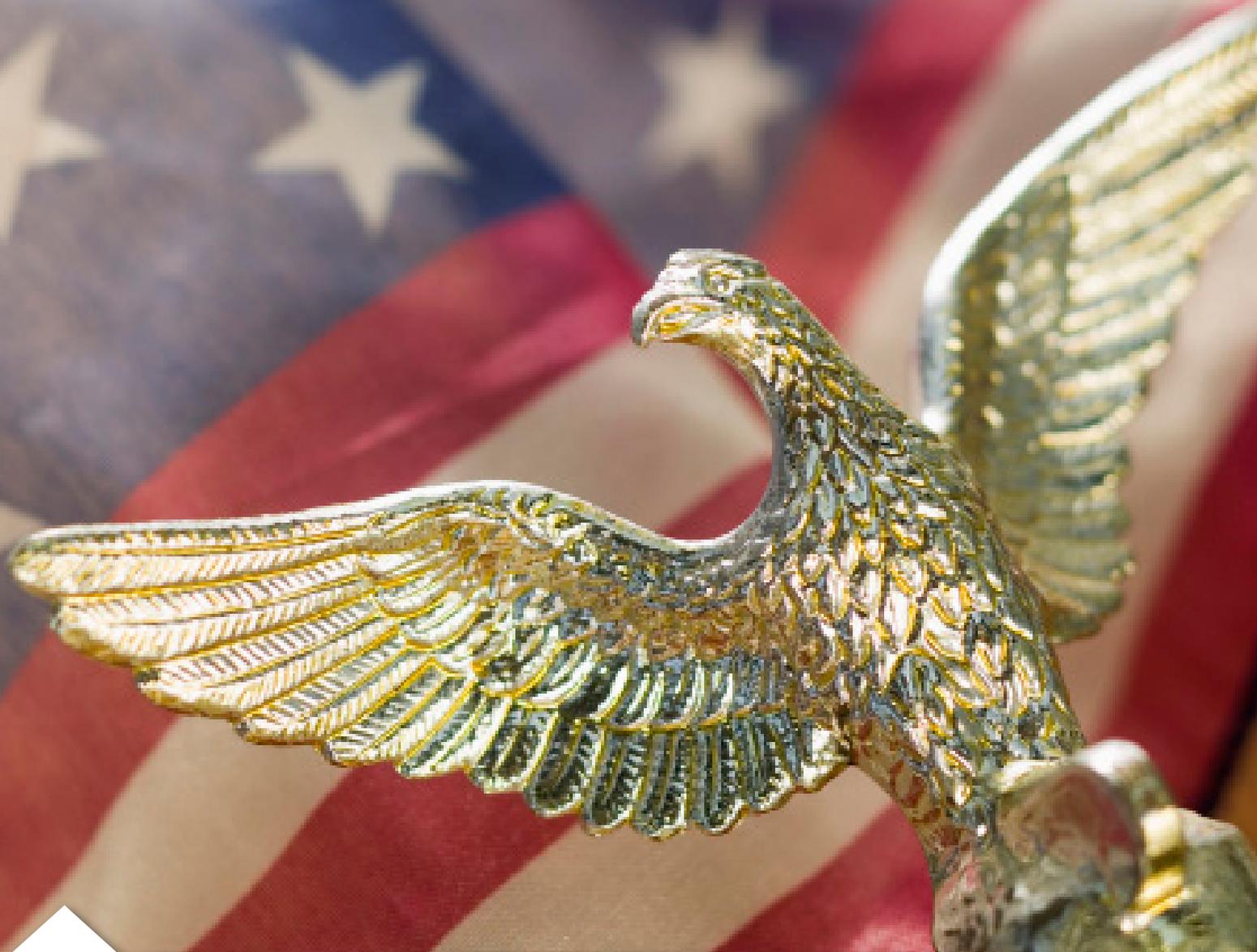


VETERANS

BENEFITS AND SERVICES

A Guide to Federal, State and Local Veterans Programs



HOME BASE IOWA



Dear Veteran:

Thank you for your service to our great nation. Governor Terry Branstad, a fellow veteran, has made assisting returning Iowans, and recruiting new veterans to Iowa, a priority in his administration. He understands the sacrifices you and your families have made to preserve and protect the freedoms of your fellow Americans.

Iowa demonstrates its commitment to veterans in a number of different ways, including the Home Base Iowa (HBI) program. HBI is vital to Iowa's efforts to assist returning service men and women transition to civilian life. HBI helps veterans with transitioning services including assisting members in finding jobs at Iowa companies, pursuing educational opportunities and maximizing GI Bill benefits, and assistance with continued service through the Guard or Reserves.

This Veterans Benefits and Services booklet provides information and resources for eligible veterans. Eligibility is based on discharge characterization from active military service for any type of discharge except under other than honorable conditions, or due to a punitive discharge as the result of trial by court-martial. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps or Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration, or the National Oceanic and Atmospheric Administration. Current or former members of the selected reserve may also be eligible for benefits.

Any Iowa veteran—or eligible dependent of an Iowa veteran—can request assistance from a Veterans Service Officer or Iowa Workforce Development (IWD) representative.

This booklet is intended as an introduction to the many programs and services available here in Iowa. We are here to assist you and your family in obtaining the benefits you have so rightfully earned.

As a fellow veteran with over 20 years of active and reserve time in the United States Air Force, I say welcome to Iowa, you've come to the right place. In Iowa, we recognize and honor your service to this great nation.

Sincerely,

A handwritten signature in black ink that reads "Beth Townsend".

Beth Townsend, Director
Iowa Workforce Development
Retired Lt. Colonel, Air Force Reserve

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This book is a snapshot of all the benefits and services available to our Iowa Veterans and their families. This book has been created especially for you.

The benefit information provided in this book is current to the best of our knowledge as of the printing date. The information is subject to change by the authority that governs the benefit.

You have fought to preserve and protect our constitutional right of self-government, for which we are very grateful. This book is especially for you.



HOME BASE IOWA

Home Base Iowa Education Centers

Home Base Iowa Certified Higher Academic Military Partners (CHAMPS) have committed to help address challenges that military members and their families face. Currently there are over 15 colleges and universities with the CHAMPS designation.

College/University Veteran Service Offices

Veteran Service Offices are located at many colleges and provide assistance to veterans and their dependents. They can provide applications and information on applying for, and using, educational benefits for which you may be qualified.

Among other services, they may also act as a liaison between you and the federal Department of Veterans Affairs. To access these offices, contact your college of interest and ask for the Veteran Services Office. See the Veteran Resource section for a list of Iowa Community College and Universities.

The Post-9/11 GI Bill

This benefit provides educational assistance to individuals who served on active duty on or after September 11, 2001. Under this bill, benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date. If a veteran meets all the eligibility requirements, the veteran will generally receive 36 months of entitlement.

Amount of Coverage

Under this GI Bill, veterans receive:

- Amount of tuition and fees charged, not to exceed the most expensive in-State public institution of higher education
- Monthly housing allowance equal to the basic allowance for housing amount payable to E-5 with dependents, in same zip code as school
- Yearly books and supplies stipend of up to \$1,000.00

A one time payment of \$500.00 may be payable to certain individuals relocating from highly rural areas.

Eligibility

At a minimum, veterans must have served at least 30 days of continuous active duty service after September 10, 2001, be discharged due to a service-connected disability, or served an aggregate of 90 days of active duty service after September 10, 2001, and

- Honorably discharged from Armed Forces or
- Released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve or
- Released from the Armed Forces with service characterized as honorable for further service in a reserve component or
- Discharged or released from Armed Forces for:
 - EPTS (Existed Prior to Service)
 - HDSP (Hardship) or
 - CIWD (Condition Interfered with Duty) or
- Continue to be on active duty.

Veterans eligible for the MGIB, Montgomery GI Bill-Selected Reserve or the Reserve Educational Assistance program, may elect to receive benefits under the Post-9/11 GI bill. Veterans are eligible as long as on August 1, 2009 they have met the requirements to qualify for the Post-9/11 GI Bill and for Chapter 30 Title 38 United States Code (USC) and Chapter 1606/1607 Title 10 USC. For more information, www.gibill.va.gov.

Montgomery GI Bill (MGIB)

The Montgomery GI Bill - Active Duty, called “MGIB” for short, provides up to 36 months of education benefits to eligible veterans for:

- College
- Technical or Vocational Courses
- Correspondence Courses
- Apprenticeship/Job Training
- Flight Training
- High-tech Training
- Licensing & Certification Tests
- Entrepreneurship Training
- Certain Entrance Examinations

Eligibility Information

You may be an eligible veteran if you have an honorable discharge, and you have a high school diploma or GED or in some cases 12 hours of college credit, and you meet the requirements of one of the categories below:

Category I

- Entered active duty for the first time after June 30, 1985.
- Had military pay reduced by \$100.00 a month for first 12 months.
- Continuously served for three years, or two years if that is what you first enlisted for, or two years if you entered the Selected Reserve within a year of leaving active duty and served four years (“2 by 4” Program).

Category II

- Entered active duty before January 1, 1977.
- Served at least one day between October 19, 1984, and June 30, 1985, and stayed on active duty through June 30, 1988 (or June 30, 1987 if you entered the Selected Reserve within one year of leaving active duty and served four years).
- On December 31, 1989 you had entitlement left from Vietnam-Era GI Bill.

Category III

- Not eligible for MGIB under Category I or II
- On active duty on September 30, 1990 and separated involuntarily after February 2, 1991.
- Or involuntarily separated on or after November 30, 1993.
- Or voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program.
- Before separation, you had military pay reduced by \$1,200.00.

Category IV

- On active duty on October 9, 1996 and you had money remaining in a VEAP account on that date and you elected MGIB by October 9, 1997.
- Or entered full-time National Guard duty under title 32, USC, between July 1, 1985 and November 28, 1989, and you elected MGIB during the period October 9, 1996, through July 8, 1997.
- Had military pay reduced by \$100.00 a month for 12 months or made a \$1,200.00 lump-sum contribution.

Additional MGIB Information

The monthly MGIB benefit paid to you is based on:

- type of training you take,
- length of your service,
- your category and,
- if the Department of Defense (DOD) put extra money in your MGIB Fund (called “kickers”).

You usually have ten years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances.

To apply for MGIB, fill out VA Form 22-1990, Application for Education Benefits. Call toll free 1-888-GI-BILL-1 for additional information.



Payments for the MGIB

If you served on active duty for three years or more, or two years active duty plus four years in the Selected Reserve, you will receive a monthly income in basic benefits for 36 months. Those who enlist and serve fewer than three years will receive a slightly lesser amount per month. VA will pay an additional amount, commonly called a “kicker” if directed by the DOD. For more information on amounts and eligibility, visit www.gibill.va.gov.

VA Vocational Rehabilitation and Employment

The goal of the Vocational Rehabilitation and Employment (VR&E) Program is to help veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. For veterans with service-connected disabilities so severe that they cannot immediately consider work, VR&E offers services to improve their ability to live as independently as possible. Services that may be provided by VR&E include:

- Comprehensive rehabilitation evaluation to determine abilities, skills, interests, and needs.
- Vocational counseling and rehabilitation planning.
- Employment services such as job-seeking skills, resume development, and other work readiness assistance.
- Assistance finding and keeping a job, including the use of special employer incentives.
- If needed, training such as On-the-Job Training (OJT), apprenticeships, and non-paid work experiences.
- If needed, post-secondary training at a college, vocational, technical or business school.
- Supportive rehabilitation services including case management, counseling, and referral.
- Independent living services.

VR&E Eligibility

To receive an evaluation for VR&E services, veterans must:

- have received, or will receive, a discharge that is other than dishonorable.
- have a service-connected disability rating of at least 10 percent
- submit a completed application for VR&E services.

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- Date of separation from active military service, or
- Date the veteran was first notified by VA of a service-connected disability rating.

The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a veteran has a Serious Employment Handicap.

Once Eligibility is established, you will be scheduled to meet with a VRC for a comprehensive evaluation to determine whether the veteran is entitled to services. The comprehensive evaluation includes:

- An assessment of the veteran’s interests, aptitudes, and abilities.
- An assessment of whether service connected disabilities impair the veteran’s ability to find and/or hold a job using the occupational skills he or she has already developed
- Vocational exploration and goal development

Entitlement Determination

A VRC determines whether you have an employment handicap based on the results of the comprehensive evaluation. Entitlement to services is established if the veteran is within the 12 year basic period of eligibility and have a 20 percent or greater service-connected disability rating and an employment handicap.

For further information, visit www.vba.va.gov.

VA Work-Study Program

The VA Work-study program allows you to earn additional income while attending school (usually in the form of a part-time job with a veteran-related organization). Talk to your local veteran affairs representative at any university or community college or call (888) GI-BILL-1 or visit www.gibill.va.gov for more information.

Apprenticeships — U.S. Department of Labor, Bureau of Apprenticeship & Training

Apprenticeship is a training program where you earn wages while you learn a skilled profession in a specific field, such as construction, health care, or culinary arts. Apprenticeship combines classroom studies with on-the-job training supervised by a trade professional. Much like a college education, it takes several years to become fully trained in the occupation you choose. Unlike college, as an apprentice you'll earn while you learn. At first, you'll make less money than skilled workers, but as you progress, you'll get regular raises. Once you have mastered the craft, you will receive the same wages as a professional.

For eligible veterans, apprenticeship offers special opportunities. The Iowa State Approving Agency (SAA) has been contracted by the US Department of Veterans Affairs to approve GI Bill programs in the State of Iowa for veterans and other eligible persons.

Each state has a SAA whose function is to inspect, approve, and supervise qualified educational programs as well as on-the-job training and apprenticeship programs for GI Bill purposes. Eligible individuals under the GI Bill may choose to learn by working on the job. The State's approval is necessary before veterans and other eligible persons can receive their GI Bill benefits. Work experience in the occupation can be counted toward the credits required for skilled worker status.

For more information, visit www.iowaworkforce.org/apprenticeship/.

Federal Pell Grant Program

The federal government is a source for education grants. Applicants must be undergraduate students who have not earned a bachelor's degree. Each applicant must be a U.S. citizen or an eligible noncitizen and needs to have a high school diploma or a GED or demonstrate the ability to benefit from the program.

Pell Grant Eligibility

The U.S. Department of Education uses a standard formula established by Congress to evaluate the information a student supplies when applying for a Pell Grant. The formula relies heavily on families' federal tax returns.

Award Amount

The amount of the Pell Grant depends on the student's expected family contribution and several other factors, including program funding. For more information, visit www.studentaid.ed.gov.

How and When to Apply

Students apply not only for Pell Grants but for all federal, state, and institutional financial aid programs (except scholarships) by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA form is available from high school guidance offices, or the application can be completed online at www.fafsa.ed.gov.

Be aware of the application deadlines for submission and corrections.

Workforce Innovation & Opportunity Act (WIOA) Adults and Dislocated Workers Program

Program Description

The Adult and Dislocated Worker Program, under Title I of the Workforce Investment Act of 1998, is designed to provide quality employment and training services to assist eligible individuals in finding and qualifying for meaningful employment, and to help employers find the skilled workers they need to compete and succeed in business. Veterans are provided priority of service in all WIA programs.

Target Population

- All adults, 18 years and older, are eligible for core services
- Dislocated workers
- Priority for intensive and training services must be given to recipients of public assistance and other low-income individuals where funds are limited
- In addition to unemployed adults, employed adults can also receive services to obtain or retain employment that allows for self-sufficiency

Services

Services are provided through One-Stop Career Centers include:

- Core services - includes outreach, job search and placement assistance, and labor market information available to all job seekers
- Intensive services - Includes more comprehensive assessments, development of individual employment plans and counseling and career planning
- Training services - Customers are linked to job opportunities in their communities, including both occupational training and training in basic skills

Additional Services

- “Supportive” services such as transportation, childcare, dependent care, housing and needs-related payments are provided under certain circumstances to allow an individual to participate in the program.
- “Rapid Response” services at the employment site for employers and workers who are expected to lose their jobs as a result of company closings and mass layoffs are also available.
- Individuals whose layoff was created or affected by international trade, may access information and services under the Trade Act programs.

For more information contact your local Workforce Development Center or visit www.doleta.gov/programs/general_info.cfm.

Helmets to Hardhats

Helmets to Hardhats is a program that helps ease the passage into civilian life for military personnel, Guardsmen, and Reservists by providing information on great career opportunities, pay, and benefits in the construction industry.

The program is co-sponsored nationally by 15 building and construction trades organizations, as well as their employer associations, which together represent about 82,000 contractors. The program is no-cost and allows candidates to access information about careers and apprenticeships via the Internet from anywhere in the world. To apply for work or membership, each candidate completes a comprehensive profile that helps Helmets to Hardhats refer candidates to the right program and location. Both manual and non-manual careers are available to candidates.

Depending on the experience of the candidates, they may be placed into an apprenticeship program that will allow them to earn while they learn. The program also has an on-line forum with mentors who have served in the military and are now working in various unions who can provide guidance and support to participants.

Troops to Teachers

The purpose of Troops to Teachers (TtT) is to assist eligible military personnel to transition to a new career as public school teachers in targeted schools. A network of State TtT Offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads.

The TtT homepage provides information and resource links, including a job referral system to allow participants to search for job vacancies as well as link to state Departments of Education, state certification offices, model resumes, and other job listing sites in public education. Pending availability of funds, financial assistance may be provided to eligible individuals as stipends up to \$5K to help pay for teacher certification costs or as bonuses of \$10K to teach in schools serving a high percentage of students from low-income families. Participants who accept the Stipend or Bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation.

For more information, visit www.proudtoserveagain.com/.



HOME BASE IOWA

Home Base Iowa Employers

In support of the Home Base initiative, The Iowa Business Council, a non-profit, non-partisan organization comprised of major Iowa employers have collectively set a goal of hiring 2,500 veterans over the next five years. Over 900 Iowa businesses have set the goal of hiring over 10,000 veterans statewide. The program is well on its way with over 1,500 veterans hired as of October 2015.

IowaWORKS Veteran Services

The U.S. Department of Labor/VETS provides a Job for Veterans Grant that allows the state of Iowa to provide veterans and other eligible persons with employment services through the use of dedicated Veteran Representatives. These Veteran Representatives are all disabled veterans themselves and are located in most IowaWORKS offices across the state. They work with eligible veterans with an emphasis on serving those who have “significant barriers to employment.” They assist veterans in conducting a productive job search and in accessing job listings through IowaWORKS’ electronic databases. They can assist in developing job interviewing and résumé writing skills and can help eligible veterans with federally funded employment and training programs. They also monitor job listings from federal agencies and federal contractors to ensure that veterans get priority in referral to these jobs. To qualify for this assistance, the veteran must meet at least one of the following criteria:

- Is receiving service-connected disability benefits from the Veterans Administration; or
- Discharged or released from the military because of a service-connected disability; or
- Homeless, living in a shelter or at risk of losing your current living arrangements; or
- Released from active duty in the last three years and unemployed for 27 or more weeks in the previous 12 months; or
- Released from a correctional institution; or
- Doesn’t have a high school diploma or equivalent certificate; or
- Is considered low income; or
- between ages 18 through 24
- Are you a member of the Armed Forces who is wounded, ill or injured and receiving treatment in a military treatment facility or warrior transition or the spouse or other family caregiver of such an Armed Forces member?

Spouses of veterans may also be eligible for services from a Veteran Representative if they meet at least one of the above criteria.

For more information or assistance with your job search, contact a Veteran Representative at your nearest IowaWORKS Center, or by going to www.iowaworkforcedevelopment.gov.

Gold Card Services

Veteran Representatives also provide unemployed post-9/11 era veterans with the intensive and follow-up services.

The enhanced in-person services available may include:

- Job readiness assessment, including interviews and testing;
- Development of an Individual Development Plan (IDP);
- Career guidance through group or individual counseling
- Provision of labor market, occupational, and skills transferability information
- Referral to job banks, job portals, and job openings;
- Referral to employers and registered apprenticeship sponsors;
- Referral to training by WIA-funded or third party service providers; and
- Monthly follow-up by an assigned case manager for up to six months.

To see if you qualify, go to www.dol.gov/vets/goldcard.

Priority of Service

Priority of Service is the right of an eligible “Covered Person” to be given priority of service over an eligible non-covered person for the receipt of employment, training and placement of services, notwithstanding other provisions of the law.

Covered persons take precedence over non-covered persons in obtaining services and shall receive access to services and resources earlier in time than a non-covered person. If services or resources are limited, the covered person receives access instead of or before the non-covered person. You are a “Covered Person” and entitled to “Priority of Service” in the workforce system if:

Military Service

You served at least one day in the active military naval or air service, and were discharged or released under conditions other than dishonorable as specified in 38 U.S.C 101(2). Active service includes full-time Federal service in the National Guard or a Reserve component.

Active Service does not include full-time duty performed strictly for training purposes, nor does it include full-time active duty performed by National Guard personnel mobilized by the State rather than federal authorities.

Spouse

Spouses of veterans who fall into one of the following categories, can also receive priority of service.

- the spouse of any veteran who died of a service-connected disability,
- the spouse of any veteran who has a total disability resulting from a service-connected disability, as evaluated by the Veterans Administration
- the spouse of any veteran who died and a total, service-connected disability, as evaluated by the VA, was in existence, or
- the spouse of any member of the armed forces on active duty who, at the time of application, is listed as one or more of the following for at least 90 days:
 - Missing in action
 - Captured in the line of duty by the hostile force or
 - Forcibly detained or interned in the line of duty by a foreign government.

Visit your local IowaWORKS center to learn more about priority of service for Iowa veterans.

Verification of Military Experience and Training

Your military service has given you valuable training and experience that can improve your chance of getting a good job or achieving your educational goals. As a Service member, you have had numerous training and job experiences, perhaps too many to easily recall and include on a job or college application. Fortunately, the military has made life a little easier in this regard. The Verification of Military Experience and Training (DD Form 2586), is created from a service member’s automated records on file. It lists military job experience and training

history, recommended college credit information and civilian equivalent job titles. This document is designed to help you apply for jobs, but it is not a résumé. You can obtain a copy of your VMET document online at www.dmdc.osd.mil/vmet. You will need your Defense Finance and Accounting Service (DFAS) myPay pin number to download your document.

While at the site, be sure you also print a copy of VMET Frequently Asked Questions. Once you have your VMET document, you should review it to ensure it is accurate. Then identify the experience and training you believe will help you to convince employers that you're the right person for the job. Because of the personal information they contain, DMDC cannot release VMET documents directly to a third party, such as a school, etc.

Federal Jobs for Veterans — Office of Personnel Management

Certain veterans, principally those who are disabled or who served during a conflict, are entitled to preference for federal civil service jobs filled by open, competitive exams or evaluations. This preference adds five to ten points to the exam or evaluation score. If you served during a time of conflict, you must provide a copy of your DD-214. To obtain verification of your disability rating, contact the Department of Veterans Affairs and request a statement certifying your disability rating.

Preference is also provided for:

- certain widows and widowers of deceased veterans who do not remarry
- mothers of military personnel who died in service
- spouses of service-connected disabled veterans who are no longer able to work in their usual occupations
- mothers of veterans who have permanent and total service-connected disability.

Individuals interested in federal job information should contact the personnel offices of the federal agencies in which they wish to be employed. Or, contact any Office of Personnel Management Service Center.

The centers are listed in telephone books under the U.S. Government or you can visit www.opm.gov for more information. Federal job opportunities can be found at www.usajobs.gov.

Uniformed Services Employment and Reemployment Rights Act

A veteran has the right to be free from discrimination and retaliation. If you are a past or present member of the uniformed service, an employer, because of this status, may not deny you:

- initial employment
- re-employment
- retention in employment
- promotion
- any benefit of employment

USERRA calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases and promotions. The law also prohibits discrimination of hiring, promotion or other advantages of employment on the basis of military service.

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should



contact the Department of Labor Veterans' Employment and Training Service (VETS) in the employer's state. This applies to private sector, as well as state, local and federal government employees, including the Postal Service.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 515-281-9061 or at (866) 4-USA-DOL or visit www.dol.gov/vets.

Unemployment Insurance Benefits & Eligibility

Individuals who separate from the military may have certain rights to reemployment under United States Employment and Reemployment Rights Act (USERRA). If they are not returning to employment they left when entering the military, they may be eligible for unemployment insurance benefits.

To be eligible for unemployment insurance benefits, an individual who separates from the military must meet the following requirements:

- Be monetarily eligible (eligibility is based on wages earned during the base period of the claim).
- Be able and available for work.
- Be actively seeking work.
- Be willing to accept suitable work.

Monetary Eligibility

Veterans seeking to add military wages to their unemployment claim are required to provide a Member 4 copy of your DD-214 and complete Form 62-2052 ES970. (This can be obtained from a local IowaWORKS Center. The form will be mailed if benefits are applied for online.) Monetary eligibility is based on the wages earned during the base period. The base period is first four of the last five completed calendar quarters at the time the initial claim for benefits is filed. To be monetarily eligible for unemployment benefits, individuals must meet the following requirements:

- Earn and have been paid wages by employers covered by unemployment insurance in two or more quarters of the base period.
- Total base period earnings of at least 1.25 times the wages you earned in the highest base period quarter
- have a minimum amount of wages in the high and low quarters of your base period. This amount changes yearly. It will be determined when you file your claim.





Veterans Health Administration (VHA)

VHA Medical Centers provide a wide range of services including traditional hospital-based services such as surgery, critical care, mental health, orthopedics, pharmacy, radiology and physical therapy.

In addition, most of our medical centers offer additional medical and surgical specialty services including audiology & speech pathology, dermatology, dental, geriatrics, neurology, oncology, podiatry, prosthetics, urology, and vision care. For more information, go to: www.va.gov/health.

Financial Assessment

To enroll in a priority group based on your inability to defray the cost of health care, provide the VA your annual income information and net worth. They will then determine whether you are below the annually adjusted “means test” financial threshold. Your household income and assets, such as the market VA value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash, will be considered when making this financial assessment.

Services Requiring Co-Payments

To receive VA health care, you may be required to make co-payments. These services may include:

- Inpatient care, depending on your income and service-connected disability status
- Extended-care service, based on your financial situation
- Medication usually requires an \$8.00 co-pay for each 30-day supply or less of medication provided by VA for a condition that is not service-connected.
- Outpatient care uses a three-tiered co-pay system. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require co-pay.

Outpatient Pharmacy Services

Outpatient pharmacy services at VA facilities are provided free if you:

- have a service-connected disability rating of 50% or more;
- are receiving medication for service-connected conditions
- have an annual income that does not exceed the maximum annual rate of the VA pension
- are enrolled in priority group six who receive medication for service-connected conditions
- are receiving medication for conditions related to sexual trauma while serving on active duty
- are receiving medication for treatment of cancer of the head or neck (other qualification may be used)

- are receiving medication for a VA-approved research project &
- are a former prisoners of war

Other veterans will be charged a co-payment of \$8.00 for each 30-day or less supply of medication.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventative procedures.

You may receive care if you:

- have a service-connected and compensable dental disabilities or conditions
- are a former prisoner of war
- have a service-connected noncompensable dental condition as a result of combat wounds or service injuries
- have a non service-connected dental condition determined by VA to be aggravating a medical problem
- have a service-connected condition rated as permanently and totally disabling
- Veterans participating in a vocational rehabilitation program
- are a homeless veteran
- have a non service-connected dental condition who received dental treatment while an inpatient in a VA facility; and
- require treatment for dental conditions clinically determined to be complicating a medical condition currently under treatment.

Counseling

Veterans may need help after they return home from war. Friends and family who have not shared similar experiences may be unable to understand how they can help. There are resources that veterans have available to help cope with the impact of war once back home.

Families who have lost loved ones in the military may also experience grief beyond their ability to cope with alone. Help is available for these family members as well. The Department of Veterans Affairs provides readjustment counseling services through community-based Vet Centers. This counseling is designed to help combat veterans readjust to civilian life.

Programs are available addressing military sexual trauma, post-traumatic stress disorder or help with any other areas of everyday life, among other programs. Veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Persian Gulf War or other specific campaigns including current campaigns in Iraq, Afghanistan and the Global War on Terror may be eligible. Veterans may wish to contact the nearest Vet Center or visit www.vetcenter.va.gov/.

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply.

Bereavement counseling is available to all family members including spouses, children, parents and siblings of service members who died while on active duty. Information is available by calling (202) 461-6530 or by e-mail at vetcenter.bereavement@va.gov.

Post-Traumatic Stress Disorder

According to the National Center for Post-Traumatic Stress Disorder, the condition known as Post-Traumatic Stress Disorder (PTSD), is a psychiatric disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents or violent personal assaults like rape.

Most survivors of trauma return to normal given a little time. However, some people will have stress reactions that do not go away on their own, or may even get worse over time. These individuals may develop PTSD. People who suffer from PTSD often:

- relive the experience through nightmares and flashbacks,
- have difficulty sleeping, and
- feel detached or estranged, and these symptoms can be severe enough and last long enough to significantly impair the person's daily life.

PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory

and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulty in parenting.

About 30 percent of the men and women who have spent their time in war zones experience PTSD. An additional 20-25 percent have had partial PTSD at some point in their lives. More than half of all male Vietnam veterans and almost half of all female Vietnam veterans have experienced "clinically serious stress reaction symptoms." PTSD has also been detected among veterans of the Gulf War, with some estimates running as high as eight percent. For more information, visit the National Center for Post-Traumatic Stress Disorder web site at www.ptsd.va.gov.

VA Center for Women Veterans

The Center for Women Veterans is the primary advisor to the Secretary for Veterans Affairs on all matters related to programs, issues and initiative for and affecting women veterans. The mission of the Center for Women Veterans is:

- to ensure women veterans have access to VA benefits and services
- to ensure that VA health care and benefits programs are responsive to the gender-specific needs of women veterans
- to perform outreach to improve women veterans' awareness of VA services, benefits, and eligibility
- to ensure women veterans are treated with dignity and respect.

Some of the services for women veterans are Outreach to Women Veterans, Health Care for Women Veterans, Sexual Trauma Counseling, and Comprehensive Health Care Centers located at www.VA.gov/womenvet/.

Traumatic Brain Injury (TBI)

TBI is any insult to the brain caused by an external physical force that may produce a diminished or altered state of consciousness. The most common causes of TBI are vehicle crashes, falls, sports injuries, and violence.

Other acquired brain injuries can be caused by medical events such as anoxia (loss of oxygen to the brain), aneurysms, infections to the brain, tumors, or stroke. America's armed forces sustained attacks from explosions or blast by rocket-propelled grenades, improvised explosive devices, and land mines almost daily in Iraq and Afghanistan.

Civilians and military personnel working in the combat zones are at particular risk of TBI caused by blasts. These attacks often result in TBI or concussion which may occur simultaneously with other more obvious life threatening injuries. Sometimes, in the case of mild TBI, there may be no outward sign of injury.

Over 90% of combat-related TBI's are closed brain injuries. For these reasons, individuals exposed to blasts should be screened for TBI immediately following the event to minimize medical complications. Delays in treatment can reduce the chance for optimal recovery or result in significant cognitive, physical and/or psychological impairment.

Brain Injury Characteristics

Just as each individual is unique, so is each brain injury. Physical disabilities, impaired learning and personality changes are common. Frequently reported problems include:

Physical	Speech, Hearing, Paralysis, Headaches, Vision, Seizure Disorder, Muscle Spasticity, Reduced Endurance
Cognitive Impairments	Concentration, Attention, Perceptions, Planning, Communication, Writing Skills, Short Term Memory, Long Term Memory, Judgment, sequencing, Reading Skills, Orientation
Behavioral/Emotional Changes	Fatigue, Anxiety, Low Self-Esteem, Restlessness, Agitation, Mood Swings, Excessive Emotions, Depression, Sexual Dysfunction, Lack of Motivation, Inability to Cope, Self-centeredness

For more information on TBI, contact:

The Defense and Veterans Brain Injury Center
(800) 870-9244, www.dvbic.org

Brain Injury Association of America
(800) 444-6443, www.biausa.org/

If you are a veteran or spouse of a veteran who wants to learn more about PTSD or TBI, you may also call your nearest VA Medical facility or contact one of the Vet Centers listed below:

Cedar Rapids
4250 River Center Court NE, Ste. D
Cedar Rapids, IA 52402
(319) 378-0016

Des Moines
2600 Martin Luther King Jr. Pwky
Des Moines, IA 50310
(515) 284-4929

Quad Cities
1529 46th Ave. #6
Moline, IL 61265
(309) 762-6955

Sioux City
1551 Indian Hill Dr., Suite 214
Sioux City, IA 51104
(712) 255-3808

Omaha
2428 Cuming St.
Omaha, NE 68131
(402) 346-6735

Overseas Benefits

The Foreign Medical Program (FMP) is a US Department of Veterans Affairs (VA) health benefits program designed for US veterans with VA rated service-connected conditions who are residing or traveling abroad.

Under FMP, VA assumes payment responsibility for certain necessary medical services. You may write them at Foreign Medical Program Office, PO Box 469061, Denver, CO 80246-9061, USA. Their telephone number is (303) 331-7590.

Nursing Home Care

Nursing care in VA state or community nursing homes may be provided if you are not acutely ill and not in need of hospital care. You should generally be medically stable, have a condition that requires inpatient nursing home care and be assessed to be in need of nursing home care by an appropriate medical provider. You must also meet the eligibility requirements for the home to which they are applying. For VA nursing homes, you may have to pay a co-payment. VA social workers at local VA medical centers can help interpret eligibility and co-payment requirements.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care if you require minimal medical care but do not need the skilled nursing services provided in nursing homes. A domiciliary also provides rehabilitative care for veterans who are homeless. The VA may provide domiciliary care if your annual income does not exceed the maximum annual rate of a VA pension, or if the VA determines you have no adequate means of support. The co-payments for extended-care services apply to domiciliary care. Call your nearest benefits office or health care facility to obtain the latest information. For more information, contact (515) 699-5861.

VA Disability Compensation

VA disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. You must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation is paid monthly. The amount of compensation varies with the degree of disability and the number of dependants. You can apply by filling out the Veterans Application for Compensation and/or Pension (VA Form 21-526). If you have any of the following material, please attach it to your application:

- Discharge or separation papers (DD-214 or equivalent)
- Dependency records (marriage & children's birth certificates)
- Medical evidence (doctor & hospital reports)

You can also apply online through our web site at www.ebenefits.va.gov.



Receiving Benefit Payments

VA offers three methods for receiving benefit payments. Most veteran and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings and loan, or credit union accounts. Recipients may also choose to receive benefits by opening an Electronic Transfer Account or by check. To choose a payment method, call the V.A.'s toll-free help line at (877) 838-2778, Monday through Friday, 7:30 a.m. to 4:30 p.m. Central Standard Time.

Pensions

Veterans with low incomes, who are permanently and totally disabled or are age 65 and older, may be eligible for monetary support if you have 90 days or more of active military service (at least one day of which was during a period of war). Veterans who entered active duty on or after September 8, 1980 or officers who entered active duty on or after October 16, 1981, may have to meet a longer minimum period of active duty. Your discharge must have been under conditions other than dishonorable and your disability must be for reasons other than your own willful misconduct. Payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes. You can apply online at the VA web site at <http://vabenefits.vba.va.gov/vonapp/main.asp>. You may also contact a Veterans Service Officer (VSO) from a veteran's service organization. Please call the toll free number, (800) 827-1000 for the location of the VSO nearest you. You may also look to the VA web site for a list of the nationally recognized Veterans Service Organizations.



Photo of an Iowa soldier used with permission.

Social Security Benefits for Military Personnel

Monthly retirement, disability and survivor benefits under Social Security may be available. Like most civilian workers, current military personnel pay Social Security taxes and earn Social Security coverage. The number of credits an individual needs to qualify for Social Security depends on your age. For example, if you become disabled before age 24, then you would generally need only about one and a half years of recent work. Social Security disability benefits are expedited for injured military personnel, regardless of where or how the injury occurred. If you have sufficient work, then Social Security must decide whether you meet Social Security's definition of disability. Basically, if you cannot work because of a physical or mental condition that is expected to last at least one year, then you may be eligible for Social Security Disability benefits.

For further information, visit www.socialsecurity.gov or call (800) 772-1213.

Gulf War, Depleted Uranium, Agent Orange, and Ionizing Radiation Registry Programs

VA has developed databases called registries to help analyze the type of health conditions being reported by veterans who:

- served in the Gulf War or Operation Iraqi Freedom; were exposed to depleted uranium;
- claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), while serving in Korea in 1968 or 1969 or other exposure while testing transporting or spraying herbicides;
- claim exposure to atomic radiation;
- or were treated with nasopharyngeal (NP) radium during military service. If you wish to participate, contact the nearest VA health care facility for an examination.

Home Improvements and Structural Alterations Program

The Home Improvements and Structural Alterations Program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected reasons may be provided. For application information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic (see page 30).



Home Loan Guaranties

VA Home Loan Guaranties may be made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans.

VA guaranties part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment, if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan.

A VA loan guaranty can be used to:

- Buy, build a home
- Buy a residential condominium
- Repair, alter, or improve a home
- Refinance an existing home loan
- Buy a manufactured home with or without a lot
- Install a solar heating or cooling system or other weatherization improvements
- Buy a home and install energy-efficient improvements

Eligibility

Applications involving other than honorable discharges will usually require further development by VA Wartime - Service during:

- WWII - September 16, 1940 to July 25, 1947
- Korean - June 27, 1950 to January 31, 1955
- Vietnam - August 5, 1964 to May 7, 1975 or February 28, 1961 for veterans who served in Republic of Vietnam
- Persian Gulf Era - August 1990 to September 10, 2001; You must have at least 90 days on active duty and been discharged under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged for a service-connected disability.
- Peacetime - Service during periods: July 26, 1947 to June 26, 1950; February 1, 1955 to August 4, 1964; May 8, 1975 to September 7, 1980 (for enlisted) to October 16, 1981 (for officers)

You must have served at least 181 days of continuous active duty and been discharged under other than dishonorable conditions. If you served fewer than 181 days, you may be eligible if discharged for a service-connected disability.

Veterans of the Gulf War era must generally complete 24 months of continuous active duty or the full period (at least 90 days) for which they were called to active duty,

and be discharged under conditions other than dishonorable.

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for:

- hardship
- the convenience of the government
- reduction-in-force
- certain medical conditions or
- service-connected disability.

Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and received an honorable discharge. Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days. If you have questions about the VA Home Loan Program, call (888) 244-6711 or contact your county VA office. Eligible veterans must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live on the property. To obtain a Certificate of Eligibility, complete the VA Request for Certificate of Eligibility (form 26-1880) and send to the address shown on the form. You can find more information on eligibility by visiting VA's loan guaranty eligibility page at www.benefits.va.gov/homeloans.

Specially Adapted Homes

Certain veterans with service-connected disabilities may be entitled to a grant from VA to assist in either building a new specially adapted home or in purchasing an existing home to modify and remodel to meet their disability-related requirements (a 702 Housing Grant).

VA may approve a grant of not more than 50 percent of the cost of building, buying or adapting existing homes or paying to reduce indebtedness on a previously owned home that is being adapted, up to a maximum of \$50,000. In certain instances, the full grant may be applied toward remodeling costs.





There are a number of current VA Life Insurance Programs offered to our veterans.

Servicemembers' Group Life Insurance (SGLI)

Active Duty members and reservists of the uniformed services are eligible for Servicemembers' Group Life Insurance (SGLI). Effective September 1, 2005 they are automatically insured for \$400,000. Effective November 1, 2001 SGLI has also added a provision for automatic spousal and dependent child coverage. Spouses are covered for a maximum of \$100,000 on a paid-premium basis and dependent children are covered for a maximum of \$10,000 free. Spousal coverage can be decreased or declined by request of the insured servicemember.

Traumatic Injury Servicemembers' Group Life Insurance

Effective December 1, 2005, Traumatic Injury SGLI coverage provides for one-sum payments ranging from \$25,000 to \$100,000 for certain severe physical traumas, such as loss of limbs or sensory organs, severe paralysis, etc., as defined by the Office of Servicemembers' Group Life Insurance (OSGLI) and the Department of Defense (DOD).

Veterans' Group Life Insurance (VGLI)

You are eligible for full-time VGLI coverage upon release from active duty or the reserves after August 1974. Part-time VGLI coverage is available if you incur a disability or aggravate a pre-existing disability during a reserve period which renders you uninsurable at a standard premium rates. Members of the individual Ready Reserve and inactive National Guard are also eligible for SGLI coverage.

If you are entitled to SGLI coverage, you can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, you may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after termination of your SGLI coverage.

If you are eligible for VGLI coverage, had full-time SGLI coverage and are totally disabled at the time of your separation, you could be granted VGLI coverage free of premiums for up to two years. The application for VGLI must, however, be made as usual, with supporting evidence of total disability, to the OSGLI center. The amount of VGLI carried cannot exceed the amount of SGLI previously held.

Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the

servicemember leaving active duty or if the servicemember drops the primary SGLI coverage.

Service-Disabled Veterans' Insurance (SDVI)

If you have a service-connected disability but are otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify). This is only limited to veterans who left service after April 24, 1951.

If you are totally disabled and thereby not able to follow substantially gainful employment may apply for a waiver of premiums if the disability began before age 65.

If you are eligible for this waiver and are under age 65, additional coverage of up to \$20,000 may be available upon application. Premiums cannot be waived on this additional insurance.

Veterans' Mortgage Life Insurance (VMLI)

The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is \$90,000. Protection is automatic, unless you decline.

Premiums are automatically deducted from VA benefit payments or paid direct, if you do not draw compensation and will continue until the mortgage has been liquidated, or the home is sold.

If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home. Payment is to the current mortgage lender.

Assistance with Government Life Insurance Programs

Information could also be obtained regarding:

- Family Service Members' Group
- Life Insurance (FSGLI)
- Increasing Insurance
- Reinstating Lapsed Insurance
- Converting Term Policies
- Modified Life Policy
- Disability Provisions
- Borrowing on Policies
- Insurance Dividends

Those insurance programs that pay dividends pay on the policy anniversary date. The Internal Revenue Service has announced that the interest on insurance dividends left on deposit with V.A. is not taxable. For details on this ruling, contact the IRS.

Call the V.A. Insurance Center in Philadelphia toll-free (800) 669-8477 or visit www.insurance.va.gov. Specialists are available between the hours of 8:30 a.m. - 6:00 p.m., Eastern Time, to discuss premium payments, insurance dividends, and changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday. If the policy number is unknown collect the following information and send the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of services.



For assistance with Survivor Benefits, contact a local county veteran office at <https://va.iowa.gov/counties> or call 800-838-4692.

Burial Benefits

Headstones and Markers

Upon request, VA furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who die while on active duty and for eligible veterans. VA also provides headstones or markers for spouses and dependents buried in state or national veterans' cemeteries, but not for those buried in private cemeteries. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed.

When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to VA. The government will ship the headstone or marker free of charge, but will not pay for its placement. To apply, mail a completed VA form 40-1330, along with a copy of the veteran's military service discharge document and death certificate to

Memorial Programs Service (41B)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903
Phone: (800) 697-6947

Do not send original discharge documents as they will not be returned. For more information and instructions, visit www.cem.va.gov.

Presidential Memorial Certificates

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, relatives, and friends may request Presidential Memorial Certificates in person at any VA regional office or by mail:

Presidential Memorial Certificates
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22143-3903
Fax: (800) 455-7143

There is no time limit for requesting these certificates, but requests should include a copy (not the original) of the deceased veteran's discharge document and clearly indicate to what address the certificate should be sent. Additional information, VA Form 40-0247, and a sample certificate can be found at www.cem.va.gov/pmc.

Burial Flags

VA will furnish a United States burial flag for memorialization of:

- Veterans with an other than dishonorable discharge
- Veterans who were entitled to retired pay for service in the reserves, or would have been entitled if over age 60
- Members or former member of the Selected Reserve who served their initial obligation or were discharged for a disability incurred or aggravated in line of duty or died while a member of the Selected Reserve.

Additional information and VA Form 21-2008 can be found at www.cem.va.gov/.

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veterans to the national cemetery nearest the home of the deceased that has available grave sites. There is no time limit for filing reimbursement claims in service-connected death cases.

VA will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive a pension or compensation or would have been entitled to compensation if they weren't receiving military retirement pay. For information on monetary benefits, call (800) 827-1000.

Additional information about burial and memorial benefits may be obtained at any VA national cemetery, regional office, or at www.cem.va.gov.

Iowa Veterans Cemetery

The Iowa Veterans Cemetery began operation on July 3, 2008. Located 10 miles west of Des Moines, near Van Meter, the cemetery is available to all veterans, their spouses, and dependent children for burial. Honorably discharged veterans will be interred at no charge and spouses/dependents will be buried for a \$300.00 fee.

Stated more simply, a veteran is eligible to be interred in the Iowa Veterans Cemetery if:

- discharged from "active duty" under conditions other than dishonorable
- died while on active duty, or
- served at least 20 years in the National Guard or Reserves and qualified for military retirement pay (or would have qualified except death occurred before age 60).
- reserve component personnel qualify if they otherwise served in a Presidential call-up during their Reserve Component military service. Active duty for training of Reserve Component personnel does not qualify as active service.

Veteran Cemeteries in Iowa

Iowa currently has three veteran cemeteries: See the Veteran Resource section in the back of this book for complete contact information.

Survivor Benefits for Spouse and Children – Federal Death Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.

The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for veterans who entered active duty on or after September 8, 1980 or October 16, 1981 if an officer. If the veteran died in service but not in the line of duty, death pension may be payable if the veteran had completed at least two years of honorable service. Children who become incapable of self-support because of disability before age 18 may be eligible for a death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person, or is permanently housebound.

Dependency and Indemnity Compensation (DIC)

For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury incurred or aggravated in the line of duty while on inactive duty training.
- A service-connected disability or a condition directly related to a service-connected disability.

DIC may also be paid to survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if the veteran was:

- Continuously rated totally disabled for a period of 10 years immediately preceding death
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death
- A former POW who died after September 30, 1999 and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The discharge must have been under conditions other than dishonorable. Surviving spouses of veterans who died on or after January 1, 1993 receive a basic rate, plus additional payments for:

- dependent children,
- for the aid and attendance of another person if they are patients in a nursing home or
- require the regular assistance of another person, or if they are permanently housebound.

Add \$228 if the veteran was totally disabled eight continuous years prior to death. Add \$250 to the additional allowance for dependent children for the initial two years of entitlement for DIC awards commencing on or after January 1, 2005. Surviving spouses of veterans who died prior to January 1, 1993 receive an amount based on the deceased's military pay grade.

For more information, call 800-827-1000 or visit www.va.gov





HOME BASE IOWA

Home Base Iowa Program

Home Base Iowa helps Veterans and transitioning Service Members to find positions at Iowa companies, pursue continued education, continue their service through the Guard or Reserves or any combination of those.

The Home Base Iowa website, homebaseiowa.gov, features opportunities for veterans careers in Iowa, community incentive list, and ways for you to continue your service through options like the National Guard or Reserves. Iowa now also offers relocation incentives statewide, plus there are additional incentives when you relocate to select Home Base Iowa Communities.

For additional information, email homebase@iowa.gov. Below is a comprehensive list of state benefits.

Military Tax Exemption

Governor Branstad signed Senate File 303 on May 26, 2014, which provides for the exclusion of military retirement benefits from Iowa individual income tax retroactive to the tax year beginning on or after January 1, 2014.

The exclusion also applies to military survivor benefits received under 10 U.S.C. 1447. The exemption is available for both residents and nonresidents of Iowa.

The exemption is in addition to the general \$6,000/\$12,000 pension exclusion available for Iowa individual income tax for taxpayers 55 years of age or older.

Visit <https://tax.iowa.gov/military-tax-information> for additional information regarding the military tax exemption.

Property Tax Exemption

This benefit reduces a veteran's assessed home value for property tax purposes by \$1,850. In order to qualify, a service member must have served on active duty during a period of war or for a minimum of 18 months during peacetime. Military veterans who (1) served on active duty and were honorably discharged or (2) members of reserve forces or Iowa National Guard who served at least 20 years qualify for this exemption. The veteran must apply with the local assessor. Once accepted, the exemption is ongoing. For more information, visit <http://www.iowa.gov/tax/educate/78573.html>.

Injured Veterans Grant

This grant provides up to \$10,000 to members or former members of the U.S. military who are residents of Iowa and were seriously injured in the Iraq or Afghanistan theatre of operation after September 11, 2001.

To be eligible, you must:

- be a resident of Iowa at the time of injury
- have sustained an injury or illness in a combat zone or hostile fire zone
- have an injury or illness that was serious enough to require medical evacuation from the combat zone; and
- have an injury or illness that was or is considered by the military to be in the line of duty, based upon the circumstances known at the time of evacuation, and
- must have been discharged under honorable conditions, if discharged.

Homeownership Assistance

This \$5,000 grant is available if you or a surviving spouse is buying a home in the state of Iowa. Veterans must have served on active duty on or after September 11, 2001 and purchased a home after March 10, 2005.

The veteran must purchase a qualifying home. A home is eligible under this program if it:

- is located in the State of Iowa
- is purchased by the eligible service member as the service member's primary residence
- falls into one of the following categories:
 - Single-family residences (including "stick-built" homes, modular homes, or manufactured homes, provided the home is attached to a permanent foundation and is taxed as real estate);
 - Condominiums
 - Townhomes
 - Duplexes, if one of the units will be the primary residence of the service member

For more information, call (800) 432-7230.

County Veterans Offices

County Veteran Service Offices may assist you with compensation/pensions, medical care enrollment, military records, grave markers and veteran home loans. Some counties may also have dedicated funds to assist you with temporary shelter/utilities, food/health supplies, medical/dental, job placement, counseling and transportation.

To contact your local office, go to <https://va.iowa.gov/counties> or call (800) 838-4692 and ask to be referred to your local county veteran service office.

Home Base Iowa Communities

With widespread support, and more than 20 Home Base Iowa communities currently certified they offer a very distinct advantage to Iowa veterans. Those advantages include; businesses which are committed to hiring veterans, city and/or county incentives above and beyond state incentives, along with pledged support from local veteran organizations, businesses, economic development organizations and local schools.

Lifetime Hunting and Fishing License

Veterans in receipt of a 0% or greater service connected disability can receive a lifetime hunting or fishing license for a \$7.00 fee. In order to qualify, the Iowa resident must have served on active federal service and was disabled as a result of the service or a POW.

For an application, visit <http://www.iowadnr.gov/portals/idnr/uploads/forms/5421412.pdf>.

Hunting Program for Disabled Veterans and Military in Iowa

The Iowa Legislature passed a bill that allows a limited number of nonresident disabled veterans and disabled active military personnel to hunt in Iowa at resident prices.

To qualify for one of the special licenses in this program, the hunter must either be a veteran with a service-connected disability rating of 30% or more, or serving on active duty in the federal military services and participating in the Integrated Disability Evaluation System. The applicant must also be a participant in a hunt conducted by an approved nonprofit organization that provides hunting experiences for disabled veterans and military personnel.

The Legislature allocated 25 any sex deer tags and 25 turkey tags for this program from an existing special license program for nonresident hunters who promote the state of Iowa and its natural resources. The tags will be available upon application, with a process to make sure that this opportunity is spread as evenly as possible among the nonprofit organizations that provide these hunting experiences.

Please go to <http://www.iowadnr.gov/Hunting/HuntingLicensesLaws/LicenseApplications.aspx> to find the applications.

Veterans Designation on Iowa Drivers Licenses and ID's

Honorably discharged veterans may request the "Veteran" designation be placed on their driver's license or non-operator identification card. The veteran must present a copy of their DD-214 or applicable discharge document to the county or state veterans affairs office to have their eligibility certified. That office and the veteran will complete an Iowa DOT Application form. Veterans may have the veteran designation put on their driver's license or non-operator ID card anytime they seek a new card, not just at the time of renewal. The cost for a duplicate is \$10.00. The application is available here: <https://va.iowa.gov/images/DOT432035.pdf>.

License Plates

Honorably discharged veterans may obtain specialty veteran license plates for their vehicle. These special plates are available through the Iowa Department of Transportation.

The cost of purchasing personalized plates include:

- \$60 initial fee
- \$15 annual validation fee
- Annual registration renewal fee

Personalized plates may be purchased as a gift. Gift certificates will be mailed to the purchaser. Personalized license plates may consist of up to five characters and numbers (motorcycle plates may consist of up to five characters and numbers). All personalized plate choices must have at least two characters.

The DOT has a few restrictions for personalized plates. They include:

- No punctuation marks
- No denoting a government agency (i.e., DOT)
- No display of characters which are sexual in connotation
- No characters suggesting profane, obscene or inflammatory words or phrases, or those contrary to public policy
- No characters or words defined in dictionaries as a term of vulgarity, contempt, prejudice, hostility, insult, or racial or ethnic degradation
- No characters considered to be offensive
- No characters that conflict with the regular license numbering system.
- Recognized swear word
- Reference to an illegal substance or criminal act
- Any foreign word falling in any of these categories
- No duplicate combination of characters, such as:
 - A0000 through Z9999
 - AA000 through ZZ999
 - 0000A through 9999Z
 - A000 through Z999
 - 000AA through 999ZZ
 - Numbers only

Veterans Trust Fund

The State of Iowa has established a \$5 million fund to provide certain services to veterans. Beginning in July 2007, interest from this fund has been available to provide relief for Iowa veterans and their families. Funds can be used for:

- travel expenses for service-related medical care
- counseling and substance abuse services
- assistance funding to determine whether a deceased veteran is the father or mother of a child
- unemployment or underemployment assistance due to service-related causes
- emergency vehicle and housing repair
- funding to family support groups providing honor guard services at veteran's funerals
- job training, or tuition assistance
- transitional housing in an emergency
- college tuition
- assistance with vision, hearing, dental care, durable medical equipment, and prescription drugs
- emergency room and ambulance transportation

The trust fund expenditures are approved through the Department of Veterans Affairs. For an application, visit <https://va.iowa.gov>.

Education

The Iowa Department of Education has been designated by the governor of the state of Iowa as the location for the Iowa State Approving Agency. The State Approving Agency is responsible for approving all GI Bill programs in Iowa for veterans and other eligible persons. Program approval is a function of the Iowa Department of Education, not the Iowa Department of Veterans Affairs.

For more information, call (515) 281-3317 or visit IDVA's webpage (<https://va.iowa.gov>) for a link to programs approved by the Veteran and Military Education Unit for Iowa veterans and information regarding educational support for children of military personnel.

Branstad–Reynolds Scholarship Fund

The Branstad–Reynolds Scholarship Fund provides post-secondary educational scholarships for children of deceased military service members who died while in an active military status after September 11, 2001. Scholarships are to be used to subsidize the costs of tuition, books, fees, housing, special tools and equipment required for coursework and any other required educational expenses. Once all educational expenses are met, any remaining funds will be released to the student in order to cover other expenses as needed. Visit <https://va.iowa.gov> for an application.

High School Diploma

This program furnishes an honorary high school diploma to qualifying veterans who did not complete high school due to armed service enlistment. The application form is used by the IDVA and the Department of Education to establish eligibility for honorably discharged veterans.





Veteran Representative Offices

Veteran Representatives are located in many IowaWORKS one-stop offices across the state. To access Veterans' Employment Services, please contact your local IowaWORKS office. For more information, visit www.iowaworkforcedevelopment.gov.

Veterans Mailbox:

IWD_Veterans@iwd.iowa.gov

Burlington
(319) 753-1671 ext. 31411
1000 North Roosevelt Avenue
Burlington, IA 52601

Cedar Rapids
(319) 365-9474
ext. 31142 and ext. 3113
4444 First Avenue NE, Suite 436
Cedar Rapids, IA 52402

Council Bluffs
(712) 352-3480 ext. 45138
Omni Centré Business Mall
300 West Broadway, Suite 13
Council Bluffs, IA 51503

Davenport
(563) 445-3200
ext. 43307 and ext. 43317
902 West Kimberly Road, Suite 51
Davenport, IA 52806-5783

Des Moines
(515) 281-9711, (515) 281-9621
(515) 281-9629
430 East Grand Avenue
Des Moines, IA 50309-1920

Dubuque
(563) 556-5895 ext 48104
680 Main Street, 2nd Floor
Dubuque, IA 52001

Fort Dodge
(515) 576-3131 ext. 47229
Three Triton Circle
Fort Dodge IA 50501-5729

Iowa City
(319) 351-1035
1700 S. First Avenue
Iowa City, IA 52240

Mason City
 (641) 422-1527 ext. 44527
 600 South Pierce
 Mason City, Iowa 50401

Ottumwa
 (641) 684-5401 ext. 40003
 15260 Truman St., IHCC North Campus
 Ottumwa, IA 52501

Sioux City
 (712) 233-9030 ext. 46054
 2508 4th Street
 Sioux City, IA 51101

Spencer
 (712) 262-1971 ext. 130
 217 West Fifth St., P.O. Box 1087
 Spencer, IA 51301

Waterloo
 (319) 235-2123 ext. 314
 3420 University Avenue
 Waterloo, IA 50701



Home Base Iowa

Home Base Iowa helps Veterans and transitioning Service Members to find positions at Iowa companies, pursue continued education, continue their service through the Guard or Reserves or any combination of those.

Jason Kemp
 Program Manager
 jason.kemp@iowa.gov
 515-725-3149

U.S. Department of Labor/ Veterans Employment & Training

Tony Smithhart, Director
 (515) 281-9061
 1000 East Grand Avenue
 Des Moines, IA 50319
 Tony.Smithhart@iwd.iowa.gov

Dennis Larson, Assistant Director
 (515) 281-9061
 1000 East Grand Avenue
 Des Moines, IA 50319
 Dennis.Larson@iwd.iowa.gov

Vocational Rehabilitation & Employment Offices

VR&E Office
 (712) 255-3808
 1551 Indian Hills Dr., Suite 214
 Sioux City, IA 51104

VR&E Office
 (563) 391-1051
 902 West Kimberly Road, Suite 46
 Davenport, IA 52806-5717

VR&E Office
 (319) 378-5582
 1642 42nd Street NE, Suite J
 Cedar Rapids, IA 52402

VR&E Office
 (515) 323-7550
 Des Moines Regional Office
 210 Walnut Street
 Des Moines, IA 50309

Service Organizations

(At the Des Moines Regional Office)
 American Legion
 (515) 323-7532
 210 Walnut Street, Room 561
 Des Moines, IA 50309

Disabled American Veterans (DAV)
 (515) 323-7539
 210 Walnut Street, Room 566
 Des Moines, IA 50309

Iowa Department of Veterans Affairs
 (515) 362-7350
 210 Walnut Street, Room 556
 Des Moines, IA 50309
<https://va.iowa.gov>

Military Order of the Purple Heart
 (515) 362-7356
 210 Walnut Street, Room 565
 Des Moines, IA 50309

Paralyzed Veterans of American (PVA)
 (515) 323-7544
 210 Walnut Street, Room 563
 Des Moines, IA 50309

Veterans of Foreign Wars (VFW)
 (515) 323-7546
 210 Walnut Street, Room 1033C
 Des Moines, IA 50309

Vietnam Veterans of America (VVA)
 (515) 323-7549
 210 Walnut Street, Room 559
 Des Moines, IA 50309

Other Veterans Organizations

Puppy Jake Foundation
 Becky Beach
 P.O. Box 12115
 Des Moines, IA 50312
 515-419-1858
<http://puppyjakefoundation.org>

Hero Healing at English River Outfitters
 P.O. BOX 605,
 Washington, IA 52353
 563-357-4923
www.englishriveroutfitters.org

GIVE Foundation
 (Golf for Injured Veterans Everywhere)
www.giveforveterans.com

Military Cost Cutters
www.militarycostcutters.com

Veterans Home

Iowa Veterans Home
 (641) 752-1501
 1301 Summit Street
 Marshalltown, IA 50158

Employer Support of the Guard & Reserve (ESGR)

ESGR is a Department of Defense agency established in 1972. Its mission is to gain and maintain employer support for Guard and Reserve service by recognizing outstanding support, increasing awareness of the law, and resolving conflicts. The committee is headquartered at Joint Forces Headquarters at Camp Dodge.

For additional information, visit
<http://www.esgr.mil/iowa>

VA Clinics

Bettendorf
 (563) 332-8528
 2979 Victoria Street
 Bettendorf, IA 52722

Cedar Rapids Outpatient
 (319) 369-4340
 2230 Wiley Boulevard SW
 Cedar Rapids, IA 52404

Decorah
(800) 637-0128
915 Short Street
Decorah, IA 52101

Des Moines Division
(VA Central Iowa Health Care System)
(515) 699-5999 or (800) 294-8387
3600 30th Street
Des Moines, IA 50310-5774

Dubuque
(563) 588-5520
200 Mercy Drive, Suite 106
Dubuque, IA 52001

Fort Dodge
(515) 576-2235
2419 2nd Avenue N
Fort Dodge, IA 50501

Knoxville Division
(641) 842-3101 or (800) 816-8878
1515 W. Pleasant St.
Knoxville, IA 50138

Marshalltown
(641) 754-6700 or (877) 424-4404
101 Iowa Ave.
Marshalltown, IA 50158

Mason City
(641) 421-8077
520 Pierce, Suite 150
Mason City, IA 50401

Ottumwa Outpatient
(641) 683-4300
1009 E. Pennsylvania Ave.
Ottumwa, IA 52501

Shenandoah
(712) 246-0092
CBOC
215 S Freemont
Shenandoah, IA 51601

Sioux City
(712) 258-4700
1551 Indian Hills Dr., Suite 206
Sioux City, IA 51104

Spirit Lake
(712) 336-6400
1310 Lake Street
Spirit Lake, IA 51360

Waterloo
(319) 235-1230
1015 S. Hackett Rd.
Waterloo, IA 50701

Vet Centers

Cedar Rapids (Vet Center Satellite)
(319) 378-0016
4250 River Center Court NE, Suite D
Cedar Rapids, IA 52402

Des Moines
(515) 284-4929
1821 22nd Street, Suite 115
West Des Moines, IA 50265

Sioux City
(712) 255-3808
1551 Indian Hills Dr., Suite 214
Sioux City, IA 51104

National Veterans Cemetery

Keokuk National Cemetery
(309) 782-2094
1701 J Street
Keokuk, IA 52632

Iowa Veterans Cemetery

Iowa Veteran's Cemetery
(in Van Meter, IA)
34024 Veterans Memorial Drive
Adel, IA 50003
Phone: (515) 996-9048
Fax: (515) 996-9102

Iowa Veteran's Home & Cemetery
13th & Summit Streets
Marshalltown, IA 50158
Phone: (641) 753-4391
Fax: (641) 753-4278

Keokuk National Cemetery
1701 J Street
Keokuk, IA 52632
Phone: (319) 524-5193
Fax: (319) 524-8118

Additional Resources

Federal Benefits for Veterans and Dependents 2008
If you would like more detailed information regarding federal veteran benefits and services, you can download a copy of from the internet at: <http://www1.va.gov/opa/vadocs/fedben.pdf>

Phone Numbers:
VA Benefits: (800) 827-1000
Education (GI Bill): (888) 442-4551
Health Care Benefits: (877) 222-8387

Income Verification and Means Testing: (800) 929-8387

Life Insurance: (800) 669-8477

Mammography Helpline:
(888) 492-7844

Special Issues - Gulf War/Agent Orange/Project Shad/Mustard Agents and Lewisite/Ionizing Radiation:
(800) 749-8387

Status of Headstones and Markers:
(800) 697-6947

Telecommunications Device for the Deaf (TDD): (800) 829-4833

Iowa Homeless Shelters

Atlantic Shelter

Domestic Violence Shelter
(712) 243-6615
Atlantic, IA 50022

Cedar Rapids Shelters

American Red Cross
Emergency shelter for people who are victims of natural disaster or fires.
(319) 393-3500
6300 Rockwell Dr. NE
Cedar Rapids, IA 52410

Cedar House Shelter
Emergency shelter for all. Can stay up to 25 days, but there is a fee after the first 5 days.
(319) 364-2630
603 2nd Street SW
Cedar Rapids, IA 52404

Foundation 2
Shelter for youths ages 11 - 17
Provides meals, counseling, schooling, health care.
(319) 366-8797
3015 12th Avenue SW
Cedar Rapids, IA 52404

House of Hope
Provides up to 3 months of transitional housing for women.
Boarding currently costs \$250/month
(319) 366-4673
1744 2nd Avenue SE
Cedar Rapids, IA 52403

St. John of the Cross -
Catholic Worker House
Shelter for women, children, and married couples. Can stay up to 6 weeks. Cannot remain in shelter during the day. Only for evenings.
(319) 362-9041
1027 5th Avenue SE
Cedar Rapids, IA 52403

The Safe Place Foundation
(319) 366-3430
527 6th Avenue SE
Cedar Rapids, IA 52401
18 months of transitional housing for adult men and women.

Waypoint Services -
Madge Phillips Center
Women's and children's shelter. Provides clothing, meals, laundry facilities, diapers, etc.
(319) 366-7999
318 5th Street SE
Cedar Rapids, IA 52401

Willis Dady Emergency Shelter
Emergency shelter for all.
Evening shelter only during the week.
Call for details.
(319) 362-7555
1247 4th Avenue SE
Cedar Rapids, IA 52403

Clinton Shelters

King House
Homeless shelter
(563) 242-6805
219 1st Avenue
Clinton, IA 52731

Salvation Army
Homeless shelter.
(563) 242-4502
219 1st Avenue
Clinton, IA 52732

Victory Center Ministries
Mens homeless shelter and

residential program. They also have a women's shelter and children's shelter at this same location.
(563) 242-9016
505 9th Avenue S
Clinton, IA 52732

Council Bluffs

Micah House
Families
(712) 323-4416
1415 Avenue J
Council Bluffs, IA 51501

New Visions Homeless Services
(712) 322-7570
1435 N. 15th Street
Council Bluffs, IA 51501

Family Crisis Support Services
Serving Women in Adair, Audubon, Cass, Montgomery, Page and Shelby Counties.
(800) 696-5123

Davenport Shelters

Humility of Mary Shelter
Emergency shelter for men and women. Visitors can stay up to 30 days based on need.
(563) 322-8065
1016 West 5th Street
Davenport, IA 52802

Salvation Army Quad City
Service Center
Emergency Homeless Shelter for families and single parents.
(563) 324-4808
301 West Sixth Street
Davenport, IA 52801

Des Moines Shelters

Bethel Mission Men's Shelter
Men's homeless shelter. Provides meals, bible study, Christian counseling, and case management.
(515) 244-5445
1310 6th Avenue
Des Moines, IA 50314

Central Iowa Shelter & Services
Vetrans Per Diem Program
(515) 564-5738
1420 Mulberry Street
Des Moines, IA 50309

Hope Family Center
Women's and children's family shelter. Provides two year residential and recovery program.
(515) 264-0144
3333 E. University Ave
Des Moines, IA 50317

Dubuque Shelters

Dubuque Rescue Mission
(Men Only)
(563) 583-1394
398 Main St.
Dubuque, IA 52001

Teresa Shelter (Women Only)
(563) 690-0086
1111 Bluff St.
Dubuque, IA 52001

Hope House
(563) 582-9079
1592 Locust St.
Dubuque, IA 52001

Iowa City

Iowa City Shelter House
429 Southgate Ave.
Iowa City, IA 52240
(319) 351-0326

Mason City

New Beginnings House of Hope
(641) 423-5920
202 1st Street NW
Mason City, IA 50401

Muscatine

Mucatine Center for Social Action
(563) 264-3278
1312 Iowa Ave.
Muscatine, IA 52761

Sioux City Shelter

Sioux City Gospel Mission
Women's and Children's Christian based shelter.
(712) 255-1119
415 Bluff St
Sioux City, IA 51103

Waterloo Shelters

Salvation Army Men's Lodge
Homeless shelter. Provide breakfast and dinner.
(319) 236-2263
218 Logan Ave
Waterloo, IA 50703

Salvation Army Women and Children Lodge
Women's and children's shelter.
(319) 232-0397
603 S. Hackett
Waterloo, IA 50703

YWCA
Women's Residence Transitional housing and emergency shelter
(319) 234-7589
425 Lafayette Street
Waterloo, IA 50703

State Departments

Iowa Dept. of Veterans Affairs
(515) 252-4698 or (800) 838-4692
7105 NW 70th Ave.
Camp Dodge, Bldg. 3465
Johnston, IA 50131-1824

Iowa Workforce Development
Veterans Program
(515) 281-9322
IWD_Veterans@iwd.iowa.gov
1000 E. Grand Ave.
Des Moines, IA 50319

Iowa Dept. of Education
(515) 281-5294
Grimes State Office Building
400 E. 14th St.
Des Moines, IA 50319

Iowa Dept of Human Services
(515) 281-5454
Hoover State Office Building
1305 E. Walnut St.
Des Moines, Iowa 50319

Iowa Department of Human Rights
(515) 242-5655
321 E. 12th Street
Lucas State Office Building
Des Moines, IA 50319

Iowa Economic Development Authority
(515) 725-3000
200 East Grand Avenue
Des Moines, IA 50309



Skilled Iowa Initiative

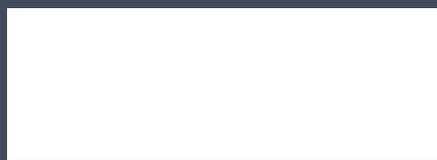
Skilled Iowa is a public/private initiative that addresses the skills gap issue within Iowa. Recent statistics show that 56 percent of Iowa's current job openings fall within the middle skill range, however, only 33 percent of the workforce is qualified for these opportunities. Additionally, 12 percent of Iowa's employment opportunities are considered low skilled, yet 38 percent of the current workforce have only the skill set to fill this type of job.

The Skilled Iowa initiative involves Iowa businesses, workforce, economic development and education to shrink this gap and ensure Iowa's workforce is aligned with the needs of our employers. The initiative is designed to increase the quality of Iowa's labor force and create connections between unemployed Iowans and businesses with current needs. Overall, we are working toward a common goal of creating Skilled Iowa Communities – areas across the state that can demonstrate a highly skilled, certified workforce for current and expanding businesses.

The Skilled Iowa initiative utilizes the National Career Readiness Certificate (NCRC), a tool that assists both job seekers and employers by determining a baseline of skills and providing resources to improve skills. The testing is readily available, at no cost, to Iowa residents and to

any Veteran looking to add the certificate to their resume and more accurately display their skills to current and potential employers.

For more information, visit www.skillediowa.org.



Equal Opportunity Employer/Program

Auxiliary aids and services are available to individuals with disabilities upon request.

70-0050 (10/15)