accredited Veteran Service Organizations, agents, and attorneys who provide free claims assistance. These experts ensure Veterans receive knowledgeable representation without sacrificing any of their earned benefits.

H.R. 3132 weakens accreditation requirements, letting individuals assist Veterans before meeting full qualification standards. This change risks unqualified representatives making costly mistakes and causing delays in securing benefits.

Although the bill includes some consumer protection measures, it lacks meaningful enforcement against deceptive practices or conflicts of interest and fails to stop unethical referrals to private medical professionals with financial ties to attorneys or agents.

Based on DAV resolution No. 324, we strongly oppose this legislation. Please contact your Representative and urge them to vote "NO" on H.R. 3132 – and put the needs of ill and injured Veterans and their Families over the profits of predatory claims companies.

Avoiding Predatory Practices – Protect Yourself and Your Pocketbook Online

Family, have you ever spent money on a service only to realize it was offered for free? For example, paying to file a student loan application with a non-government site when it is free to file on the official FAFSA website? These types of practices may not be illegal scams, but they can prey on unsuspecting people and cause them to pay unnecessary fees.

One form of this type of practice particularly impacts Veterans and Families: websites that charge for access to VA forms or other material that are readily available free of charge on the VA website. In addition to charging an unnecessary fee, these forms may also be outdated, requiring Veterans and their Families to waste time completing the form again after it is submitted to the VA.

To avoid this type of predatory practice, it is important to review websites and resources for accuracy. When searching for the VA or other government materials, keep in mind:

- ❖ Safe search engine practices: If you are utilizing a search engine (e.g., Google, Bing, or similar), the first items at the top of your search may have paid to appear there! The first item in a search result may NOT be the best one
- ❖ Evaluate the URL: For government-related forms or resources, ensure the website contains .gov at the end of the URL.
- ❖ Utilize search tools available on government sites: Instead of searching for materials through a search engine, use the search feature on government sites.

From: Comrade Ell White II

May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Avoiding Predatory Practices – Protect Yourself and Your Pocketbook Online (cont'd)

Websites like www.va.gov have a search feature to assist Veterans and their Families quickly reach the right resources.

- ❖ Report predatory practices: In order to ensure others do not fall victim to predatory practices, report any predatory practices or suspicious activity you experience.

Remember: Veterans or their Families seeking materials or claim-filing assistance should not be charged, as these are provided for free through the VA and Veteran Service Organizations (VSOs). To better protect yourself, please review these important and helpful resources:

- VA: Find a VA Form - <https://www.va.gov/find-forms/>
- Information on government impostors and scams - <https://www.usa.gov/imposter-scams>
- Information on how to make a report with VA's Accreditation, Discipline, and Fees Programs Office - <https://www.va.gov/ogc/accreditation.asp>
- Veteran, Service Member, and Family Fraud Evasion (VSAFE) Website - <https://vsafe.gov/>

Who Is Eligible for Space-A Flights?

To use Space-A flights, eligible passengers need to sign up in advance, and priority is given based on a system of categories that rank passengers according to their status and the nature of their travel. The following is a partial listing of eligible individuals and their category of travel. In Space-A terms, your "category" of travel is your priority. The numerical order of space-available categories indicates who gets to board the plane first. Travelers in lower-numbered categories move first.

You are placed in one of these six categories based on a combination of two criteria: your status (for example, active-duty member, DoDDS teacher, etc.), and your situation (for example, emergency leave, and ordinary leave, etc.). Once accepted for movement, a space-available passenger may not be "bumped" by another space-available passenger, regardless of category.

A complete listing of eligible passengers by category is found on the AMC website, <https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/>.

Category 1 – Emergency Leave Travel

- US citizen, DoD Civilian Employees stationed overseas
- Full-time, paid personnel of the American Red Cross serving with the U.S. military overseas
- Military Family Members whose sponsors are stationed within the Continental United States (CONUS) and the emergency exists overseas
- Family Members of U.S Citizen Civilian DoD employees when both the sponsor and dependents are stationed at the same location overseas.

From: Comrade EII White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Who Is Eligible for Space-A Flights? (cont'd)

Category II – Accompanied Environmental & Morale Leave (EML)

- Sponsors on EML and accompanied Family Members
- DoD Dependent Schools (DoDDS) teachers and their accompanying Family Members in EML status during school year holiday, vacation periods

Category III – Ordinary Leave, House Hunting TDY, and Others

- Military members on ordinary leave and military patients on convalescent leave.
- Military members on permissive temporary duty (PTDY) orders for house hunting in conjunction with PCS orders. Military Member can be accompanied by one Family member
- Dependents of military members deployed for more than 365 consecutive days
- Military Family Members (up to age 23 with a valid ID card) of a military member when accompanied by their sponsor who is in an ordinary leave status between overseas and CONUS

Category IV – Unaccompanied Dependents on EML

- Dependents of military members deployed for more than 30 consecutive days
- Unaccompanied Family Members (18 years or older) traveling on EML orders. Family Members under 18 must be accompanied by an adult Family Member who is traveling EML
- DoDDS teachers or Family Members (accompanied or unaccompanied in an EML status during summer break

Category V – Permissive TDY, Students, Dependents, Post-Deployment/Mobilization Respite Absence, and Others

- Unaccompanied command-sponsored dependents
- Scholars whose sponsor is stationed in Alaska or Hawaii
- Scholars enrolled in a trade school in the CONUS when the sponsor is stationed overseas
- Military personnel traveling on permissive TDY orders for other than house hunting

Category VI – Retirees, Dependents, Reservists, Disabled Veterans, and Others

- National Guard/Reserve components/members of the Ready Reserve and members of the Standby Reserve who are on the Active Status List
- Retired military members who are issued a DD Form 2 and are eligible to receive retired or retainer pay
- Family members (with a valid identification card) of retired members, when accompanied by a sponsor

From: Comrade Ell White II
May/June 2025 Chapter 12 Benefit Protection Team Leader's Report (Cont'd)

Who Is Eligible for Space-A Flights? (cont'd)

Category VI – Retirees, Dependents, Reservists, Disabled Veterans, and Others

- Surviving spouses of Service Members who died while on active duty, inactive duty training, or annual training status, as well as retired military member, and their accompanying dependents; they must have a DoD USID and privilege card. Dependents younger than 14 must have a valid ID.
- Authorized Veterans with a permanent service-connected disability rated as total (100% DAV) and their dependents (accompanied by their sponsor) traveling in the CONUS or directly between the CONUS and Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa (Guam and the American Samoa travelers may transit Hawaii or Alaska); or traveling within Alaska, Hawaii, Puerto Rico, or the Virgin Islands.

Respectfully submitted,

//////////////////Original Signed//////////////////

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