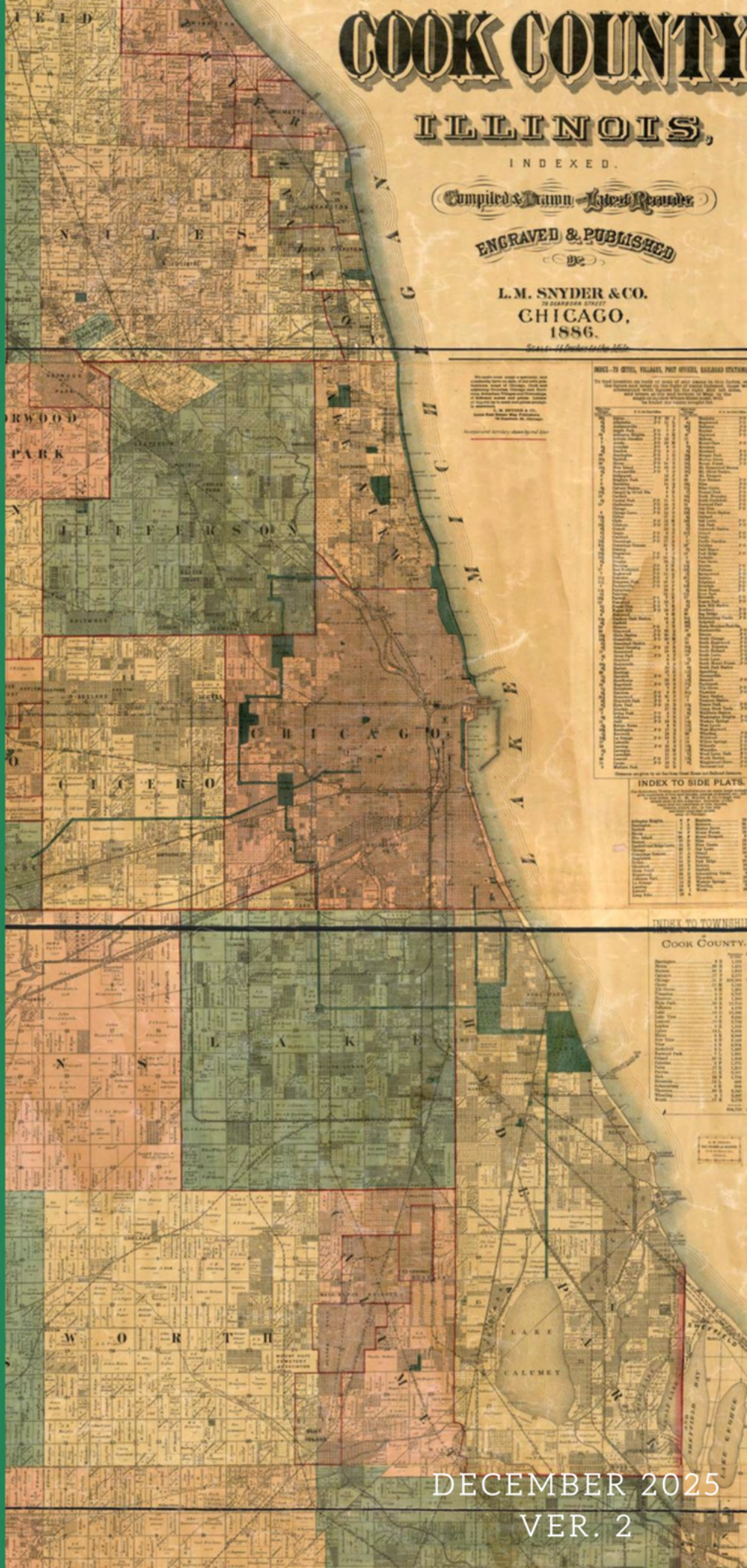
VETERANS ASSISTANCE COMMISSION COOK COUNTY ILLINOIS

VETERANS GUIDE



To speak to a representative and request our services, please scan QR code or go to the link: https://vaccookcounty.org/default.asp?nid=13896

DECEMBER 2025
VER. 2

TABLE OF CONTENTS

VETERANS ASSISTANCE COMMISION OF COOK COUNTY SECTION 3

Veterans Assistance Commission of Cook County (VACCC) Services Overview 5

VACCC Claims and Benefits Assistance Breakdown 7

VACCC Emergency Financial Assistance Breakdown 8

Rental Assistance 9

Mortgage Assistance 10

Utility Assistance 11

Emergency Food Assistance 12

Transportation Support CTA/PACE Cards 13

Shell Fuel/ Gas Card 14

Work Attire Assistance 15

Hygiene Assistance 16

Burial Assistance 17

Cell/landline Bill Assistance 18

Internet (Wi-Fi) Bill Assistance 19

VACCC Outreach and Engagement Breakdown 20

VACCC Referrals to Partner Services Breakdown 21

VACCC Services and Operations FAQ 22

ILLINOIS DEPARTMENT OF VETERANS AFFAIRS SECTION 24

Illinois Department of Veteran Affairs Services Overview 26

IDVA Claims and Benefits Breakdown 27

IDVA State Veterans' Homes and Support Healthcare Breakdown 28

IDVA Education, Employment, and Training Breakdown 29

IDVA Special Programs and Targeted Services Breakdown 30

IDVA Services and Operations FAQ 31

U.S DEPARTMENT OF VETERANS AFFAIRS SECTION 32

United States Department of Veterans Affairs Services Overview 41

Health Care and Enrollment Breakdown 45

Mental Health and Crisis Support Breakdown 48

Women Veterans' Health Services Breakdown 50

PACT Act and Toxic Exposure Benefits Breakdown 52

Caregiver and Family Support Breakdown 53

Disability Compensation and Pensions Breakdown 55

Overview of Disability Rating Benefits 56

Overview of Disability Compensation 57

Overview of Veteran and Survivor Pensions 58

Housing and Home Support Breakdown 59

Community Care Program Breakdown 61

Burial, Memorial, and Life Insurance Breakdown 62

Survivor Benefits and DIC breakdown 64

VA Services and Operations FAQ 65



VETERANS ASSISTANCE COMMISSION OF COOK COUNTY SERVICES OVERVIEW

VETERANS GUIDE

VETERANS ASSISTANCE COMMISSION OF COOK COUNTY

HOURS OF OPERATION
MONDAY- FRIDAY 8:30 AM- 3:00 PM
(CLOSED WEEKENDS)

vaccookcounty.org vaccc@cookcountyil.gov 312.433.6010

VACCC HHC
The VACCC Headquarters serves as the central hub for County-funded Veteran services in Cook County. Staffed by accredited Veteran Service Officers and support personnel, this office provides in-person assistance with VA claims and benefits, Emergency Financial Services (EFS), appeals, increases, dependency claims, and general benefits navigation.

Address: Cook County Juvenile Center, 1100 S. Hamilton Ave, C-011 (LL), Chicago, IL 60612

Phone: 312.433.6010
Fax: 312.433.6015





VACCC Chicago Regional Office
The VACCC Chicago Regional Office provides focused, in-person support for Veterans seeking assistance with VA claims and benefits. Staffed by accredited Veteran Service Officers and a dedicated Military Sexual Trauma (MST) Specialist, this office assists with new claims, appeals, increases, dependency claims, and confidential MST-related support.

Address: George Dunne County Building, 69 W Washington St., Suite 1420, Chicago, IL 60602

Phone: 312.603.3865
Fax: N/A

VETERANS ASSISTANCE COMMISSION OF COOK COUNTY

SERVICES OVERVIEW

The Veterans Assistance Commission of Cook County (VACCC) provides a defined set of services to support Veterans and their families across Cook County. These services do not replace those offered by the VA or other agencies, but are delivered directly through the VACCC to address local needs. Operating under the Military Veterans Assistance Act (330 ILCS 45), the VACCC works in partnership with state and federal agencies to ensure eligible Veterans receive timely, localized support.

This section outlines in detail the range of services provided by the VACCC. Each subsection explains how our office supports Veterans and their families, with clear guidance on the programs available and how to access them. For needs outside our scope, Veterans are referred to a trusted network of partners for additional assistance.

1. Claims and Benefits Assistance
The VACCC provides in-depth support to Veterans navigating federal, state, and local benefits systems. Through case tracking, updates, and ongoing management, our Accredited Veteran Service Officers (VSOs) and supervised staff assist with:

- **Disability Compensation:** Application assistance for service-connected conditions.
- **Non-Service-Connected Pension:** Support with applying for income-based wartime Veteran pension.
- **Dependency and Indemnity Compensation (DIC):** Filing for survivors of service-connected deceased Veterans.
- **Healthcare Enrollment:** Guidance on VA healthcare enrollment only.
- **Education Benefits:** Explanation and referrals related to GI Bill or VR&E.
- **Burial and Memorial Benefits:** Pre-need and posthumous claims assistance.
- **Survivor Assistance:** Help for dependents with eligible VA and county programs.
- **Discharge Status Upgrades:** Can advise Veterans with adverse Military discharges seeking upgrades.
- **Navigating VA Services:** Can provide assistance with requests for exams, corrections, or supporting.
- **Appeals and Legal Representation**
  VACCC cannot act as legal counsel, it provides procedural support for:
  - Submitting Higher-Level Reviews
  - Filing Supplemental Claims
  - Tracking appeal deadlines and ensuring timeliness
  - Referrals for legal representation with Board of Veterans appeals and Court of appeals for Veteran claims
- **Documentation and Records Support**
  VACCC helps Veterans request and secure:
  - DD214s and military service records
  - VA rating decisions
  - Official benefit verification documents
  - Personnel and treatment files
  - Benefit you have earned



2. Emergency Financial Assistance
The VACCC provides immediate emergency financial assistance to Cook County Veterans who both reside in Cook County and meet specific eligibility requirements. The services offered include:

- Rent or Mortgage Assistance
- Utility Bill(s) Assistance
- Emergency Food Assistance
- Transportation Support (Bus Cards or Vehicle Gas Cards)
- Work Attire Assistance
- Hygiene Assistance
- Burial Assistance
- Cell Phone Bill Assistance
- Internet (Wi-Fi) Bill Assistance

Veterans must provide their military discharge documents, proof of Cook County residency, income documentation, and supporting evidence of financial hardship. Details regarding the specific types of documentation used to verify eligibility are noted in the service breakdowns discussed later in this guide (review Page 8 for more detail). Please contact the VACCC directly for the most current requirements or updates, as these may change over time.

Note: *All financial services are provided IN PERSON ONLY. While documents may be submitted online or sent to our office, Veterans are required to sign for all services in person to prevent fraud, waste, and abuse. Final processing must be completed face-to-face with a certified VACCC representative to ensure Veterans who need the service are the ones assisted.*



3. Outreach and Engagement
The VACCC leads countywide outreach efforts to promote awareness and ensure accessibility of Veteran services. Our outreach strategy is designed to meet Veterans where they are - whether in their local communities, at partner events, or in underserved areas - so that every Veteran and family member has a clear path to support. Through this layered approach, the VACCC strengthens community trust, expands visibility, and ensures no Veteran is left without a pathway to the benefits and resources they've earned. The ways we do this include:

- **Hosting Local Events & Benefit Fairs:** Coordinating and participating in Veteran resource fairs, Stand Downs, VetConnect office hours, and VetTalk sessions that bring services directly to the community.
- **Partnering with Elected Officials:** Working with County Commissioners, Aldermen, and State/Federal representatives to provide on-site availability of VSOs during community events and office hours.
- **Mobile VSO Deployment:** Sending mobile VSO units into underserved neighborhoods to ensure equitable access for Veterans who may not be able to travel to our offices.
- **Targeted Engagement:** Proactively engaging underrepresented Veteran groups - including women Veterans, LGBTQ+ Veterans, and unhoused or at-risk populations - to ensure inclusivity and representation.
- **Education & Advocacy:** Briefing Veterans and their families on benefits, claims processes, emergency financial services, and pathways to additional resources.
- **Partnership Programs:** Joining countywide initiatives, emergency response efforts, and community-driven projects to ensure Veterans have timely access to critical resources.

4. Referrals to Partner Services
The VACCC is committed to delivering excellent, localized services to Veterans and their families. While our programs cover a wide range of needs, we recognize that no single organization can do it all. That is why we proudly partner with outstanding community programs and organizations that help fill the gaps where our services stop. Veterans may be referred to trusted partners for support in these areas, including:

- Legal assistance (civil and criminal)
- Workforce development partners
- Housing and shelter programs
- Mental health or social work organizations
- Veteran/Family Social Groups

Note: *Though referrals are only made to known, credible, and vetted organizations, experiences can vary. The VACCC does not guarantee external services once the Veteran is connected with these resources,*

VACCC CLAIMS AND BENEFITS ASSISTANCE BREAKDOWN

"I think I might be eligible for VA benefits, but I have no idea where to start."

That is exactly what the VACCC is here for. Our accredited VSOs walk you through everything. Whether it is filing a new claim, understanding a rating decision, or appealing something that does not look right, we help you prepare and submit all the necessary documents. We can also help you file an Intent to File while you gather more information.

At the VACCC, our NACVSO-accredited VSOs serve as the frontline advocates for Veterans and their families. You do not need to go it alone. The VA system can be confusing, but our VSOs are trained and recognized at the federal level to represent you directly. Our goal is to make sure you get every entitlement you are qualified for.

What is a Veteran Service Officer (VSO)?
A Veteran Service Officer, or VSO, is a trained and accredited advocate who assists Veterans and their families in navigating federal, state, and local benefits systems. VSOs provide confidential and professional support with filing claims, appealing decisions, and ensuring Veterans access the full range of benefits they have earned through their service.

At the VACCC, our VSOs are not only experts in benefits but also trusted guides who work one-on-one with Veterans to track cases, explain options, and connect them to additional resources when needed.

Certifications and Licensing
To represent Veterans officially, VSOs must be accredited by the U.S. Department of Veterans Affairs (VA). Accreditation is granted through the VA's Office of General Counsel to recognized organizations such as the VACCC, and it ensures that VSOs meet strict training, ethical, and professional standards. In addition to VA accreditation:

- **State Oversight:** In Illinois, VSOs operate under the authority of the Military Veterans Assistance Act (330 ILCS 45).
- **Ongoing Education:** VSOs complete regular continuing education to remain current on evolving benefits laws and processes.
- **Ethical Standards:** All accredited VSOs must uphold confidentiality, accuracy, and integrity in serving Veterans.
- **Legal Obligation:** VSOs are governed by a matrix of regulations and laws dictated by Federal, State, and County entities.



What Would I Need to do to Begin?
Step 1: File a VA Form 21-0966 (Intent to File)
The first step in pursuing benefits is to file a VA Form 21-0966 with the VA. This locks in your effective date, protecting potential back pay even if your full claim takes time to complete. Veterans can do this by:

- Calling the VA directly at **1.800.827.1000**, or
- File the VA Form 21-0966 through the VACCC with help from our VSOs.

Step 2: Complete VA Form 21-22 (Power of Attorney)
This form authorizes the VACCC to act as your representative before the VA (provided by VACCC).

Step 3: Gather Required Documentation
To support your claim, you will need to provide:

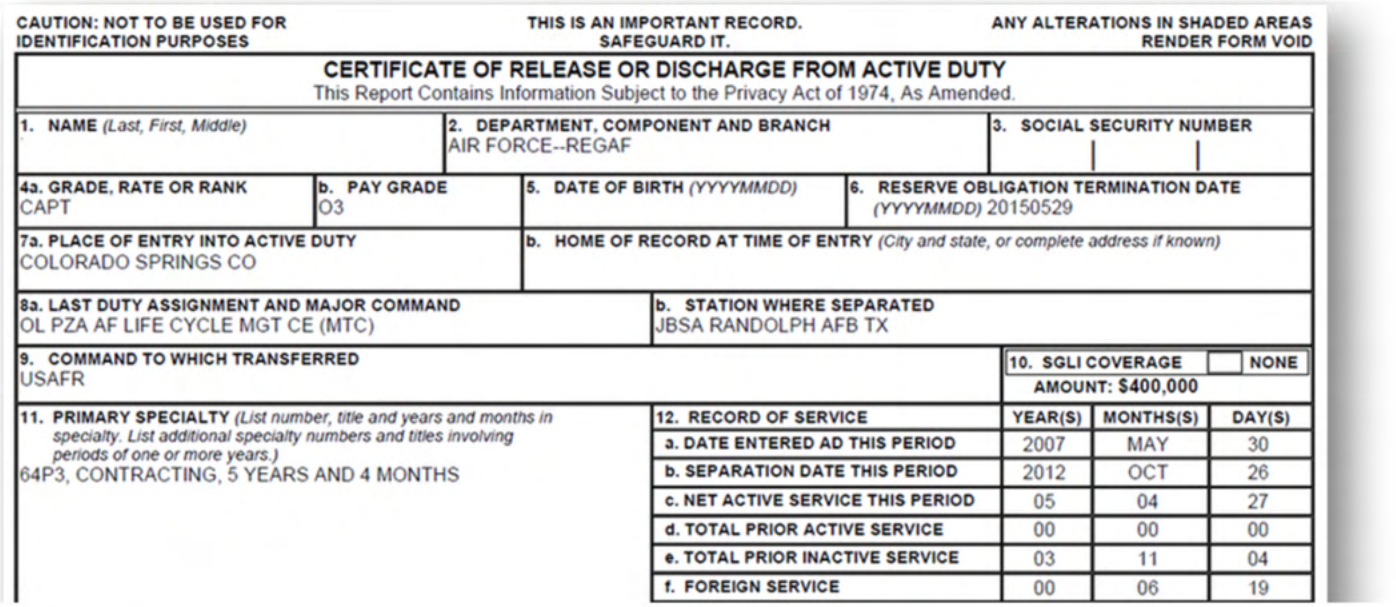
- Military discharge papers (DD-214 or equivalent)
- Proof of Cook County residency (driver's license, state ID, utility bill, etc.)
- Income documentation (pay stubs, benefit letters, tax returns, etc.)
- Supporting evidence of your claim (medical records, service records, or personal statements)

Step 4: Meet with a VSO
During your appointment, a VSO will:

- Review your VA Forms 21-0966 and 21-22
- Confirm all documentation is complete
- Explain your benefit options and eligibility
- Assist with filing and submitting claims paperwork
- Outline next steps and answer your questions

Step 5: Case Tracking & Ongoing Support
Once filed, your claim will be tracked by your VSO, who will provide updates, help gather additional documentation if requested by the VA, and represent you through appeals or future claims.

VACCC EMERGENCY FINANCIAL ASSISTANCE BREAKDOWN



CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES | THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. | ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

This Report Contains Information Subject to the Privacy Act of 1974, As Amended.

1. NAME (Last, First, Middle)	2. DEPARTMENT, COMPONENT AND BRANCH	3. SOCIAL SECURITY NUMBER
	AIR FORCE--REGAF	

4a. GRADE, RATE OR RANK	b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)
CAPT	O3		20150529

7a. PLACE OF ENTRY INTO ACTIVE DUTY	b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)
COLORADO SPRINGS CO	

8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND	b. STATION WHERE SEPARATED
OL PZA AF LIFE CYCLE MGT CE (MTC)	JBSA RANDOLPH AFB TX

9. COMMAND TO WHICH TRANSFERRED	10. SGLI COVERAGE / AMOUNT
USAFR	NONE / $400,000

11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)	12. RECORD OF SERVICE	YEAR(S)	MONTHS(S)	DAY(S)
64P3, CONTRACTING, 5 YEARS AND 4 MONTHS	a. DATE ENTERED AD THIS PERIOD	2007	MAY	30
	b. SEPARATION DATE THIS PERIOD	2012	OCT	26
	c. NET ACTIVE SERVICE THIS PERIOD	05	04	27
	d. TOTAL PRIOR ACTIVE SERVICE	00	00	00
	e. TOTAL PRIOR INACTIVE SERVICE	03	11	04
	f. FOREIGN SERVICE	00	06	19

SAMPLE COPY OF DD214

"I'm struggling to make ends meet and don't know where to turn."

That is exactly what the VACCC is here for. Through our Emergency Financial Assistance (EFS) Program, we provide direct, same-day support to eligible Veterans who live in Cook County. Whether it's help with rent, utilities, food, or other urgent needs, our team is here to walk you through every step of the process.

At the VACCC, our staff is trained to guide you through eligibility requirements, required documentation, and the application process. We can even provide assistance the same day if all documents are submitted.

What do you Need to Qualify for Emergency Financial Assistance?

To apply for financial assistance from the VACCC, you must meet the eligibility criteria and provide all required documentation at the time of intake. Please call ahead to ensure you know which documentation to bring.

1. Veteran Status and Discharge

To use our services, you need to be a Veteran or spouse of a Veteran. This requires a valid DD214 showing:

- Honorable, General, General Under Honorable "GUH" or Under Honorable Conditions "UHC" discharge.
- At least 6 months of active-duty service (net or prior), unless discharged due to medical, paternity or hardship.
- If a Veteran served in the National Guard, an NGB22 is required along with a DD-214 (if applicable). For Reservist, discharged orders are required.

2. Valid Identification

Identification showing you are a resident of Cook County is required to use our services. Valid forms of ID include:

- State of Illinois ID or
- State of Illinois Driver's License or
- City of Chicago CityKey

3. Proof of Income or Lack of Income

To use our services, our office requires that you show all your gross monthly income. You must bring one or more of the following:

- Most recent paycheck stubs for the past 30 days (if employed).
- VA Rating Award Letter (if receiving VA compensation or pension. Must be dated for the current year. Must display current dollar amount receiving).
- VA No Benefits Letter (if NOT in receipt of VA compensation or pension. Must be dated for the current year).
- Social Security Award Letter (annual SSA benefit/no-benefit summary for current year if older than 62).
- IDES UI Finding Letter showing unemployment status (if unemployed. Must be dated for the current year).
- Spousal Income (same information as Veteran).
- For a child to be considered a dependent, they cannot be older than 17 while still living in household (Veteran MUST show proof child lives with them).
- Marriage certificate and spouse Photo ID

***Note:** Bringing complete documentation at the time of intake is essential. No services can be provided without all required documentation being reviewed.*

RENTAL ASSISTANCE

"I'm behind on my rent. Can the VACCC help me stay in my home?"

Yes. The VACCC provides Rental Assistance for eligible Veterans living in Cook County. This local government-funded program offers immediate financial support - with up to $2,000 per approved application in fact - to prevent short-term setbacks from becoming long-term housing loss.

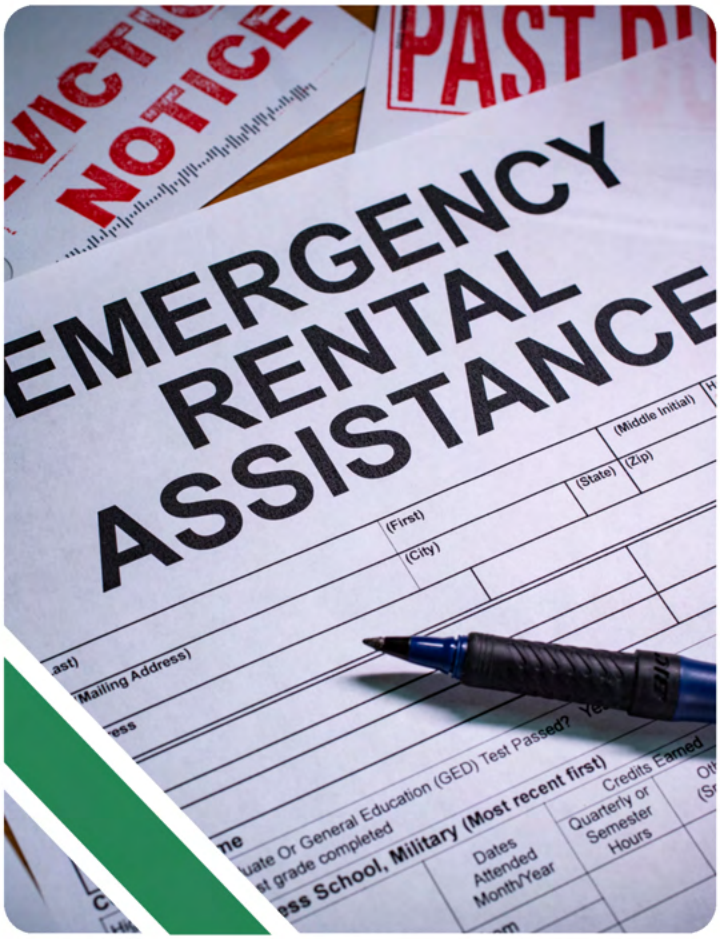
While our resources are not unlimited, our goal is to reach as many Veterans as possible who face critical housing needs. All requests are handled in person, with our staff providing respectful, confidential support every step of the way.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- A current copy of your annual lease.
- Direct recent notice from Landlord or Payment Company (signed and notarized) dated overdue within the past 30 days.
- Income Verification (please review Page 8 of this guide for more detail).

Assistance Limitations
- **Amount:** We can only provide up to $2,000 per approved application. If amount owed is less, we cover up to only the amount due.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - Veteran resides in subsidized housing (e.g., CHA, HUD-VASH, SSVF)
  - Lease is verbal, informal, or not legally binding
  - Request is for a security deposit
  - Veteran owns multi-unit housing (duplex, triplex, apartment building)



Why This Matters
Rental Assistance prevents Cook County Veterans from becoming homeless due to temporary financial hardship. Eligibility requirements and documentation protect the integrity of this program, reduce fraud, and ensure that limited funds remain available for as many Veterans as possible.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

MORTGAGE ASSISTANCE

"I'm behind on my mortgage. Can the VACCC help me stay in my home?"

Yes. The VACCC provides Mortgage Assistance for eligible Veterans living in Cook County. This local government-funded program offers immediate financial support - with up to $2,000 per approved application in fact - to prevent short-term setbacks from becoming long-term housing loss.

While our resources are not unlimited, our goal is to reach as many Veterans as possible who face critical housing needs. All requests are handled in person, with our staff providing respectful, confidential support every step of the way.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- The most recent copy of your Mortgage Statement within the past 30 days.
- Direct recent notice from Payment Company (signed and notarized) showing you are past due.
- Income Verification (please review Page 8 of this guide for more detail).

Assistance Limitations
- **Amount:** We can only provide up to $2,000 per approved application. If amount owed is less, we cover up to only the amount due.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - Veteran owns multi-unit housing (duplex, triplex, apartment building)

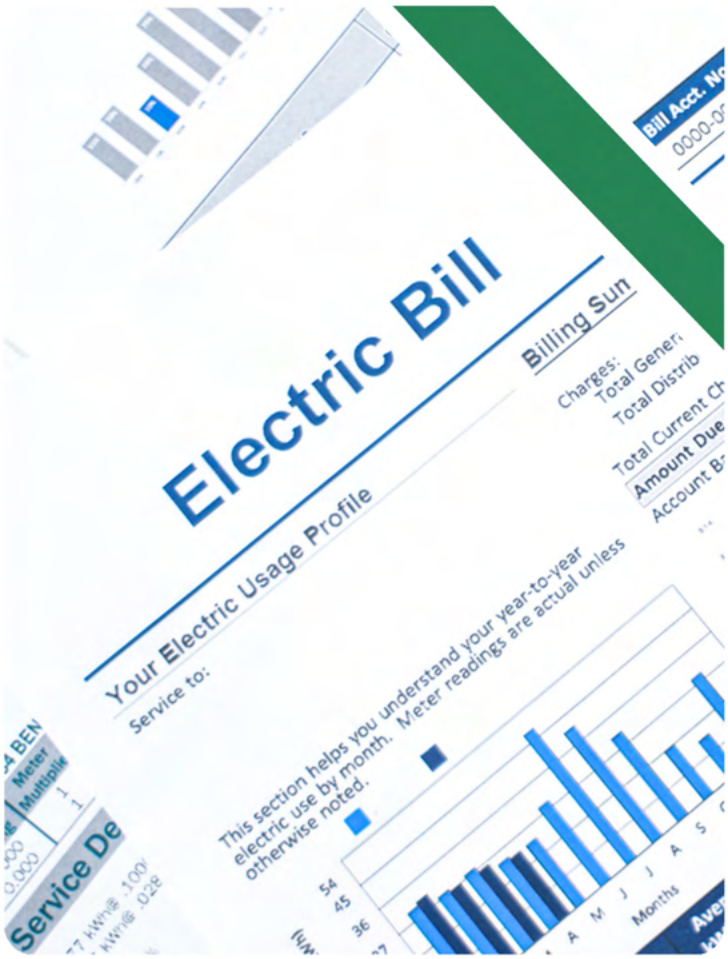


Why This Matters
Mortgage Assistance prevents Cook County Veterans from becoming homeless due to temporary financial hardship. Eligibility requirements and documentation protect the integrity of this program, reduce fraud, and ensure that limited funds remain available for as many Veterans as possible.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

UTILITY ASSISTANCE



Why This Matters
Utility Assistance prevents Cook County Veterans from losing access to essential utilities due to temporary financial hardship. Eligibility requirements and documentation protect the integrity of this program, reduce fraud, and ensure that limited funds remain available for as many Veterans as possible.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

"My electric bill is behind. Can the VACCC help?"

Yes. The VACCC provides Utility Assistance for eligible Veterans living in Cook County. This local government-funded program offers immediate financial support - with up to $550 per approved application in fact - to prevent Veterans from struggling to keep the lights on or the water running.

While our resources are not unlimited, our goal is to reach as many Veterans as possible who face critical service needs. All requests are handled in person, with our staff providing respectful, confidential support every step of the way.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- Recent utility bill dated overdue within the past 30 days.
- Income Verification (please review Page 8 of this guide for more detail).

Assistance Limitations
- **Amount:** We can only provide up to $550 per approved application. If amount owed is less, we cover up to only the amount due, and only for overdue Light, Gas, and/or Water bills.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - Veteran owns multi-unit housing (duplex, triplex, apartment building)

EMERGENCY FOOD ASSISTANCE

"I lost my job and can't afford groceries right now. Can the VACCC help?"

Yes. We offer emergency food support through $100 Aldi gift cards to help Veterans and their families facing short-term food insecurity. If you have a legal spouse or children living in your home, additional cards can be made available for them too.

While our resources are not unlimited, our goal is to reach as many Veterans as possible who face critical service needs. All requests are handled in person, with our staff providing respectful, confidential support every step of the way.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- A current marriage certificate for spouse and supporting documentation for children/other dependents (contact office to see what documentation qualifies).
- Spouse's current Illinois Driver's License or State Photo I.D.
- For stepchildren, legal guardianship papers are needed.
- Income Verification (please review Page 8 of this guide for more detail).

Assistance Limitations
- **Amount:** We can only provide up to $200 per approved applicant, with another $100 per qualified spouse/dependent in the home.
- **Frequency:** One-time assistance provided every six months.



- **Not Eligible If:**
  - Requests are made for extended family or individuals not listed during intake

Why This Matters
No Veteran should have to choose between paying bills and feeding their family. This program provides fast, respectful assistance to make sure no one in your home goes hungry during hard times. It's meant as a hand up, not a handout, and is available once every 6 months depending on eligibility.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

TRANSPORTATION SUPPORT CTA/PACE CARDS

"I have medical appointments and job interviews, but I don't have bus fare. Can the VACCC help me get there?"

Yes. If you are a Cook County Veteran with verified appointments or obligations, we can provide CTA/Pace passes to help you get where you need to go. This includes transportation to medical visits, job interviews, employment or school.

You will need to show proof of your scheduled activities, such as appointment printouts, job schedules, interview confirmations, or school enrollment. If you have regular weekly commitments, we may be able to provide multiple weeks of assistance.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- Weekly documentation showing:
  - Medical appointment printouts
  - Employment schedule
  - Interview confirmation
  - School enrollment/schedule
  - Referral forms (e.g., from Jesse Brown VAMC, Hines VA Hospital, VA Outpatient Services)
- Income Verification (please review Page 8 of this guide for more detail).

Note: *Documentation must be renewed weekly to maintain ongoing assistance.*

Assistance Limitations
- **Amount:** CTA/Pace 7-day or single-day passes
- **Frequency:** Eligible for up to 25 weeks of transportation with a valid referral, up to 5 additional weeks of emergency transportation without a referral
- **Not Eligible If:**
  - The Veteran cannot show current use (no referral or appointment)
  - Requests exceed the 25-week + 5-emergency week
  - Request lacks weekly renewal documentation
  - If the Veteran submits a request before their next eligible request date

Why This Matters
Transportation is critical for accessing healthcare, employment, and education. These services help Veterans avoid missed appointments and lost job opportunities due to lack of access. Restrictions protect resources for those with no other options and reinforce the importance of follow-through and documentation.



Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

SHELL FUEL/GAS CARDS



"I have medical appointments and job interviews, but I can't afford to pay for my gas. Can the VACCC help me?"

Yes. If you are an active driver and can show you are attending work, school, or medical appointments, the VACCC can provide a Shell gas card to support your transportation needs. You will need to show proof of your scheduled activities, such as appointment printouts, job schedules, interview confirmations, or school enrollment.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current and valid Illinois Driver's License
- Employment, medical appointments, school schedule or a combination of with a minimum of 4 active dates per week.
- Income Verification (please review Page 8 of this guide for more detail).
- Current proof of car insurance (Veteran's name must be displayed on insurance)

Note: *Letters or emails from social workers or case managers referring to a Veteran for general transportation will not be accepted for this benefit.*

Assistance Limitations

- **Amount:** One $100 Shell gas card for the qualified Veteran. Cards are non-transferable and can only be used for fuel purchases at Shell stations. Cannot be exchanged for cash or used for non-fuel items.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - Less than four documented activities per week
  - Missing valid driver's license or proof of insurance
  - Request is based on undocumented or unverifiable need
  - Intention is for general or personal use not tied to employment, education, or healthcare

Why This Matters
Fuel assistance bridges transportation gaps for Veterans who drive themselves to work, school, or medical care. The criteria ensures that the card goes to Veterans with legitimate, ongoing needs and who are actively engaged in stabilizing or improving their circumstances. By requiring thorough documentation, the VACCC prevents misuse and preserves funding for high-need applicants.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

WORK ATTIRE ASSISTANCE



"I just got hired, but I don't have the right clothes to start my new job. Can the VACCC help?"

Yes. If you are a Veteran starting a new job or heading to an interview, we can help with the cost of professional or work-related clothing. This includes uniforms, boots, business attire, or other items needed to meet the job's dress requirements. You will need to show a job offer, onboarding paperwork, or a confirmed interview. We also accept referrals from trusted partner organizations that outline your need for support.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current and valid Illinois Driver's License
- Income Verification (please review Page 8 of this guide for more detail).
- A referral from their participating organization (i.e. Inner Voice, JBVA, Hines VA, Chicago Vet Center, etc.) which specifies the Veteran's need for work/interview clothes/shoes.

Note: *An employment letter or contract, detailing attire required, from new employer can also work in place of a referral. A confirmed interview from the company on an official letterhead or email may also be accepted.*

Assistance Limitations

- **Amount:** One $100 Walmart gift card for the qualified Veteran. Cards are non-transferable and cannot be exchanged for cash or used for non-fuel items.
- **Frequency:** One-time assistance provided every 24 months.
- **Not Eligible If**:
  - There is no confirmed interview or verified job documentation
  - Request is for general shopping or non-work-related items
  - Documentation is vague, expired, or unverifiable

Why This Matters
Proper attire is often a barrier to employment for Veterans reentering the workforce. This assistance is designed to remove that obstacle and set Veterans up for success in job interviews or their first day on the job. Strict documentation ensures this support goes to those truly positioned for workforce re-entry, avoiding casual or repeat misuse.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

HYGIENE ASSISTANCE

"I lost my job and things are tight. Can the VACCC help with basics?"

Yes. We provide emergency hygiene supply gift cards. This support is available once every six months. We will need documentation that shows your need, but we will make the process as simple as possible. Our goal is not just survival but stability. If you are trying to get back on your feet, we want to help make that possible.

While our resources are not unlimited, our goal is to reach as many Veterans as possible who face critical service needs. All requests are handled in person, with our staff providing respectful, confidential support every step of the way.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- A current marriage certificate for spouse and supporting documentation for children/other dependents (contact office to see what documentation qualifies).
- Spouse's current Illinois Driver's License or State Photo I.D.
- For stepchildren, legal guardianship papers are needed.
- Income Verification (please review Page 8 of this guide for more detail).

Assistance Limitations
- **Amount:** We can only provide up to $100 per approved applicant, with another $100 per qualified spouse/dependent in the home.
- **Frequency:** One-time assistance provided every six months.
- **Not Eligible If:**
  - Requests are made for extended family or individuals not listed during intake



Why This Matters:
Access to hygiene essentials is critical for physical health, personal dignity, and community integration. This program ensures Veterans and their immediate families maintain a basic quality of life. Verification safeguards ensure this resource reaches those living in shared economic hardship with the Veteran, and not extended family or unrelated individuals.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

BURIAL ASSISTANCE

"My spouse passed and the funeral costs are overwhelming. Can the VACCC help?"

Yes. We're honored to provide burial assistance for eligible Veterans. This support goes directly to the funeral home, helping lift some of the burden off of your family during a difficult time.

To get started, we need a copy of the death certificate, the Veteran's DD214, and documents showing your relationship as next of kin. You are not alone in this, our team is here to guide you step by step with compassion, clarity, and care.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to ***residency***, ***military service***, and ***income verification***. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- Funeral home invoice showing current unpaid balance
- Death certificate of the Veteran
- Legal authority documents which could include:
  - Power of Attorney (POA)
  - Letter of Special Administration
  - Will
  - Official letter with funeral home letterhead identifying the next of kin as the designated individual responsible for managing the Veteran's financial funeral or burial affairs
- Next of kin documentation:
  - State Photo ID or D.L. of surviving spouse or designated next of kin

Assistance Limitations
- **Amount:** Up to $3,000, issued directly to the funeral home to pay for funeral expenses.
- **Time Limit:** Request must be submitted within 60 days of the funeral service.
- **Not Eligible If:**
  - Request is for reimbursement (funds cannot be paid back to families)
  - Documentation is incomplete or unverifiable
  - Services are already covered by life insurance or another agency
  - Request made by someone who cannot establish legal authority or kinship



Why This Matters
This benefit exists to provide immediate support to families during one of the most emotionally and financially difficult times of their lives. Funds are only released to verified funeral service providers, not individuals, to protect the integrity of this solemn assistance. Time limits and documentation requirements prevent misuse while ensuring timely aid to grieving families.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

CELL/LANDLINE BILL ASSISTANCE

"My phone bill is past due. I need it to call the hospital to set up my appointments! Can the VACCC help me?"

Yes. The VACCC offers limited assistance for past-due cell/landline bills to help Veterans stay connected. You'll need to provide a current bill that shows a past-due balance and confirms the service is active at your residence.

If the bill is in your spouse's name, we'll need supporting documentation such as a marriage certificate and proof of shared residency.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to **residency**, **military service**, and **income verification**. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- Current cell/phone bill showing a past-due balance within 30 days and has active service at the Veteran's residence.
- Income Verification (please review Page 8 of this guide for more detail).

Note: *The bill itself requires the name of the Veteran or their spouse to be listed to qualify.*

Assistance Limitations
- **Amount:** We can cover up to a $100 bill for a qualified Veteran.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - The bill is bundled with other services (e.g., cable, home security) unless the eligible phone portion is clearly itemized
  - The service address is not the Veteran's primary residence
  - The bill is not in the name of the Veteran or their spouse



Why This Matters
Consistent phone access is an essential lifeline for Veterans, linking them to emergency services, VA benefits, telehealth, job opportunities, and community resources. Providing this support helps ensure Veterans stay connected and reachable, especially during periods of hardship or isolation.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

INTERNET BILL ASSISTANCE

"My internet bill is past due. I need it to get online for my job interview! Can the VACCC help me?"

Yes. The VACCC offers limited assistance for past-due internet bills to help Veterans stay connected. You'll need to provide a current bill that shows a past-due balance and confirms the service is active at your residence.

If the bill is in your spouse's name, we'll need supporting documentation such as a marriage certificate and proof of shared residency.

What Do I Need to Qualify?
To apply for Emergency Financial Assistance, Veterans must meet basic eligibility requirements related to **residency**, **military service**, and **income verification**. These criteria are required for all applications and must be supported with documentation at the time of intake. For a complete explanation of acceptable forms of documentation, please reference the VACCC Emergency Financial Assistance Breakdown on Page 8 of this guide.

What Do I Need to Bring?
Documentation you will need to bring to receive the services when you arrive at the office includes:

- DD214 (Hon., Gen., GUH, or UHC), unless discharged for medical, paternity, or hardship.
- VA Rating Award OR No Benefit Letter. To obtain either of these documents, contact the VA Regional Office at **1.800.827.1000**.
- Current Illinois Driver's License or State of Illinois Photo I.D.
- Current internet bill showing a past-due balance within 30 days and has active service at the Veteran's residence.
- Income Verification (please review Page 8 of this guide for more detail).

Note: *The bill itself requires the name of the Veteran or their spouse to be listed to qualify.*

Assistance Limitations

- **Amount:** We can cover up to a $100 bill for a qualified Veteran.
- **Frequency:** One-time assistance provided every 12 months.
- **Not Eligible If:**
  - The bill is bundled with other services (e.g., cable, home security) unless the eligible internet portion is clearly itemized
  - The service address is not the Veteran's primary residence
  - The bill is not in the name of the Veteran or their spouse



Why This Matters
Reliable internet access is a critical lifeline that connect Veterans to emergency services, VA benefits, telehealth, employment opportunities, and community support. This assistance helps ensure Veterans remain digitally connected and reachable, especially during times of hardship or isolation.

Intake Code

If you need this service and think you qualify, call our office directly or scan this QR code to apply. If struggling to scan, input this link:
https://vaccookcounty.org/default.asp?nid=13896

VACCC OUTREACH AND ENGAGEMENT BREAKDOWN

"Can the VACCC set up a resource table at my church or post?"

Yes. The VACCC is committed to bringing resources directly into neighborhoods across Cook County. Instead of asking Veterans to always come to us, we make it a priority to show up where they live, gather, and feel most comfortable.

For neighborhoods that may be underserved, our team deploys mobile units or sets up temporary - or even permanent - office hours to ensure equitable access. We also engage directly with women Veterans, LGBTQ+ Veterans, and at-risk or unhoused populations to ensure inclusivity across all communities.

Consistent Local Presence
There are many ways we try to engage with Veterans in the broader community. The most common programs we use to accomplish this are:

1. VetConnect Office Hours
We don't just visit once and leave, we build consistency. Through monthly or bi-monthly VetConnect hours, our VSOs set up in familiar neighborhood spaces like Commissioner offices, libraries, township halls, and VFW/Legion posts. Veterans and their families know they can count on us to return regularly, making it easier to build trust, answer follow-up questions, and walk them through our Emergency Financial services, the benefits process, and our referral services step-by-step.

2. VetTalk Educational Sessions
Our VetTalk program brings clear, accessible information about benefits, claims, and emergency financial services into the community. By hosting these briefings at local churches, community centers, or colleges, we ensure Veterans always have opportunities to learn and ask questions close to home.

3. Partnering with Local Leaders & Organizations
Whether it's a community resource fair, a large nonprofit initiative, or a neighborhood event hosted by elected officials, we're there. We partner with leaders at every level - County Commissioners, Aldermen, State Representatives, and community organizations - to make sure Veterans in their districts have a direct connection to our services.

Why This Matters for Your Neighborhood
By coming back on a regular schedule, we take the guesswork out of accessing support. Veterans know when and where we'll be, and local officials can count on us as a reliable partner in connecting constituents to resources.



Interested in Brining our Team to You?
If you'd like to host regular VetConnect hours, a VetTalk session, or have us join your event, we're ready to bring services to your neighborhood - consistently, not just once. Our guiding principle is simple: if Veterans are there, we'll be there too.

Event Request Intake Code

If you want us in your neighborhoods helping your Veterans, call our office directly or scan this QR code to apply. If struggling to scan, input this link: **https://forms.office.com/g/9kLqP1pRAR**

VACCC REFERRALS TO PARTNER SERVICES BREAKDOWN

"I'm having legal issues, but the VACCC doesnt support that. Can they still help me?"



Yes we can. The VACCC serves as the central hub for Veteran services information across the county. Our role is simple but vital: to ensure that every Veteran and their family has a trusted place to start, no matter the challenge they face.

We know that no single organization - which includes us - can address every Veteran's need. That's why the VACCC proudly works as a nexus for information important for you; directly supporting Veterans where we can, and connecting them to a network of vetted, credible community partners who help fill in the gaps.

Trusted Partner Referrals

When a Veteran's needs extend beyond our programs, we ensure they are referred to organizations that we know and trust, these services can include:

- ***Legal Assistance (Civil & Criminal)***: Veterans may face legal issues ranging from housing disputes and benefits appeals to criminal defense or family law matters. We connect them with reputable legal aid organizations, Veteran-focused law clinics, and pro bono attorneys who understand the unique circumstances of military service.
- ***Workforce Development & Employment Partners***: Finding meaningful employment is critical for stability and dignity. We refer Veterans to workforce boards, job training programs, career counseling, and employer networks that prioritize hiring Veterans and provide tailored pathways into new careers.
- ***Housing & Shelter Programs***: Safe, stable housing is often the foundation for recovery and success. We connect unhoused Veterans, those at risk of eviction, or families in transition to housing authorities, transitional shelters, supportive housing programs, and agencies offering rent or mortgage assistance.
- ***Mental Health & Social Work Providers***: Beyond benefits, many Veterans need emotional and behavioral health support. We refer them to trusted counseling services, trauma-informed care providers, VA and non-VA mental health resources, and local nonprofits that specialize in peer support, therapy, and crisis response.
- ***Veteran & Family Peer Support Groups***: Sometimes the best support comes from shared experience. We link Veterans and their families to peer groups, social organizations, and community networks where they can find camaraderie, mentorship, and a sense of belonging.

Commitment to Veterans

Every referral we make is intentional and vetted. We only connect Veterans and their families to credible organizations with a proven track record of integrity, effectiveness, and compassion. While the VACCC cannot guarantee external services, we ensure no Veteran is left without a trusted next step. The VACCC acts as the primary information referral service for Veteran services in Cook County.

Why this Matters

Veterans and their families often face a maze of programs and providers, making it difficult to know where to begin. By acting as the nexus for Veteran services in Cook County, the VACCC simplifies that process and connecting Veterans to trusted, vetted partners when needs extend beyond our scope. This ensures every Veteran has a clear, reliable pathway to the support they have earned.

VACCC Partner Resource Booklet

If you want to know what resources in Cook County exist for you, call our office directly or scan this QR code to access our Partner Resource Booklet. If struggling to scan, input this link: **https://vaccookcounty.org/default.asp?pid=34033**

VACCC SERVICES AND OPERATIONS FAQ

General Services

1. Do I need to live in Cook County to get help?
The VACCC primarily serves Veterans and families residing in Cook County. However, certain services - such as claims assistance with the VA or our referral services - are federally authorized and available regardless of residency. When appropriate, we will also connect out-of-county Veterans to their local Veterans Assistance Commission.

2. Is there a cost for VACCC services?
No. All VACCC services are 100% free. We are a publicly funded agency operating under Illinois statute (330 ILCS 45). Veterans or their families will never be charged for claims assistance, appeals, or navigation of benefits through our office.

3. How do I contact you if I have an urgent need?
You can contact our office by phone, email, or in person during regular business hours. For time-sensitive needs - such as emergency financial assistance, food insecurity, or housing instability - we encourage calling our main line directly at **312.433.6010** so staff can provide expedited referrals.

4. Is my information kept confidential?
Yes. All information shared with the VACCC is kept strictly confidential under Title 38, HIPAA, and state law. Your records are never released without your written consent, except where required by law.

5. Who are your main partner organizations, and how do referrals work?
The VACCC partners with the U.S. Department of Veterans Affairs (VA), Illinois Department of Veterans Affairs (IDVA), Cook County agencies, local municipalities, and trusted nonprofit organizations. When a Veteran needs services outside of our scope - such as housing, legal aid, or healthcare - we provide direct referrals and a warm hand-off to ensure continuity of care.

Claims & Benefits

1. How long will it take for my claim to be approved by the VA?
Timelines vary depending on the complexity of the claim and the evidence provided. Initial claims typically take 4-6 months. Appeals, Higher-Level Reviews, and Board of Veterans' Appeals cases can take longer. VACCC VSOs will provide you updates and support you throughout the entire process to ensure you are aware of the timeline involved with your specific claim.

2. Can you explain the difference between VA healthcare and VACCC assistance?
VA healthcare is federally managed medical care delivered through VA hospitals and clinics. The VACCC does not provide direct medical care. Instead, our office assists Veterans with enrollment, claims, and coordination to ensure they can access the healthcare benefits they have earned.

3. Can the VACCC help me enroll in VA healthcare?
Yes. Our VSOs assist Veterans in completing and submitting VA Form 10-10EZ (Application for Health Benefits). We coordinate with local VA medical centers to make sure enrollment is processed and the Veteran is assigned to the appropriate facility.

4. What if I was told I'm not eligible for VA healthcare before?
Eligibility requirements have expanded over time. Veterans previously denied may now qualify due to updated regulations, new presumptive conditions, or legislation such as the PACT Act. Our VSOs will review your case and resubmit an application if eligibility has changed.



VACCC SERVICES AND OPERATIONS FAQ



Outreach & Community Programs

1. Does the VACCC support local Veteran community projects?

Yes. Through programs like the Veteran Monuments Initiative, the VACCC provides funding for the repair or creation of local Veterans memorials. We also collaborate with civic groups, municipalities, and nonprofits to support community recognition projects honoring Veterans. We also support programs which seek to enhance the quality of life for Veterans in Cook County.

Eligibility

1. Can Reservists or National Guard members access VACCC services?

Yes. Reservists and National Guard members may qualify if they meet state and federal definitions of "Veteran" under Title 38 and the Illinois Military Veterans Assistance Act. Even if federal benefits are limited, the VACCC can connect service members to county and state-level support.

2. Do surviving spouses or dependents qualify for VACCC assistance?

Yes. We can provide burial assistance to the families of deceased Veterans, though for our other emergency financial services it requires the Veteran to apply. Our VSOs can also assist Veteran families with other benefits and services through the VA.

Healthcare & Mental Health

1. Does the VACCC provide mental health resources or counseling?

The VACCC does not provide direct counseling. However, we work with VA medical centers, Vet Centers, and community-based mental health providers. Our office ensures that Veterans are connected to the appropriate resources, including emergency or crisis care when needed.

2. Are there resources for family members and caregivers?

Yes. Families and caregivers may qualify for programs such as the VA Caregiver Support Program, CHAMPVA health coverage, or community respite services. The VACCC helps dependents and survivors access these resources and submit necessary claims.

3. Can the VACCC help me enroll in VA health care or find a VA provider?

Yes. While the VACCC does not provide medical care, we can assist Veterans with applying for VA health care, updating their enrollment information, and locating the nearest VA medical center or outpatient clinic. Our team can also help you understand eligibility, gather required documents, and connect you with VA Patient Advocates or enrollment specialists if needed.



ILLINOIS DEPARTMENT OF VETERANS AFFAIRS SERVICES OVERVIEW

VETERANS GUIDE

ILLINOIS DEPARTMENT OF VETERANS AFFAIRS

The IDVA maintains physical locations throughout Cook County to serve Veterans and their families directly. These include its primary Chicago office located in the George W. Dunne County Building, as well as the Illinois Veterans' Home in Chicago, which provides long-term skilled nursing and residential care. Through these sites, IDVA assists with filing and managing VA claims and benefits, discharge upgrades, education and employment resources, emergency financial assistance, and referrals to federal, state, and local support programs. In addition to administrative and benefits services, IDVA's Chicago Veterans' Home supports aging and disabled Veterans by offering medical care, therapy, memory care, and daily living assistance. These local offices ensure that Veterans in Cook County have accessible, in-person support for navigating their benefits and receiving the care and advocacy they've earned.

veterans.illinois.gov idva.media@illinois.gov 800.437.9824

IDVA County Facilities

IDVA Chicago Office
The IDVA Chicago Office is the main state-run Veterans service hub in Cook County. Staffed by accredited VSOs, this office helps Veterans and their families file and manage VA claims, request discharge upgrades, access military records, and apply for state and federal benefits like tax exemptions, education programs, and license plates.

Address: George Dunne County Building, 69 W Washington St., Suite 1620, Chicago, IL 60602

Phone: 312.814.2460
Fax: 312.814.2764





Illinois Veterans' Home - Chicago
The Illinois Veterans' Home is a state-run long-term care facility that provides skilled nursing, memory care, and daily living support for eligible Veterans and their spouses. Operated by the Illinois Department of Veterans' Affairs, the home offers medical care, rehabilitation, therapy, meals, and social activities in a safe, community-oriented environment. It serves aging and disabled Veterans who need ongoing care and also helps families navigate admission and benefits.

Address: 4250 N. Oak Park Ave., Chicago, IL 60634

Phone: 773.794.3763
Fax: 872.304.6738

ILLINOIS DEPARTMENT OF VETERAN AFFAIRS

SERVICES OVERVIEW

The Illinois Department of Veterans' Affairs (IDVA) delivers statewide programs and services to support Veterans, Service Members, and their families. Operating under the Illinois Compiled Statutes, the IDVA connects Veterans to federal, state, and local benefits, while also offering unique state-level resources. Through a network of VSOs, state-run Veterans' Homes, and targeted programs, the IDVA ensures that Illinois Veterans receive comprehensive support tailored to their needs.

This chapter outlines the primary services provided by the IDVA. Each section explains how the department assists Veterans and families, with clear guidance on available programs, eligibility, and referrals. When services extend beyond IDVA's scope, referrals are made to trusted partners for additional support.

1. Claims and Benefits Assistance
IDVA employs accredited VSOs across Illinois who guide Veterans and their families through the process of applying for federal and state benefits. Their services include:

- **Disability Compensation & Pensions:** Assistance with claims for service-connected disabilities, non-service-connected pensions, and Dependency & Indemnity Compensation (DIC).
- **Education Benefits:** Support with the GI Bill, Illinois Veterans Grant, MIA/POW Scholarship, and other tuition waivers.
- **Healthcare Enrollment:** Guidance in accessing VA medical care and specialized treatment programs.
- **Burial and Memorial Benefits:** Assistance with state and federal burial benefits, headstone applications, and survivor claims.
- **Military Records & Documentation:** Help obtaining DD214s, service records, and official VA decision letters.

2. State Veterans' Homes and Healthcare Support
The IDVA operates long-term care facilities across the state to serve eligible Veterans. These homes provide skilled nursing care, rehabilitative services, and supportive living environments.

Services offered within these homes include:
- Skilled nursing and medical care
- Alzheimer's and dementia units
- Rehabilitative and therapeutic programming
- Recreational and community activities

3. Education, Employment, and Training
The IDVA supports Veterans and dependents in pursuing education and careers by administering state-level programs, such as:

- **Illinois Veterans Grant (IVG):** Covers tuition and fees at Illinois public colleges and universities for eligible Veterans.
- **MIA/POW Scholarship:** Provides educational assistance to dependents of Illinois service members killed, missing, or disabled as a result of military service.
- **State Tuition Waivers:** For qualified children of Veterans.
- **Employment Preference:** Guidance on Veteran hiring preference in state employment and assistance with professional licensing based on military training.

4. Special Programs and Targeted Services
Beyond core claims assistance, the IDVA manages statewide initiatives that address unique needs:

- **Women Veterans Program:** Focused outreach and support for women Veterans.
- **Illinois Warrior Assistance Program:** Offers confidential mental health screening and counseling for Veterans and families.
- **Homeless Veterans Programs:** Referrals to housing, shelter, and transitional support resources.
- **Veteran Bonuses:** Monetary bonuses for service in specific conflicts or conditions (e.g., WWII, Korea, Vietnam, Gulf War, Iraq, Afghanistan).

IDVA CLAIMS AND BENEFITS BREAKDOWN

"When would I use the IDVA instead of the VACCC?"

The IDVA is a particularly valuable partner for Claims and Benefits assistance due to its statewide reach, accredited staff, and ability to support both individual Veterans and large-scale outreach efforts. While their services closely mirror those of the VACCC - such as filing disability claims, pension applications, and appeal support - the IDVA operates more than 80 field offices across Illinois and has the authority of a state agency.

This makes them especially useful when local capacity is limited or when additional VSOs are needed for resource fairs, community events, or underserved areas. Organizations can request IDVA VSOs by contacting a local field office or regional superintendent, ideally three to four weeks in advance, and Veterans may also schedule individual appointments by calling **1.800.437.9824** or using the online office locator.

In addition to claims work, IDVA VSOs can assist Veterans in retrieving DD214s and military service records through the National Personnel Records Center. Partnering with IDVA not only increases access to benefits but also reinforces trust by demonstrating collaboration between county and state agencies, ensuring Veterans receive accurate, on-the-spot support from accredited professionals.

You can also fill out a formal request online for VSO's to attend your event using the QR Code and link listed below.

IDVA VSO Event Request

If you are interested in requesting the IDVA to attend your events, call their office directly or scan this QR code to access our resource booklet. If struggling to scan, input this link: **https://veterans.illinois.gov/serviceoffices/idva-special-event-attendance-request.html**



IDVA STATE VETERANS' HOMES AND SUPPORT HEALTHCARE BREAKDOWN

"My father is having issues living by himself now, he's a Veteran, can the IDVA help?"

Yes. The IDVA operates a network of long-term care facilities across Illinois which are dedicated to serving eligible Veterans and their spouses. These homes provide a full continuum of care - from independent domiciliary living through skilled nursing care - in settings designed to honor military service, support aging, and provide rehabilitative and therapeutic services. Each location offers medical, personal and emotional support; specialized Alzheimer's and dementia care units; recreational and community-based programming; and individualized care plans delivered by trained staff.

Services Offered
The services they provide are as follows:

- **Skilled nursing & medical care:** Each home is equipped to deliver 24/7 skilled nursing, physician oversight, rehabilitative therapy, medication management and other clinical services needed by Veterans with complex medical needs.
- **Alzheimer's/Dementia units:** Some homes include specialized units for Veterans living with Alzheimer's, dementia or other memory-related disorders, with environments and programming tailored to their needs.
- **Rehabilitative & therapeutic programming:** Physical therapy, occupational therapy, speech therapy and restorative programs are built into the care model to help Veterans preserve or regain functional capacity, mobility and independence.
- **Recreational & community activities:** Recognizing that care encompasses more than clinical services, the Homes feature recreation, social events, volunteer opportunities, family visiting options, outdoor spaces and programs designed to engage residents and their families.
- **Supportive living environments:** Beyond medical care, the Homes offer homelike environments, supportive services (laundry, housekeeping, meals), and connections with family and community to promote well-being.

What does a Veteran need to Qualify?
1. Discharge status
The Veteran must have been honorably discharged or retired from the U.S. Armed Forces.

2. Service requirement
One of the following must apply:

- Served at least one day of active duty during a U.S. recognized war period or served in a hostile fire environment and received campaign/expeditionary medal.
- Was retired for a service-connected disability or injury.
- Served on active duty for 24 continuous months or more (for those who enlisted after September 7, 1980) excluding training only.
- Served as a Reservist or National Guard and was called to Federal Active Duty (not training only), completed term; or has 20 years' satisfactory service (for domiciliary only).
- Was discharged for reasons of hardship or released from active duty because of reduction in force before completing required term.

3. State residency or service accreditation
The Veteran must either:

- Have their service "accredited to" the State of Illinois (entered service as an Illinois resident) or
- Have been a resident of Illinois for at least one year immediately prior to application.

4. Disability / care need
For most nursing care admissions the Veteran must have developed a disability (by disease, wounds, or otherwise) and because of the disability be incapable of earning a living.

Note: *For domiciliary (less-intensive) care at specific Homes (Anna & Quincy) the statute calls out that disability/incapacity criterion.*

5. Priority for wartime service
Veterans who served during recognized war/conflict periods (e.g., WWII, Korea, Vietnam, Gulf War) receive preference for bed admission.

IDVA Facilities

If you are interested in learning more about these IDVA facilities, call their office directly or scan this QR code. If struggling to scan, input this link: **https://veterans.illinois.gov/services-benefits/homes/homes.html?**

IDVA EDUCATION, EMPLOYMENT, AND TRAINING BREAKDOWN

"Can the state of Illinois provide me training and education benefits like the VA?"

Yes. The IDVA connects Veterans, Service Members, and eligible dependents to educational benefits, workforce opportunities, and career training programs. These programs are designed to help Veterans transition from military service into civilian life, pursue higher education without financial barriers, and access meaningful employment across both public and private sectors. This section outlines the main education and employment-related services offered by IDVA, along with why they matter and how Veterans can access them.

Education Programs and Tuition Benefits
IDVA administers and supports several state-level education benefits (separate from federal VA benefits like the GI Bill):

- **Illinois Veteran Grant (IVG)**
  - Covers 100% of tuition and mandatory fees at all Illinois public universities and community colleges
  - Available to Veterans who entered service as Illinois residents, served at least one year of active duty (or have a service-connected disability), and received an honorable discharge
- **MIA/POW Scholarship**
  - Provides full tuition, fees, and some book costs for the spouses and children of Veterans who were declared Missing in Action (MIA), Prisoners of War (POW), died in service, or have a 100% service-connected disability
- **Children of Veterans Tuition Waiver (CVTW)**
  - Offers a four-year tuition waiver at the University of Illinois (Urbana-Champaign, Chicago, or Springfield) for children of Veterans meeting certain wartime or disability criteria

Employment, Licensing, and Job Placement
The IDVA also assists Veterans in securing employment and translating their military service into civilian careers through:

- **Veterans' Employment Preference in Illinois State Jobs**
  - Honorably discharged Veterans receive preference points on state employment exams
  - Applies to most state government positions, including law enforcement, corrections, transportation, human services, and administrative roles
- **Military Skills-to-Licensure Assistance**
  - Helps Veterans apply military training toward civilian occupational licenses (nursing, EMS, CDL/commercial driving, security, trades, etc.)
  - Also offers expedited licensing for military spouses relocating to Illinois with an active-duty service member
- **IDVA Employment & Training Referrals**
  - Referrals to Illinois workNet centers, apprenticeship programs, Veteran hiring fairs, union trade organizations, and Department of Employment Security (IDES) Veteran staff
- **On-the-Job Training and Apprenticeships**
  - Veterans can use VA education benefits while participating in state-approved apprenticeships (carpentry, electrical, fire service, etc.) or on-the-job training programs
- **Housing, Healthcare, Education Transition Support**
  - IDVA collaborates with agencies like the Illinois Student Assistance Commission (ISAC), Illinois Board of Higher Education, and community colleges to help Veterans navigate enrollment, financial aid, disability accommodations, and academic support





IDVA SPECIAL PROGRAMS AND TARGETED SERVICES BREAKDOWN

"Does the IDVA have any other programs that can help me and my specific needs?"

Yes. In addition to claims assistance and long-term care, the IDVA provides several specialized programs designed to support Veterans with unique needs - including women Veterans, those experiencing homelessness, mental health challenges, or financial hardships related to military service. These programs are statewide and are meant to fill gaps that federal VA services or county-level VACs may not fully address.

Illinois Warrior Assistance Program (IWAP)
A confidential, state-funded behavioral health program which provides free, confidential counseling and screening for PTSD, depression, anxiety, traumatic brain injury (TBI), and military-related stress.

- Available to Illinois Veterans, active-duty service members, and family members.
- Includes a 24/7 assistance line with licensed clinicians. Toll-free number: **1.866.554.4927**
- Helps connect participants to long-term treatment if needed (VA, Vet Centers, private providers).

Women Veterans Program
Focused support for the fastest-growing Veteran population and has designated Women Veteran Coordinators to assist with gender-specific needs.

- Provides connections to military sexual trauma (MST) services, reproductive health services, childcare barriers, and peer support networks.
- Coordinates workshops, listening sessions, and recognition events across the state.
- Ensures female Veterans receive equitable access to benefits and healthcare.

Homeless Veterans & Housing Support Services
Programs addressing housing insecurity and homelessness. The IDVA works with federal VA, Continuums of Care, community shelters, and nonprofits to connect Veterans to housing vouchers (HUD-VASH), transitional living, permanent supportive housing, and emergency shelter.

- Provides referrals for Supportive Services for Veteran Families (SSVF) - rent assistance, case management, eviction prevention.
- Helps with applications for IDVA Veterans Homes or county-level VAC emergency assistance when eligible.

Veterans Cash Grant Program
Lottery-funded grants for Veteran-serving organizations funded by the Illinois Veterans Cash Lottery Ticket.

- Grants are awarded to nonprofits and organizations that provide mental health treatment, homelessness services, employment support, or peer mentorship programs.
- Administered by IDVA in partnership with Illinois Department of Public Health (IDPH).
- Awards range from $15,000 to $100,000+, depending on needs and state budget.

Veteran Bonus Programs
State-funded financial bonuses for wartime service.

- Available to Veterans of World War II, Korea, Vietnam, Persian Gulf, Iraq, and Afghanistan who were Illinois residents during service.
- Bonus amounts vary by conflict and service type (combat, active duty, POW status, KIA/deceased).
- Paid directly by IDVA; requires honorable service and proof of residency.



IDVA SERVICES AND OPERATIONS FAQ



State Veterans' Homes & Healthcare

1. How do I apply to a State Veterans' Home?
Submit an application to the home directly with your DD214, proof of residency, medical documents, and financial information. Admission depends on eligibility and bed availability.

2. Do Veterans' Homes cost money?
Yes. Residents pay a monthly fee based on income, but inability to pay does not automatically prevent admission.

3. Can spouses or surviving spouses be admitted?
In some cases. Eligibility depends on marital status, medical need, and available beds at the facility.

4. How long is the waitlist?
Wait times depend on the facility and care level. Some homes have openings, while others - especially Chicago or memory care - may take several months.

Education & Training

1. Can IDVA help my spouse or child with education benefits?
Yes. Programs include the MIA/POW Scholarship, Children of Veterans Tuition Waiver, and federal Chapter 35 benefits.

2. What education benefits are available through IDVA?
Key programs include the Illinois Veteran Grant (IVG), MIA/POW Scholarship, and University of Illinois tuition waivers. IDVA can also assist with GI Bill and VR&E applications.

Programs & Special Services

1. Does IDVA offer emergency financial assistance?
No. Emergency rent, food, or utility help is provided by county Veterans Assistance Commissions (like VACCC), not IDVA. However, IDVA can refer Veterans to these programs and others like SSVF or HUD-VASH.

2. Does IDVA help justice-involved or incarcerated Veterans?
Yes. IDVA supports Veterans Treatment Courts, assists with re-entry, and helps justice-involved Veterans access benefits or discharge upgrades.

3. How do I apply for Illinois Veteran Bonus Programs?
Eligible Veterans can apply through IDVA using a DD214 and proof of Illinois residency during service. Bonuses are available for WWII, Korea, Vietnam, Gulf War, Iraq, and Afghanistan.



U.S DEPARTMENT OF VETERANS AFFAIRS SERVICES OVERVIEW

VETERANS GUIDE

U.S DEPARTMENT OF VETERANS AFFAIRS

The VA maintains physical locations throughout Cook County and the greater Chicagoland area to serve Veterans and their families directly. These include major medical centers such as Jesse Brown VA Medical Center (Chicago) and Edward Hines Jr. VA Hospital (Hines, IL) as well as a network of outpatient clinics (CBOCs) and Vet Centers spread across the county. Through these sites the VA assists with Veterans medical needs, filing and managing VA claims and benefits, discharge upgrades, education and employment resources, emergency financial assistance, and referrals to federal, state and local support programs. These in-person offices ensure that Veterans in Cook County and the surrounding region have accessible support for navigating the VA's many benefits and services while also receiving the proper care and advocacy they've earned.

www.va.gov (Not Available) 1.800.698.2411

Understanding the Differences: VA Medical Centers, CBOCs, and Vet Centers
This section provides a clear overview of the different types of healthcare facilities offered through the VA. Each subsection explains the role of VA Medical Centers, Community-Based Outpatient Clinics (CBOCs), and Vet Centers.

1. VA Medical Centers (VAMCs)
VAMCs are full-service hospitals that deliver comprehensive care, including emergency treatment, surgery, and specialized medical services. Services offered:

- Emergency room and urgent care.
- Inpatient hospital stays and surgeries.
- Specialty clinics (cardiology, oncology, neurology, orthopedics, etc.).
- Radiology and advanced imaging (X-ray, MRI, CT scans).
- Full pharmacy and laboratory services.
- Mental health services (inpatient and outpatient).
- Dental services (in select locations).
- On-site Veterans Benefits Administration (VBA) representatives for claims assistance.

2. Community-Based Outpatient Clinics (CBOCs)
CBOCs are smaller clinics that extend VA healthcare into local communities, making care more accessible for Veterans who may live far from a VA medical center. Typical services provided are:

- Primary care (routine check-ups, chronic disease management).
- Preventive care and wellness screenings.
- Lab work and basic imaging (e.g., X-rays).
- Mental health counseling or tele-mental health (at select clinics).
- Pharmacy services or prescription refills via mail-order pharmacy.
- Referrals to VA Medical Centers for specialty or advanced care.

What Services are not Provided at CBOCs?
- Emergency room or urgent care services.
- Inpatient hospitalization or surgeries.
- Most complex specialty care (though many clinics offer telehealth consults).

3. Vet Centers (Readjustment Counseling Centers)
Vet Centers are community-based counseling centers operated by the VA but function separately from VA hospitals. They focus exclusively on mental health, adjustment to civilian life, and emotional wellness. Services they provide are:

- PTSD counseling and trauma support.
- Military Sexual Trauma (MST) counseling.
- Combat stress and readjustment support.
- Family, couples, and relationship counseling.
- Support for grief, loss, and bereavement.
- Assistance with transitioning from military to civilian life.
- Community outreach and support groups.

What are the Key Differences between VAMCs and CBOCs?
There is no VA healthcare enrollment or disability rating required for CBOCs; all services are confidential - records are not shared with VA hospitals or VBA unless the Veteran provides written consent.

MAJOR VA MEDICAL CENTERS



Jesse Brown VA Medical Center (JBVAMC)
The Jesse Brown VA Medical Center is the main federal VA hospital serving Veterans in Chicago and Cook County. It provides comprehensive healthcare - including primary care, mental health, emergency services, and specialty treatment - as well as on-site support for VA disability claims and benefits.

Address: 820 South Damen Avenue, Chicago, IL 60612

Phone: 312.569.8387
Fax: 312.569.8050

Edward Hines Jr. VA Hospital
Edward Hines Jr. VA Hospital is a major VA medical center and administrative hub just outside Chicago that provides Veterans with comprehensive healthcare, including primary care, emergency services, mental health, and advanced specialty care. Staff also help with VA disability claims, healthcare enrollment, and referrals for housing, education, and support services.

Address: 5000 South 5th Avenue Main Facility Hines, Illinois 60141-3030

Phone: 708.202.8387
Fax: 708.202.7936





Captain James A. Lovell Federal Health Care Center (North Chicago) Main Facility
The Captain James A. Lovell Federal Health Care Center is a jointly operated by the VA and the United States Department of Defense (DoD). It serves Veterans, active-duty service members, military retirees and their families through a comprehensive array of health services - including primary care, mental health, women's health, vision and podiatry, orthopedics, emergency care and specialty treatments.

Address: 3001 Green Bay Road North Chicago, IL 60064

Phone: 847-688-1900
Fax: 312.569.8050
VA Health Connect: 833.933.1107
Mental Health: N/A

MAJOR VA MEDICAL CENTERS

Jesse Brown VA Medical Center

If you are interested in knowing the office hours for the Jesse Brown VA Medical Center (JBVAMC), please either call each the medical center directly or scan this QR code. If struggling to scan, input this link:
https://www.va.gov/find-locations/facility/vha_537?

Edward Hines Jr. VA Hospital

If you are interested in knowing the office hours for the Edward Hines Jr. VA Hospital, please either call each the medical center directly or scan this QR code. If struggling to scan, input this link:
https://www.va.gov/hines-health-care/operating-status/?

Captain James A. Lovell Federal Health Care Center

If you are interested in knowing the office hours for the Captain James A. Lovell Federal Health Care Center (North Chicago) Main Facility, please either call each the medical center directly or scan this QR code. If struggling to scan, input this link:
https://www.tricare.mil/GettingCare/FindDoctor/MTF/Facilities/Captain-James-A-Lovell-Federal-Health-Care-Center?



HINES AFFILIATED CBOCS



North Aurora VA Clinic (CBOC)
The clinic offers primary care, mental health services, lab work, pharmacy support, and referrals to specialty care when needed. It focuses on routine health needs, chronic condition management, preventive care, counseling for PTSD, depression, and anxiety, and also supports Veterans through services like its on-site micro food pantry.

Address: 161 South Lincolnway, Suite 120, North Aurora, IL 60542

Phone: 630.859.2504
Fax: 608.821.7658

Hoffman Estates VA Clinic (CBOC)
This community-based outpatient clinic offers primary care, behavioral health services (including counseling and treatment for PTSD or anxiety), laboratory testing, pharmacy support, and a micro-food pantry for Veterans and their families. The clinic operates with extended hours to accommodate working Veterans

Address: 4885 Hoffman Boulevard, Hoffman Estates, IL 60192

Phone: 847.645.1443
Fax: 608.821.7658





Joliet VA Clinic
The clinic offers a wide range of services including primary care, mental health and substance use treatment, women's health, vision and podiatry care, telehealth and prescription services. It coordinates with the larger VA health system to ensure seamless referrals when specialty or advanced services are needed.

Address: 1201 Eagle Street, Joliet, IL 60432

Phone: 815.740.8100
Fax: N/A

CBOC Office Hours

If you are interested in knowing the office hours for these locations, please call each CBOC directly or scan this QR code. If struggling to scan, input this link: **https://www.va.gov/hines-health-care/locations/**

HINES AFFILIATED CBOCS



Kankakee VA Clinic (Bourbonnais) (CBOC)
The clinic is a community-based outpatient clinic affiliated with Edward Hines Jr. VA Hospital, serving Veterans in the Bourbonnais and surrounding Kankakee County area. It provides primary care, mental health services, lab and pharmacy support, and coordinates with the larger VA system for specialty referrals.

Address: 581 William Latham Drive, Suite 301, Bourbonnais, IL 60914

Phone: 815.932.3823
Fax: N/A

LaSalle VA Clinic (Peru) (CBOC)
The clinic offers Veterans in LaSalle County and neighboring regions access to outpatient services such as primary care, mental health, laboratory testing and coordination for specialty care through the VA network.

Address: 4461 Progress Boulevard, Peru, IL 61354

Phone: 833.933.1107
Fax: N/A





Oak Lawn VA Clinic (CBOC)
The clinic serves Veterans in the southwestern Chicago suburbs with outpatient primary care, mental health, pharmacy, laboratory services and joint injection specialty care. It's part of the Hines VA network and designed for convenient, local access while tied into broader VA specialty resources.

Address: 10201 South Cicero Avenue, Oak Lawn, IL 60453

Phone: 708.499.3675
Fax: N/A

CBOC Office Hours

If you are interested in knowing the office hours for these locations, please call each CBOC directly or scan this QR code. If struggling to scan, input this link: **https://www.va.gov/hines-health-care/locations/**

LOVELL FHCC- AFFILIATED CBOCS



Evanston VA Clinic
The clinic is a regional outpatient clinic serving Veterans in Evanston and surrounding municipalities. The facility offers primary care, mental health services, pharmacy and laboratory support, and arranges referrals into the larger VA health-care network when specialized treatment is needed.

Address: 1942 Dempster Street, Evanston, IL 60202

Phone: (same as main line)
Fax: N/A

McHenry VA Clinic (CBOC)
The clinic is a community-based outpatient clinic that provides Veterans in northeastern Illinois with accessible care including routine medical services, mental health support, and assisting with benefit referrals and coordination. It is integrated into the broader VA network to ensure seamless access to specialty care when required.



Address: 3715 Municipal Drive, McHenry, IL 60050

Phone: 815.759.2306
Fax: 815.821.7658



Kenosha VA Clinic (CBOC)
The clinic serves Veterans in the southwestern Chicago suburbs with outpatient primary care, mental health, pharmacy, laboratory services and joint injection specialty care. It's part of the Hines VA network and designed for convenient, local access while tied into broader VA specialty resources.

Address: 8207 22nd Avenue, Kenosha, WI 53143

Phone: 262.653.9286 or 800.784.1361
Fax: N/A

CBOC Office Hours

If you are interested in knowing the office hours for these locations, please call each CBOC directly or scan this QR code. If struggling to scan, input this link: **https://www.va.gov/lovell-federal-health-care-va/locations/**

JESSE BROWN AFFILIATED CBOCS

Adam Benjamin Jr. VA Outpatient Clinic
This clinic provides comprehensive medical, mental health, and specialty care. It serves both Northwest Indiana and southern Cook County Veterans who benefit from its close proximity and full range of outpatient services.

Address: 9301 Madison Street, Crown Point, IN 46307

Phone: 219.662.5000
Mental health care: 312.569.7225
Fax: N/A





Chicago Heights VA Clinic (CBOC)
This clinic offers primary and mental health care to Veterans across Chicago's southern suburbs. It supports routine care and gives referrals for specialized treatment.

Address: 211 Dixie Highway, Suite 4, Chicago Heights, IL 60411

Phone: 708.754.8880
Mental health care: 312.569.7225
Fax: N/A

Auburn Gresham VA Clinic (CBOC)
Located on Chicago's South Side, this clinic delivers primary care and behavioral health services. It helps Veterans in nearby neighborhoods access consistent and coordinated care within their community.

Address: 7731 South Halsted Street, Chicago, IL 60620

Main phone: 773.962.3700
Mental health care: 312.569.7225
Fax: N/A





Lakeside VA Clinic (CBOC)
This clinic provides primary and mental health services to Veterans living or working in downtown Chicago. Its central location ensures convenient access to ongoing care and specialized support.

Address: 211 East Ontario Street, Suite 1200, Chicago, IL 60611

Phone: 312.469.4850
Mental health care: 312.569.7225
Fax: N/A

CBOC Office Hours

If you are interested in knowing the office hours for these locations, please call each CBOC directly or scan this QR code. If struggling to scan, input this link: **https://www.va.gov/chicago-health-care/locations/**

COOK COUNTY VA VET CENTERS

Chicago Vet Center
This Vet Center provides confidential counseling and support services to Veterans, service members, and their families across Chicago's South Side and nearby suburbs.

Address: 8658 S. Sacramento Avenue, Chicago, IL 60652

Phone: 773.962.3740
Fax: N/A

Forest Park Vet Center
This Vet Center offers free, confidential counseling and readjustment support for Veterans, service members, and their loved ones throughout the western and southern suburbs of Cook County.

Address: 1515 S. Harlem Avenue, Forest Park, IL 60130

Phone: 708.457.8805
Fax: 708.771.5934

Evanston Vet Center
This Vet Center provides free, confidential individual, group, and family counseling for Veterans, service members, and their loved ones in Evanston, the North Shore, and nearby suburbs.

Address: 1901 Howard St, Evanston, IL 60202

Phone: 847.332.1019
Fax: N/A

Richton Park Vet Center
This Vet Center serves Veterans, service members, and their families in the southern suburbs of Cook County with no-cost, confidential counseling and support.

Address: 4511 Sauk Trail, Richton Park, IL 60471

Phone: 708.754.8885
Fax: N/A

Orland Park Vet Center
This Vet Center offers free, confidential support and readjustment counseling to Veterans, service members, and their families in the southwest suburbs of Cook County and nearby communities.

Address: 8651 W 159th St, Suite 4, Orland Park, IL 60462

Phone: 708.444.0561
Fax: N/A



UNITED STATES DEPARTMENT OF VETERANS AFFAIRS

SERVICES OVERVIEW

The United States Department of Veterans Affairs (VA) delivers an extensive range of federal programs and services to support Veterans, service members, and their families across the United States. Through a national network of medical centers, regional offices, and community-based clinics, the VA provides health care, financial assistance, education, housing support, and memorial benefits designed to promote the well-being, independence, and dignity of those who have served.

This chapter provides a general overview of the primary services offered by the VA. While not every program or benefit is listed, the sections below summarize key areas of assistance available to Veterans and their families, including program descriptions, eligibility criteria, and referral guidance. For comprehensive details regarding these services and programs, please refer to the 2025 VA Federal Benefits Guide. When needs extend beyond the VA's scope, Veterans are referred to trusted partners for additional support.

1. Health Care and Enrollment
The VA provides comprehensive medical coverage for eligible Veterans, offering preventive, specialty, and mental health services designed to promote long-term wellness and independence. Enrollment in the VA health care system ensures access to coordinated care, continuity across medical providers, and placement into one of eight priority groups based on a Veteran's service history, disability rating, and income level. Their services include:

- **Primary and Specialty Care:** Routine checkups, chronic disease management, and specialized treatment programs.
- **Geriatric, Audiology, and Rehabilitation Services:** Comprehensive care for aging Veterans and those recovering from illness, injury, or surgery.
- **Diagnostic Testing and Imaging:** Laboratory, X-ray, MRI, and advanced diagnostic capabilities available at major medical centers.
- **Physical Therapy and Occupational Rehabilitation:** Individualized therapy plans that promote recovery and mobility.
- **Mental Health and Substance Use Treatment:** Counseling, addiction recovery, and trauma-informed services delivered in safe, confidential settings.

Note: *Enrollment is open year-round. Veterans can apply online at www.va.gov/health-care/how-to-apply or through their nearest VA medical center.*

2. Mental Health and Crisis Support
The VA provides a wide range of confidential mental health services to assist Veterans experiencing stress, trauma, transition challenges, or behavioral health concerns. Care is delivered through specialized clinics, crisis intervention services, telehealth platforms, and peer-based programs that support recovery in both inpatient and outpatient settings. Programs include:

- **Veterans Crisis Line:** A 24/7, confidential hotline connecting Veterans and families to trained responders for immediate support, suicide prevention, and crisis intervention.

FOR IMMEDIATE ASSISTANCE THROUGH THE CRISIS LINE, DIAL 988 THEN PRESS 1.

- **PTSD and Military Sexual Trauma (MST) Treatment:** Trauma-informed counseling, evidence-based therapy, and specialized group programs available to all Veterans, regardless of disability status or service-connection.
- **Telehealth Therapy:** Virtual counseling options that expand access for rural, homebound, or mobility-limited Veterans.
- **Outpatient Visit Flexibility:** No copays for the first three outpatient mental health appointments each year, including therapy and psychiatric consultations.
- **Substance Use Recovery and Peer Support Programs:** Comprehensive treatment plans, including detoxification, medication-assisted therapy (MAT), relapse prevention, and Veteran-to-Veteran peer groups.
- **COMPACT Act Coverage:** Veterans may receive emergency mental health care at any VA or non-VA facility ensuring immediate access during a crisis.

3. Women Veterans' Health Services
Women Veterans have access to comprehensive, gender-specific health care delivered in safe, respectful, and private environments. The VA's Women Veterans Health Program ensures that all women, regardless of service era or disability status, receive coordinated care that addresses both routine and specialized health needs. Dedicated Women's Health Providers are available at major VA medical centers and many community clinics, ensuring timely access to services and continuity of care. Available services include:

- **Reproductive and Fertility Care:** Family planning services, infertility evaluation, fertility preservation options, and access to authorized reproductive treatments.
- **Routine Gynecological Screenings and Mammograms:** Preventive services such as Pap tests, breast cancer screenings, menopause management, and hormonal care.
- **Pregnancy, Delivery, and Postpartum Support:** Care coordination with community obstetric providers, maternity coverage, childbirth support, and postpartum health services.
- **Dedicated Mental Health Programs for MST Recovery:** Specialized counseling, trauma-informed therapy, and group programs designed for survivors of Military Sexual Trauma.
- **Newborn Care:** Coverage for newborn medical services during the first 12 months after birth, including well-child visits and developmental screenings.
- **Care Coordination and Advocacy:** Women Veterans Program Managers assist with scheduling, referrals, and navigating unique health care needs.

Note: *For immediate assistance, contact the Women Veterans Program Manager at* ***855.829.6636****.*

4. PACT Act and Toxic Exposure Benefits
The PACT Act significantly expands VA health care eligibility and disability benefits for Veterans exposed to toxic substances during military service. This includes exposure to burn pits, Agent Orange, radiation, contaminated water, and other environmental hazards. Under the Act, many conditions are now considered "presumptive," meaning Veterans no longer need to prove a direct connection between their illness and military service—streamlining the claims process and increasing access to needed care. Key benefits include:

- **Faster Processing for Exposure-Related Claims:** Presumptive conditions allow the VA to approve claims more efficiently, reducing delays and improving access to compensation and treatment.
- **Broadened Eligibility for Survivors:** Dependents and spouses of affected Veterans may qualify for Dependency and Indemnity Compensation (DIC) and health care benefits if the Veteran's death was linked to a presumptive condition.
- **Expanded Screening and Health Care Access:** Veterans are eligible for toxic exposure screenings during VA appointments and may receive additional follow-up care for related conditions.
- **Ongoing Research and Outreach Initiatives:** The VA continues to study long-term health effects of toxic exposures and conducts targeted outreach to ensure Veterans are aware of new eligibility rules.

5. Caregiver and Family Support
The VA's Caregiver Support Program offers comprehensive assistance to family members, friends, and loved ones who provide care to Veterans with injuries, chronic illnesses, or service-connected disabilities. The program ensures caregivers have access to the tools, resources, and emotional support needed to sustain their own well-being while providing quality care. Available support includes:

- **24/7 Caregiver Support Line**: Immediate access to licensed professionals who provide guidance, crisis support, and referrals to local resources.
- **Peer Mentoring and Online Workshops:** Opportunities for caregivers to build community, learn new skills, and participate in educational programs focused on stress management, communication, and long-term care strategies.
- **Respite Care and Case Coordination:** Temporary relief services, including in-home care, adult day programs, and skilled nursing support, coordinated through the Veteran's health care team.
- **Program of Comprehensive Assistance for Family Caregivers (PCAFC):** Provides eligible caregivers with monthly stipends, health insurance (when applicable), training, and ongoing support for caregivers of seriously injured post-9/11, Vietnam-era, and other eligible Veterans.
- **Local Support Teams:** Caregiver Support Coordinators located at VA medical centers assist with enrollment, referrals, and navigation of available services.



6. Disability Compensation and Pensions
The VA provides tax-free monthly payments to Veterans with service-connected disabilities and to wartime Veterans with limited income through a series of financial assistance programs. These benefits offer long-term financial stability and support Veterans whose health or functional abilities have been affected by their service. Surviving spouses and dependents may also be eligible for certain pension and supplemental programs. These benefits include:

- **Disability Compensation:** Monthly payments for Veterans with injuries or illnesses incurred or aggravated during active military service. Compensation amounts increase with the severity of disability and may include additional allowances for dependents.
- **VA Pension:** Needs-based financial support for low-income wartime Veterans or surviving spouses who meet service, income, and disability requirements.
- **Aid & Attendance (A&A):** Supplemental payments for Veterans or survivors who require assistance with daily activities such as bathing, dressing, or mobility.
- **Housebound Benefit:** Additional compensation for Veterans who are substantially confined to their home due to a permanent disability.
- **Survivor Eligibility:** Some pension and supplemental benefits extend to surviving spouses and dependent children.



7. Housing and Home Support
The VA offers a wide range of housing and homeownership resources that help Veterans secure stable housing, purchase a home, adapt their current residence, or resolve financial challenges that place them at risk of foreclosure. These programs promote independence, accessibility, and long-term financial security. These programs include:

- **VA Home Loans:** Zero-down, low-interest mortgages that help Veterans buy, refinance, or improve a home. Benefits include competitive interest rates, no private mortgage insurance (PMI), and flexible qualification requirements.
- **Adapted Housing Grants:** Financial support for Veterans with permanent service-connected disabilities who need modifications to live safely and independently. Grants may be used for structural changes such as ramps, widened doorways, accessible bathrooms, and other adaptive features.
- **Foreclosure Assistance:** The VA Loan Guaranty Service provides repayment plans, forbearance, loan modifications, and direct counseling to help Veterans avoid foreclosure and remain in their homes.
- **Native American Direct Loan (NADL):** For eligible Native American Veterans purchasing or improving homes on federal trust land.

8. Community Care Program
The VA Community Care Program ensures eligible Veterans can receive high-quality care from approved non-VA providers when VA medical centers are unable to offer the necessary services within standard access-to-care guidelines. This program strengthens the VA's ability to provide timely, convenient, and specialized care while maintaining coordination through the Veteran's VA care team. To be eligible for this service, one or more of these factors need to be at play:

- **Wait Times:** The local VA facility cannot provide care within VA's established wait-time standards.
- **Service Availability:** The required specialty or procedure is not offered at the nearest VA medical center.
- **Travel Distance:** Travel to the nearest VA facility exceeds 30 minutes for primary care/Mental Health/urgent care or 60 minutes for specialty care.
- **Provider Referral:** A VA provider issues a referral, and authorization is approved before care is received.
- **Continuity of Care:** Veterans may be eligible if they are currently receiving authorized community care and require follow-up treatment.

Community care ensures Veterans receive timely, accessible care without interruption, whether through VA facilities or trusted community providers. The Community Care Program expands treatment options while preserving continuity.

9. Burial, Memorial, and Life Insurance
The VA provides burial, memorial, and life insurance benefits to honor the service and sacrifice of Veterans and to support their families during times of loss. These benefits ensure that Veterans receive dignified recognition for their military service and that families have the guidance and resources needed to navigate end-of-life arrangements. Burial services are offered at no cost to the Veteran, and many benefits extend to eligible spouses and dependents. Available benefits include:

- **Burial in a National Cemetery:** Eligible Veterans may be interred in a national cemetery, including a gravesite, perpetual care, and a government-furnished headstone or marker at no cost.
- **Military Funeral Honors:** Presentation of the U.S. flag and the rendering of Taps provided by Department of Defense personnel or authorized Veteran honor guards.
- **Presidential Memorial Certificates:** A signed certificate from the President honoring the Veteran's service, available upon request to family members.
- **Life Insurance Programs (VGLI, S-DVI):** Post-service life insurance options that help protect families financially and ensure coverage for Veterans with service-connected disabilities or those transitioning from active duty.

10. Survivor Benefits and Dependency and Indemnity Compensation (DIC)
The VA provides financial and supportive benefits to surviving spouses, dependent children, and qualifying parents of Veterans who died from service-connected conditions or were rated permanently and totally disabled prior to their passing. DIC offers long-term, tax-free financial assistance designed to help families maintain stability after the loss of their loved one.

- **DIC Benefit Rates (2025):**
  - Base Monthly Rate: $1,612.75
  - Extra compensation may be granted for dependent children, Aid & Attendance needs, or housebound status
  - Families of certain Veterans - such as former prisoners of war or those with long-term disabilities - may qualify for enhanced rates

- **Additional Survivor Resources:**
  - Access to education benefits through the Survivors' and Dependents' Educational Assistance (DEA) Program
  - Eligibility for CHAMPVA health coverage for surviving spouses and dependents
  - Burial reimbursement allowances for qualifying families
  - Continued access to counseling services through VA Vet Centers



HEALTH CARE AND ENROLLMENT BREAKDOWN

"I've never been to a VA hospital in my life, what kind of care can I get?"

The VA operates one of the largest integrated health care systems in the country, offering everything from routine checkups and mental health counseling to advanced specialty treatment, rehabilitation, and long-term support. Once enrolled, you can access services at any VA medical center, outpatient clinic, or telehealth platform nationwide, making it easier to get the care you need wherever you live, work, or relocate.

VA health care is built specifically for Veterans, which means the system is designed to address both general medical needs and the unique challenges that can arise from military service. Whether you need help managing chronic conditions, recovering from injury, coping with stress, or navigating aging-related health changes, the VA provides coordinated, comprehensive care tailored to your situation.

What Services Are Available?
The VA services cover the full spectrum of health care - from basic checkups to advanced specialty treatment, from mental health support to long-term care, and everything in between. Whether a Veteran needs routine medical attention, diagnostic testing, rehabilitation services, gender-specific care, or specialized support related to military service, the VA is structured to provide it in a centralized and coordinated way.

1. Primary & Preventive Care
Primary & Preventive Care focuses on keeping Veterans healthy through routine checkups, screenings, vaccinations, and early detection of medical issues. These services help manage chronic conditions and promote long-term wellness. The services provided are:

- Annual physicals and routine checkups
- Chronic disease management (diabetes, hypertension, COPD, heart disease)
- Preventive screenings (blood tests, cancer screenings, fall-risk evaluations)
- Immunizations (flu, shingles, COVID-19, pneumonia)
- Health and nutrition counseling

2. Specialty Medical Care
Specialty Medical Care provides Veterans with access to advanced treatment across major medical disciplines. These services address complex health needs through specialist physicians, coordinated care teams, and condition-specific programs. The services provided for this category of care are as follows:

- Cardiology, neurology, pulmonology, endocrinology
- Dermatology and allergy/immunology
- Gastroenterology and liver disease
- Orthopedics and podiatry
- Oncology (cancer treatment), radiation therapy, chemotherapy
- Pain management clinics
- Nephrology (kidney care) and dialysis programs (Hines VA)

3. Geriatrics, Long-Term Care & Rehabilitation
Geriatrics, Long-Term Care & Rehabilitation services support aging Veterans and those recovering from illness, injury, or surgery. These programs focus on maintaining independence through specialized geriatric care, therapy services, and coordinated long-term support. These services include:

- Geriatric primary care teams for aging Veterans
- Memory care evaluations and dementia support
- Audiology and hearing aid fitting/repair
- Physical, occupational, and speech therapy
- In-home supportive care (for eligible Veterans)
- Adult day health programs
- Skilled nursing, respite care, and extended-care services

4. Diagnostic Testing & Imaging
Diagnostic Testing & Imaging provides Veterans with access to lab work, X-rays, MRIs, CT scans, and other advanced tools that help providers identify medical issues accurately and quickly. These services support early detection, treatment planning, and ongoing monitoring of health conditions. Testing includes:

- Lab work and blood panels
- Ultrasounds, X-rays, and CT scans
- MRIs (Jesse Brown, Hines, Lovell)
- EKGs, cardiac stress tests, and pulmonary function tests
- Specialty diagnostic procedures (endoscopy, colonoscopy, biopsies, etc.)





5. Behavioral Health & Specialized Treatment
Behavioral Health & Specialized Treatment provides confidential mental health services, trauma-informed care, and substance use support tailored to the unique needs of Veterans. These programs offer therapy, medication management, and specialized treatment for conditions such as PTSD and MST.

- Individual and group therapy
- Medication management
- PTSD treatment programs
- MST (Military Sexual Trauma) counseling
- Addiction and substance use recovery (including MAT)
- Suicide prevention and crisis stabilization
- Inpatient psychiatric care (Hines VA, Lovell FHCC)
- VA tele-mental health for remote or homebound Veterans

Who Is Eligible for VA Health Care?
Most Veterans qualify for VA health care as long as they meet the minimum service requirements. In most cases, this means completing 24 months of continuous active-duty service or serving the full obligated period if discharged early due to hardship, medical issues, or other approved exceptions. Veterans with service-connected disabilities or those who served in specific eras or locations may qualify even if they did not meet the 24-month rule. Eligibility is based on several factors, including:

- **Character of Discharge:** Generally, Veterans must have an Honorable or General Under Honorable Conditions discharge. In certain circumstances discharges can be "modified" within the VA system.
- Service-Connected Disabilities: Any VA-rated disability (0%-100%) may qualify a Veteran for certain levels of care or reduced copays.
- **Income Level:** Veterans with limited or no income may qualify for cost-free care or priority enrollment.
- **Service Era:** Veterans who served in Vietnam, the Gulf War, or post-9/11 operations have expanded eligibility based on service location and exposure risks.
- **Toxic Exposure (PACT Act):** Veterans exposed to burn pits, Agent Orange, contaminated water, radiation, and other hazards qualify for enhanced benefits and streamlined enrollment.
- **Combat Service or Special Status:** Purple Heart recipients, former POWs, and MST survivors receive priority access to care.

Once enrolled, Veterans are assigned to a Priority Group (1-8). This grouping determines copay requirements, appointment availability, eligibility for additional services, and whether care is provided at no cost. Priority groups help the VA ensure timely access and equitable distribution of resources based on medical need and service history.

What are VA Priority Groups?
When Veterans enroll in VA health care, the VA assigns them to a Priority Group (1-8). This system ensures every Veteran receives care based on their service history, disability rating, income level, and other qualifying factors. Priority Groups help determine how quickly Veterans receive care, what copayments apply, and what benefits they qualify for. Assignments are based on:

- Military service and combat history
- Disability rating (including 0%)
- Income level
- Medicaid eligibility
- VA pension eligibility
- Special statuses (POW, Medal of Honor, Purple Heart, etc.)

Priority Group Breakdown

- **Priority Group 1:** Veterans with service-connected disabilities rated 50% or higher, those determined unemployable due to service-connected conditions, and Medal of Honor recipients fall into this group. They receive the highest priority for care and pay no copayments for any VA medical services.

- **Priority Group 2:** This group includes Veterans with service-connected disabilities rated at 30% or 40%. They receive no copays for service-connected care and reduced copays for most other VA services.

- **Priority Group 3:** Former POWs, Purple Heart recipients, Veterans discharged for line-of-duty injuries, those with 10-20% service-connected disabilities, and those awarded benefits under 38 USC §1151 are placed here. They receive no copays for service-connected care, lower copays for other services, and higher access priority.

- **Priority Group 4:** Veterans receiving Aid & Attendance or Housebound benefits, as well as those determined to be catastrophically disabled, are assigned to this group. They pay no copayments and receive enhanced access to programs and services.

- **Priority Group 5:** This group is for Veterans with income below VA income thresholds, those with 0% or no service-connected disabilities, and Veterans receiving a VA pension or Medicaid. They typically pay no copays for most care and receive low-cost prescriptions.

- **Priority Group 6:** Veterans with 0% compensable service-connected disabilities, certain toxic- or radiation-exposed Veterans, era-specific Veterans (WWII, Korea, Vietnam, etc.), and combat-theater Veterans in their 10-year enhanced enrollment window fall here. They receive free care for exposure-related conditions and reduced copays for other services.

- **Priority Group 7:** Veterans with income below the VA's geographically adjusted income threshold (varies based on where one lives) are placed in this group. They receive affordable copayments for care and medications and broad access to preventive and primary care.

- **Priority Group 8:** This group includes Veterans with income above VA thresholds and certain 0% noncompensable service-connected Veterans who meet specific enrollment rules. They pay copayments for care and medications, with most prescriptions costing around $5 for a 30-day supply.

All VA Priority Groups offer comprehensive medical care, but higher priority groups receive faster scheduling and expanded access to services. Many Veterans benefit from significant cost savings through reduced or no copayments, depending on their assigned group. Regardless of priority level, all enrolled Veterans can access the full range of VA health care, including specialized programs for toxic exposure, radiation exposure, combat-related conditions, and certain era-specific needs.

Veterans also retain flexibility by using private or Medicare insurance alongside VA care, which can broaden their coverage options and reduce out-of-pocket expenses for services outside the VA system. Note though, this in no way means that you are taking services or support from other Veterans by enrolling and being assigned to a higher priority group; if anything, your participation will ensure more funding is provided to the VA to expand programs and support even more Veterans down the line.

How does my insurance work within all this?
Your VA Priority Group does not replace your other health insurance - Medicare, private insurance, TRICARE, or CHAMPVA can all work alongside VA care. Many Veterans keep outside insurance because it covers non-VA services, reduces out-of-pocket costs, and provides flexibility when traveling or when VA appointments are not available. Medicare is especially valuable for Veterans age 65 and older, as it fills the gaps for care received outside the VA.

If you have TRICARE or CHAMPVA, you must choose which benefit to use for each visit. TRICARE may reduce VA copays for service-connected care (depending on the situation), while CHAMPVA generally requires no copayments when the care is provided at a VA-operated facility.

How to Enroll & What You Need
Enrollment in VA health care is available year-round and can be completed online, in person, by phone, or with the help of an accredited VSO.

- **Ways to Enroll**
  There are several ways to enroll in VA health care with each option ensuring Veterans can choose the method that best fits their needs and comfort level. These options include:
  - **Apply Online:** Veterans can complete the application electronically at: www.va.gov/health-care/how-to-apply
  - **Apply In Person:** Visit the enrollment office at any VA medical center
  - **Apply with Assistance (Recommended for many Veterans):** Veterans can work with an accredited VSO who can help complete and submit the enrollment packet on their behalf (turn to Page 7 of this guide for further information regarding VSOs)
  - **Apply by Phone:** Call VA Health Care Enrollment Line at **1.877.222.8387**

- **Documents You Should Bring or Have Ready**
  To complete enrollment efficiently, Veterans should gather the following:
  - DD214 or discharge documents (required for enrollment and verification)
  - Government-issued photo ID (driver's license, state ID, passport, etc.)
  - Health insurance information (private, employer-based, Medicaid, or Medicare—this helps reduce out-of-pocket costs)
  - Bank routing and account information (for travel pay reimbursements, if eligible)
  - VA Form 10-10EZ (optional if applying online; can also be completed at the facility)

Note: *If a Veteran does not have copies of their discharge papers, our staff can help request them.*

MENTAL HEALTH AND CRISIS SUPPORT BREAKDOWN

"I need help — how do I use the VA's mental health services?"

The VA delivers one of the most comprehensive mental health care systems in the nation. Whether you're experiencing stress, anxiety, PTSD, depression, substance use challenges, or difficulty adjusting after service, the VA ensures that help is available through medical centers, community-based clinics, Vet Centers, and secure telehealth options across the country.

What makes VA mental health care unique is that it is built specifically around the experiences and needs of Veterans. Providers are trained to understand military culture, service-related stressors, trauma exposure, reintegration challenges, and the complexities that come with both visible and invisible wounds.



What Services Are Available?
VA mental health services span the full continuum of care, offering everything from brief counseling and routine therapy check-ins to intensive trauma treatment, crisis stabilization, and long-term recovery programs. Whether a Veteran needs support for stress, anxiety, PTSD, substance use, or service-related trauma, the VA is built to deliver coordinated, confidential care through multiple access points.

1. Veterans Crisis Line
The Veterans Crisis Line provides immediate, confidential support for Veterans, service members, and their families experiencing emotional distress, suicidal thoughts, or any mental health crisis. Trained responders are available 24/7 and understand the unique challenges associated with military service. No enrollment or VA documentation is required to access help.

- Available to any Veteran, regardless of discharge or enrollment
- Can coordinate local follow-up care after a crisis
- Support for depression, anxiety, stress, substance use, or urgent safety concerns

Note: *To get help now, either* ***dial 988, then Press 1, text 838255****, or chat online.*

2. PTSD & Military Sexual Trauma (MST) Treatment
The VA offers trauma-informed mental health care for Veterans experiencing PTSD, combat trauma, or Military Sexual Trauma (MST). Treatment includes evidence-based therapies delivered by clinicians trained in Veteran-specific trauma. All MST-related care is provided at no cost, no matter the Veteran's rating, income, or length of service. Services received are:

- Evidence-based therapies: Prolonged Exposure (PE), Cognitive Processing Therapy (CPT), EMDR.
- Individual and group therapy options.
- MST survivors receive free, unlimited care.

Note: *These services available at VA Medical Centers, CBOCs, and Vet Centers. Review Pages 34 - 41 for more detail about locations near you.*

3. Telehealth Therapy
Telehealth expands access to mental health care through secure video appointments that allow Veterans to meet with providers from home, work, or any private location.

- Connect via VA Video Connect from computer, phone, or tablet.
- Useful for rural Veterans, mobility challenges, or busy schedules.
- Supports therapy, psychiatry, follow-ups, and specialty consultations.

4. Outpatient Visit Flexibility
The VA reduces financial barriers to mental health care by waiving copays for the first three outpatient mental health visits each year. These initial visits - including therapy sessions, psychiatric appointments, and mental health evaluations - are provided at no cost to encourage Veterans to begin care early and receive timely support. Beyond those first three visits, many Veterans continue to qualify for zero-copay mental health care based on factors such as service-connected disabilities, income level, and enrollment priority group. This ensures that most Veterans can access ongoing therapy and psychiatric care without financial strain.

5. Substance Use Recovery & Peer Support Programs

VA substance-use programs offer comprehensive, confidential support for Veterans working to overcome alcohol, opioid, or other substance-related challenges. Care is tailored to each Veteran's needs and may include medical treatment, counseling, psychiatric support, and peer-led recovery services. These programs are designed to address both the substance use itself and any underlying mental health conditions that may contribute to it. Services provided are:

- Detoxification and stabilization services available for Veterans needing immediate medical support.
- Medication-Assisted Treatment (MAT) for alcohol and opioid use disorders, including medications like Suboxone and naltrexone.
- Integrated psychiatric care for co-occurring mental health concerns such as PTSD, depression, or anxiety.
- Structured relapse-prevention programs, including counseling and long-term recovery planning.
- Access to residential, outpatient, and intensive outpatient treatment options.
- Veteran Peer Specialists provide mentorship, accountability, and guidance based on lived experience.
- Coordination with housing, employment, and social support services when needed.

Note: *For substance use/SUD help through the VA, contact your local VA Medical Center and ask for the Mental Health or Substance Use Disorder (SUD) treatment program.*



6. COMPACT Act - Emergency Mental Health Coverage

The COMPACT Act provides strong protections for Veterans experiencing a mental health crisis, ensuring they can receive emergency treatment immediately and at no cost. This benefit applies regardless of VA enrollment status and allows Veterans to seek lifesaving care at any emergency department - VA or non-VA medical facilities - removing barriers during urgent situations.

It covers emergency room visits, inpatient psychiatric care, and short-term crisis stabilization services - even for those not enrolled in VA health care. The VA may also pay for ambulance or emergency transportation related to the crisis, ensuring that Veterans can access lifesaving care without hesitation or financial barriers. After stabilization, the Act guarantees coordinated follow-up services, including safety planning and connection to VA or community mental health providers, helping Veterans at risk of suicide, self-harm, or acute psychiatric deterioration transition into ongoing treatment and long-term support.

How to Use the Compact Act

The process itself is fairly straightforward, most of the work is conducted by the VA and the medical provider you are using during the crisis. There is nothing to sign up for in advance; the key is to get to an emergency department and identify as a Veteran, and the VA and hospital will handle the rest behind the scenes.

Step 1: Go to the nearest ER (or call 911)

If you're in crisis (suicidal thoughts, severe distress, unsafe), go to any emergency room or call 911.

Step 2: Say you're a Veteran

If you can, tell staff: "I'm a Veteran and I may be covered under the COMPACT Act for emergency mental health care."

Note: *Confirm with the provider that they understand your request; if possible have them provide you a formal document for your records stating you made said request.*

Step 3: Get evaluated and stabilized

The ER provides emergency mental health care (evaluation, stabilization, possible inpatient stay).

Step 4: The hospital contacts the VA for billing

The facility at this point will directly coordinate with the VA to verify eligibility and payment (including ambulance if applicable).

Step 5: Engage in follow-up care

After discharge, the VA will contact you to help arrange follow-up appointments, safety planning, and ongoing treatment through VA or community programs.

WOMEN VETERANS' HEALTH SERVICES BREAKDOWN

"I've struggled to get certain, specialized services as a woman Veteran - does the VA have programs tailored to me?"



Yes. Women Veterans represent one of the fastest-growing groups within the VA health care system, and their experiences, health needs, and service-related challenges often differ from those of their male counterparts. In recognition of this, the VA has b· nationwide network of specialized programs d specifically to support women throughout e their lives. These services are delivered by Women's Health Providers who understand the ɹical, emotional, and reproductive needs of women who have served.

The VA's Women's Health Program focuses on providing private, respectful, and coordinated care in environments where women feel safe, heard, and supported. Whether a Veteran is seeking preventive screenings, ongoing treatment, or help navigating service-related health concerns, the VA ensures that high-quality, gender-specific care is available every step of the way.

What Services Are Available?
VA mental health services span the full continuum of care, offering everything from brief counseling and routine therapy check-ins to intensive trauma treatment, crisis stabilization, and long-term recovery programs. For women Veterans, this includes gender-specific services such as gynecological care, fertility support, maternity coordination, menopause management, and specialized treatment for Military Sexual Trauma (MST). Across all service areas, the VA is designed to deliver coordinated, confidential care through multiple access points that prioritize safety, privacy, and long-term wellness.

1. Gynecology & Reproductive Health
The VA provides comprehensive gynecological and reproductive health services that support routine wellness, early detection, and management of women's health conditions. Care ranges from basic screenings and contraceptive counseling to fertility evaluations and referrals for advanced treatment when needed. These services include:

- Routine gynecological exams and Pap smears
- Management of reproductive health conditions
- Birth control counseling and contraceptive services
- Fertility evaluations and referrals
- Support for infertility treatment (coverage varies by eligibility factors)

2. Pregnancy, Maternity, & Postpartum Care
VA maternity services ensure that expectant mothers receive coordinated, high-quality care throughout pregnancy, delivery, and the postpartum period. While the VA does not deliver babies on site, it fully covers and manages maternity care through trusted community providers. These services can include:

- Coordination with community obstetric providers
- Comprehensive maternity care packages
- Assistance with pregnancy-related screenings and lab work
- Postpartum support, including mental health resources
- Coverage of newborn care for the first 12 months

Note: *VA does not deliver babies in VA facilities; all deliveries are coordinated and funded through community partnerships.*

3. Breast Health & Preventive Screenings
The VA offers a full suite of breast health services focused on early detection, evaluation of concerns, and ongoing support for treatment and recovery. These services help ensure Veterans receive timely screening and specialized care based on individual risk factors. Veterans can receive:

- Mammography and breast cancer screenings
- Evaluation of breast lumps, pain, or abnormal findings
- Referrals to specialty breast health providers
- Ongoing support for treatment and follow-up care
- Early detection programs for high-risk populations

4. Menopause & Hormonal Health
Women Veterans receive evidence-based care for perimenopause, menopause, and other hormonal changes that affect long-term health and daily functioning. Providers offer symptom management, testing, and counseling to support comfort, balance, and well-being. These services include:

- Management of menopause-related symptoms
- Hormone replacement therapy (HRT), when appropriate
- Osteoporosis evaluation and bone density testing
- Counseling on changes in sleep, mood, and metabolism

5. Mental Health & MST-Specific Services
The VA delivers trauma-informed mental health services designed to support women Veterans experiencing PTSD, MST-related trauma, anxiety, depression, and substance use challenges. Care is confidential, comprehensive, and tailored to each Veteran's experiences. Services included are:

- Trauma-informed counseling and mental health care
- Individual and group therapy for MST survivors
- PTSD and complex-trauma treatment programs
- Substance use treatment and recovery support
- Crisis intervention and referrals to specialized providers

Note: *All MST-related care is provided at no cost, regardless of enrollment status or disability rating.*

Who Is Eligible?
Women Veterans qualify for most VA health care services if they meet basic VA enrollment requirements (service time, discharge status, and eligibility documentation). MST services, mental health care, and maternity coordination have expanded eligibility, ensuring survivors and expectant mothers can access care even with limited VA enrollment histories.

What Documents Are Needed?
The documents required to use these services are simple and are generally required for most in-processing in VA facilities. The required documentation includes:

- DD214 or proof of service
- Photo ID
- Any relevant medical records (optional)
- Insurance information (optional but reduces costs where applicable)
- VA Form 10-10EZ if enrolling at the same time

How to Access Women's Health Services
If you are seeking specialized care for any women-specific health needs, the VA offers multiple pathways to access these services. Veterans can receive these services through their VA medical facility or, when services are not available onsite, receive treatment through an approved Community Care provider. These options ensure that every woman Veteran can access timely, coordinated, and appropriate care.

- **Ways to Enroll**
  There are several ways to enroll in VA health care with each option ensuring women Veterans can choose the method that best fits their needs and comfort level. These options include:
  - **Contact a Women Veterans Program Manager (WVPMs):** WVPMs help schedule appointments, coordinate specialty care, and connect you to available services. Call the national help line at **1.855.829.6636**
  - **Schedule an Appointment Through Your VA Facility:** You can book appointments directly with your VA medical center, where Women's Health Providers ensure timely access to primary, specialty, and maternity care
  - **Access Maternity or Breast Health Services Through Community Care:** If a service isn't available onsite, your VA provider will submit a Community Care referral. The VA handles all coordination and payment so you can receive care in the community without added cost

PACT ACT AND TOXIC EXPOSURE BENEFITS BREAKDOWN

"I was exposed to agent orange when I was in the service, its caused a lot of my current medical issues - can I get compensation or assistance for it?"

Yes. The Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act is one of the most significant expansions of VA health care and disability benefits in decades. It enhances support for Veterans who were exposed to toxic substances during their military service - including burn pits, Agent Orange, radiation, hazardous environmental conditions, and contaminated water sources.

The PACT Act streamlines the claims process by adding numerous presumptive conditions, meaning Veterans no longer need to prove a direct service connection for those specific illnesses. This change reduces barriers, speeds up claims determinations, and improves access to both compensation and comprehensive VA health care.

Key Program Features and Benefits
This section will outline the major enhancements the PACT Act provides to Veterans and their families, including faster claims processing, expanded health care access, and broader eligibility for presumptive conditions. This section highlights how these changes make it easier for Veterans and survivors to receive timely support, compensation, and treatment.

1. Presumptive Conditions & Faster Claims Processing
The PACT Act establishes a wide range of presumptive conditions linked to toxic exposures from various eras of service (Vietnam, Gulf War, post-9/11 operations, and more). When a condition is considered presumptive:

- Veterans do not need to provide evidence directly linking their illness to their service.
- The VA can process claims more quickly, reducing delays in receiving benefits.
- Veterans approved for service-connected conditions become eligible for monthly disability compensation, priority VA health care enrollment, and additional supportive services.

Examples of presumptive conditions include respiratory illnesses, certain cancers, chronic conditions associated with burn pit exposure and expanded Agent Orange-related diseases.

2. Expanded Eligibility for Survivors
The PACT Act also extends critical benefits to the families of Veterans affected by toxic exposure. This includes:

- Dependency and Indemnity Compensation (DIC) for surviving spouses, dependents, or parents when a Veteran's death resulted from a PACT-Act-related condition.
- Eligibility for CHAMPVA health care benefits for certain survivors.
- Improved pathways to benefits by recognizing additional conditions and service locations as qualifying for presumptive exposure.

3. Toxic Exposure Screening & Enhanced Health Care Access
All enrolled Veterans are now offered a Toxic Exposure Screening during their VA health appointments - initially and every five years afterward. This screening:

- Helps identify potential exposure-related health concerns.
- Ensures Veterans receive referrals for specialty care, diagnostic testing, or follow-up treatment.
- Strengthens early detection and long-term health monitoring for conditions linked to military environmental hazards.

Veterans who qualify under the PACT Act may also become eligible for expanded VA health care enrollment, even if they were previously ineligible or missed earlier application windows.

4. Ongoing Research, Data Collection, and Outreach
Through the PACT Act, the VA will continue to expand research on the long-term health effects of toxic exposures during military service. Under the PACT Act, the VA must conduct ongoing studies, strengthen data tracking and monitoring, and ensure Veterans are informed about new benefits, eligibility updates, and opportunities for toxic exposure screenings or reevaluations.

How Veterans Can Access PACT Act Support
There are several ways a Veteran or survivor can begin the process of getting support now, these include:

- Contacting a VSO (turn to Page 7 of this guide for further information regarding VSOs) for help with claims, enrollment, or guidance on available benefits.
- Schedule an appointment with a VA health care provider to complete a Toxic Exposure Screening and discuss any related health concerns.
- File a disability claim online, in-person, or with the support of an accredited VSO, ensuring all presumptive conditions or exposure-related issues are clearly identified.

CAREGIVER AND FAMILY SUPPORT BREAKDOWN

"I've been taking care of my husband who is a Veteran, but its getting difficult to take care of him on my own - can the VA help with that?"

Yes. The VA's Caregiver Support Program provides comprehensive assistance to family members, friends, and loved ones who care for Veterans living with injuries, chronic illnesses, or service-connected disabilities. These supports are designed to help caregivers maintain their own health and stability while providing safe, consistent, and compassionate care at home. Services range from emotional support and education to financial assistance and structured respite care.

Core Caregiver Support Services Available
This section encompasses the primary programs and resources the VA provides to help caregivers manage their responsibilities while maintaining their own well-being. These services offer practical tools and help to ensure caregivers can provide safe and effective care for the Veterans they support.

1. 24/7 Caregiver Support Line
The VA operates a 24/7 Caregiver Support Line, staffed by licensed professionals who understand the unique challenges caregivers face. This line serves as a starting point for many caregivers who do not know where to begin or feel overwhelmed by their responsibilities Through this line, caregivers can:

- Receive immediate emotional support during times of stress or crisis.
- Ask questions about VA programs, services, and eligibility.
- Obtain referrals to local VA and community-based resources tailored to their situation.

Note: *There are no qualifications required to use this service. If you need assistance now, you can call them toll-free at* ***1.855.260.3274****.*

2. Peer Mentoring, Groups, and Online Workshops
Caregivers have access to peer mentoring programs, support groups, and online workshops to help them build skills and reduce isolation while they are trying to take care of their loved one. These opportunities can:

- Connect caregivers with others who share similar experiences and challenges.
- Offer free education on topics such as self-care, stress management, communication, navigating the VA system, and long-term care planning.
- Provide flexible options (in-person or virtual) so caregivers can participate around their schedules.



3. Respite Care and Case Coordination
To prevent burnout and protect both the Veteran and caregiver's well-being, the VA offers respite care and coordinated support through the Veteran's health care team. Depending on eligibility and local availability, respite options offer:

- In-home care, where trained professionals temporarily assist the Veteran.
- Adult day health programs that provide supervision, socialization, and activities.
- Short-term stays in skilled nursing or community living centers to give caregivers extended breaks.

These services are usually coordinated through the Veteran's VA primary care team or social worker, ensuring they complement the overall care plan.

4. Program of Comprehensive Assistance for Family Caregivers (PCAFC)
The Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers enhanced support for eligible caregivers of certain seriously injured or ill Veterans. Depending on eligibility, caregivers may receive:

- Monthly stipends to help offset the financial impact of providing full-time or substantial care.
- Access to health insurance coverage through CHAMPVA (when other coverage is not available and eligibility criteria are met).
- Caregiver training and education to better manage complex medical and behavioral needs.
- Ongoing clinical support, monitoring, and coaching from VA staff.



PCAFC has been expanded to include caregivers of eligible Veterans from multiple eras (such as Vietnam-era and post-9/11 Veterans), with specific criteria related to service-connected conditions and the level of care required.

How would a Veteran qualify for PCAFC?
To qualify for PCAFC, the Veteran must:

- Have a service-connected disability or serious illness/injury that:
  - Was caused or worsened by military service, and
  - Requires ongoing personal care for at least 6 continuous months
- Need help with activities of daily living (ADLs) (eating, bathing, dressing, mobility, etc.)
- OR require continuous supervision or protection due to a cognitive, neurological, or mental health condition.
- Have a disability rating that reflects the seriousness of their care needs (the VA uses a tiered system, not just the standard disability percentage).

How would I qualify as a PCAFC caregiver?
To qualify, the person must:

- Be 21 years or older.
- Be a spouse, child, parent, step-family member, extended family, or close friend of the Veteran.
- Live with the Veteran full-time or be willing to do so if approved.
- Complete required VA training and background checks.

Eras of Service Eligible for PCAFC (After Expansion)
The program is open to caregivers of eligible Veterans from the Vietnam era, Gulf War/post-1990 era, Post-9/11 era and other eras when the Veteran meets all clinical criteria

5. Local VA Caregiver Support Teams
Each VA medical center has a Caregiver Support Coordinator or local caregiver support team who serves as a direct point of contact for caregivers. These professionals:

- Help caregivers enroll in appropriate programs and determine which services they may qualify for (such as PCAFC or general caregiver support services).
- Coordinate referrals to social work, mental health, rehabilitation, and community-based services.
- Provide ongoing navigation support, helping caregivers understand changes in policy, available benefits, and how to advocate for their needs and the Veteran's needs.

Note: *To connect with a Caregiver Support Coordinator, caregivers can contact their nearest VA medical center directly or call the VA Caregiver Support Line provided before at* ***1.855.260.3274****, which can give you local contact information and help initiate the process.*

DISABILITY COMPENSATION AND PENSIONS BREAKDOWN

"Is it true that the VA gives you compensation for the wear and tear military service caused to your body?"

Yes. The VA provides tax-free monthly payments to Veterans whose health or functional abilities have been impacted by their military service, as well as income-based pensions for certain wartime Veterans and their survivors. These benefits offer long-term financial stability and help offset the loss of earning capacity resulting from service-connected disabilities or age- and income-related limitations. In many cases, surviving spouses and dependents may also qualify for supplemental benefits.

Key VA Financial Benefits
The following programs represent the primary financial supports available through the VA for qualifying Veterans and survivors. Each benefit is structured to address different needs—ranging from service-connected disability compensation to income-based pensions and supplemental aid for those requiring daily assistance.

1. Disability Compensation
Disability Compensation provides tax-free monthly payments to Veterans with injuries, illnesses, or conditions that were caused or worsened by their military service. Payments are based on a VA disability rating (0% - 100%), which reflects the severity and impact of the condition. Veterans may receive additional compensation for eligible dependents (children, spouse, or dependent parents).

Certain severe conditions may qualify the Veteran for Special Monthly Compensation (SMC), which provides higher payments for those who require significant care or have loss of function. Disability compensation is one of the most common VA benefits and is often the foundation of a Veteran's long-term financial support.

2. VA Pension (Veterans Pension)
The VA Pension is a needs-based benefit that provides monthly financial support to low-income wartime Veterans who meet required service, age, income, and disability criteria. Veterans typically must have served during a VA-recognized wartime period and be age 65 or older, or permanently and totally disabled. A Survivors Pension is also available for eligible surviving spouses and dependent children of wartime Veterans. This program ensures that wartime Veterans and families with limited financial means can access essential care.

Note: *Income and net worth limits apply, and the VA considers all household resources when determining eligibility.*

3. Aid & Attendance (A&A)
Aid & Attendance (A&A) is an additional monthly payment added to a Veteran's or survivor's existing pension when they require help with activities of daily living (ADLs)—such as bathing, dressing, eating, grooming, or mobility. A&A may also be awarded if the claimant is bedbound, living in a nursing home, or requires regular supervision due to physical or cognitive limitations.

This benefit helps offset the costs of in-home caregivers, assisted living, or specialized care facilities. A&A does not stand alone - it is always added to an existing pension and can significantly increase monthly support for those with high care needs.

4. Housebound Benefit
The Housebound Benefit provides extra monthly compensation to Veterans or survivors who receive a VA pension and are substantially confined to their home due to a permanent disability. This benefit recognizes the increased financial burden associated with limited mobility and medical reliance. Veterans cannot receive both Housebound and A&A at the same time; the VA will grant the higher benefit if eligible for both. The Housebound benefit helps individuals maintain independence and stability while managing permanent mobility or health limitations.

5. Survivor Eligibility
Many VA financial benefits extend to surviving spouses and dependent children after a Veteran's death. Survivors may qualify for Survivors Pension (needs-based) or Dependency and Indemnity Compensation (DIC) if the Veteran's death was related to a service-connected condition or qualifying circumstance. These programs offer monthly financial support to help families maintain stability after the loss of a Veteran.

Applying for Benefits and Getting Help
Applications may be submitted online at www.va.gov, through an accredited VSO, or in person at a VA regional office. As emphasized earlier in this booklet (see Page 7), the VACCC's accredited VSOs can assist you with every step of the application process, including eligibility review, gathering documentation, and completing claims or pension submissions.

Note: *To schedule an appointment with the VACCC VSO team, call* ***312.433.6010*** *or scan the QR code located on Page 7 of this guide.*

OVERVIEW OF DISABILITY RATING BENEFITS

What is a Disability Rating?
A disability rating is the percentage assigned by the VA that reflects the severity of a Veteran's service-connected condition and the impact it has on daily life. Ratings range from 0% to 100% in increments of 10, and they determine what level of benefits and services a Veteran may qualify for - from health care coverage and prescription assistance to housing, education, or additional financial support. When you meet with our VSOs, they will walk you through how disability ratings apply to your individual circumstances. VSOs can help you understand what benefits are tied to your current rating, gather the right evidence to support an increase, and file or appeal claims directly with the VA.

0%

- You get preference points (ten total) when applying for federal jobs
- Free health care and medicine for service-connected conditions not recognized as severe enough by the VA for disability compensation
- Discounts at commissaries, exchanges, and military recreation stores
- Some urgent care and emergency room visits are covered (rules apply)
- Can purchase VA dental insurance (VADIP)

10-20%

- Don't have to pay the VA funding fee when using a VA home loan
- Can get access to special job training and employment programs (VR&E) if you have a serious handicap
- Eligible for burial and plot allowance

30-40%

- VA pays travel costs for approved medical appointments.
- Federal Job Preference which still includes the 10-point preference, but at this level some Veterans also qualify for Direct Hire Authority, meaning agencies can hire them quickly
- Can receive additional money for dependents (spouse, children, etc.), and in some cases aid and attendance for a spouse

50-90%

- All VA health care and prescriptions are free — no copays
- Can receive both VA disability compensation and military retirement pay
- Eligible for a Uniformed Services ID card
- Can get a waiver for $10,000 in life insurance premiums if unemployed for at least 6 months
- Eligible for federal student loan forgiveness
- Non-VA emergency room visits covered (notify VA within 72 hrs)

100%

- Spouse and children may qualify for Dependents' Educational Assistance (DEA)
- Special Restorative Training (SRT) for children of eligible Veterans who have disabilities of their own, the VA can provide training like speech therapy, lip reading, Braille, or other services to help them succeed in school
- Dependents may qualify for CHAMPVA (civilian health insurance program if not eligible for TRICARE)
- Family members can also purchase VA Dental Insurance

OVERVIEW OF DISABILITY COMPENSATION

Why a Range of Benefits Exists
As somewhat touched on earlier in the guide, there are layers to how the disability rating effects a Veteran's level of benefits and services - compensation is no different. The compensation system is structured around the principle that Veterans' needs - and dependents' needs - vary considerably.

A higher disability rating reflects greater impairment to health or function; dependents create additional financial responsibilities; and severe disabilities requiring daily assistance or special care warrant extra compensation (via SMC). This design ensures the VA can tailor financial support to the real-life circumstances of each Veteran and their family.

What Affects the Actual Payment Amount
The amount a Veteran may receive in compensation is not a guaranteed, fixed amount. Factors which may affect this are:

- **Dependents (spouse, children, parents):** Veterans with a 30% or higher disability rating who also have qualifying dependents receive higher monthly compensation - the VA rate tables increase payment amounts based on the number and type of dependents.
- **Special Monthly Compensation (SMC):** Veterans with very severe disabilities (e.g., loss of limbs, need for aid and attendance, or housebound status) may qualify for additional compensation under SMC. These amounts are above the standard rating-based compensation.
- **Cost-of-Living Adjustments (COLA):** VA benefits are adjusted annually to keep pace with inflation, which means rates can increase over time.

Why VA Compensation Amounts Change
VA compensation can change over time due to economic adjustments, updates to a Veteran's health or family status, and changes in income for pension-based programs. Common reasons include:

- Annual COLA increases tied to inflation
- Changes in disability rating or added conditions
- Updates to dependent status
- Income changes affecting pension, A&A, or Housebound benefits

Disability Rating	Monthly Compensation (Veteran alone, no dependents)
10%	$175.51
20%	$346.95
30%	$537.42
40%	$774.16
50%	$1,102.04
60%	$1,395.93
70%	$1,759.19
80%	$2,044.89
90%	$2,297.96
100%	$3,831.30

Note: *Compensation is influenced by several eligibility and personal factors. The amounts shown represent typical ranges and should not be considered guaranteed.*

OVERVIEW OF VETERAN AND SURVIVOR PENSIONS

VA Pension, Aid & Attendance (A&A), and Housebound Benefits
These benefits are monthly payments that help Veterans and surviving spouses with low income, high medical needs, or limited ability to leave their home. Each benefit has a maximum amount the VA can pay, but the actual payment depends on your income, medical expenses, and number of dependents. The more help a Veteran or survivor needs with daily activities - or the more limited they are - the higher the possible benefit. These programs are meant to support basic living needs, caregiving costs, and long-term safety for Veterans and their families.

For Veterans
This table shows the highest possible monthly payments a wartime Veteran may receive from VA Pension, Housebound, or A&A before the VA subtracts income. Each row represents a different situation based on a Veteran's level of need and whether they have dependents. Veterans with low income who qualify only for the basic pension receive the lowest maximum amounts, while those who are housebound or need daily assistance - especially those with a spouse or child - may qualify for higher maximum payments. The VA determines the final monthly payment by subtracting a Veteran's countable income and considering medical expenses and family size.

For Surviving Spouses
This table shows the highest possible monthly payments a surviving spouse may receive from the VA Survivors Pension, Housebound, or A&A, before the VA subtracts income. Each category reflects a different level of need and whether the surviving spouse has dependent children. A basic Survivors Pension pays the lowest maximum amounts, while surviving spouses who are housebound or require daily assistance may qualify for higher payments, especially if they are also supporting a child. The VA calculates the final payment by subtracting the spouse's countable income and considering medical expenses and dependents. This can also change depending on if the surviving spouse remarried.

Veteran Type	Max Monthly Payment
Basic Pension - no dependents	$1,413
Basic Pension - with one dependent	$1,851
Housebound - no dependents	$1,727
Housebound - with one dependent	$2,165
Aid & Attendance - no dependents	$2,358
Aid & Attendance - with one dependent	$2,795

Spouse Type	Max Monthly Payment
Basic Survivors Pension - no dependents	$948
Basic Survivors Pension - with one child	$1,241
Aid & Attendance - no dependents	$1,515
Aid & Attendance - with one child	$1,808
Housebound - no dependents	$1,159
Housebound - with one child	$1,451

Note: *These are maximums, not guaranteed payments. The VA subtracts your income, but medical expenses and dependents can change the amount you receive.*

HOUSING AND HOME SUPPORT BREAKDOWN

"I'm looking to buy a home for my family and I - can the VA help with that?"

Yes. The VA provides a variety of housing and homeownership programs designed to help Veterans achieve stable, safe, and long-term housing. Whether they are purchasing their first home, refinancing an existing loan, modifying their home to accommodate a disability, or seeking help to prevent foreclosure during financial hardship. Together, these programs promote independence, accessibility, financial stability, and the ability for Veterans to remain in their homes and communities.

Types of Housing and Support
The VA provides several programs to help Veterans find safe, stable housing and maintain long-term independence. These resources include home loans with favorable terms, grants to modify homes for accessibility, assistance for Veterans facing foreclosure, and specialized loan programs for Native American Veterans living on federal trust land.

1. VA Home Loans
VA Home Loans offer eligible Veterans, active-duty service members, and surviving spouses the ability to buy, refinance, or improve a home with favorable terms. These loans often require no down payment, feature low and competitive interest rates, and do not require private mortgage insurance (PMI). VA loans also use flexible credit and income guidelines, making homeownership more accessible for Veterans who may not qualify for a conventional mortgage. Veterans can also refinance through VA-backed options to lower interest rates, reduce monthly payments, or access home equity for repairs or improvements. To qualify, a Veteran or surviving spouse must meet these standards:

- **VA Home Loan Service Requirements:** In general, you need to have completed a minimum period of active-duty service, which varies by era (often 90 consecutive days during wartime or 181 days during peacetime). You may also be eligible if you meet one of the following criteria:
  - Active-Duty Service Members have served at least 90 continuous days.
  - National Guard and Reserve Members are generally eligible after 6 years of service, or sooner if activated under Title 10 orders.
  - Surviving Spouses, or Un-remarried spouses of Service members who died in the line of duty or from a service-connected condition may qualify.

Note: *Eligibility is formally confirmed through a Certificate of Eligibility (COE) issued by the VA.*



- **VA Home Loan Lender Requirements:** Even with a COE, borrowers must still meet basic lender standards, which usually include:
  - Sufficient income to make monthly mortgage payments
  - Acceptable credit history (VA does not set a minimum score, but lenders often use their own standards)
  - A stable financial situation with manageable debt
  - Using the home as a primary residence (VA loans cannot be used for investment properties)

- **VA Home Loan Property Requirements:** When receiving a VA home loan, certain requirements are needed for the property to qualify. The home being purchased must:
  - Be safe, sound, and sanitary, as confirmed by a VA appraisal
  - Be used as the Veteran's primary residence
  - Meet certain VA minimum property standards

2. Adapted Housing Grants
For Veterans with permanent and severe service-connected disabilities, the VA offers housing grants that help modify a home to support safe and independent living. These grants can fund structural changes such as installing entry ramps, widening doorways and hallways, creating accessible bathrooms, lowering counters, or adding specialized safety features. Veterans can use these grants to adapt their current home or to purchase and modify a more accessible residence. These programs reduce physical barriers within the home and improve daily mobility, comfort, and safety.

- **Eligibility Requirements for Adapted Housing Grants:** To qualify for a VA Adapted Housing Grant, a Veteran must have a permanent and severe service-connected disability that makes it difficult to live safely and independently in a regular home. These grants are meant for Veterans who need structural changes - such as ramps, wider doorways, or accessible bathrooms - to move around their home safely. A Veteran may qualify if they meet all of the following:
  - The Veteran has a qualifying service-connected disability such as loss or loss of use of one or both legs, certain severe burns, or blindness in both eyes
  - The disability creates a need for major home changes like a modified way of entering the home, bathing, dressing, or moving room to room
  - The Veteran owns or will own the home being modified. It also can be used to adapt the Veteran's current home, buy a home that already meets their needs, buy a home that will be modified using the grant, or make changes to a family member's home the Veteran plans to live in

Note: *The disability must be rated by the VA as permanent and connected to military service.*

- **Types of Grants Required:** The Veteran can qualify for this service if they apply for one of the two main grant types:
  - Specially Adapted Housing (SAH) Grant - for Veterans with the most serious mobility-related disabilities
  - Special Housing Adaptation (SHA) Grant - for Veterans with severe disabilities that are not primarily mobility-based (e.g., blindness, severe burns)

- **What the Grant Can Pay For:** Adapted Housing Grants may cover things like:
  - Ramps and no-step entrances
  - Wide doorways and hallways
  - Roll-in showers and accessible bathrooms
  - Lowered cabinets and counters
  - Lifts, handrails, and other safety features
  - These improvements help Veterans move around safely and maintain independence.

3. Foreclosure Assistance

The VA provides direct support to Veterans who are struggling to make their mortgage payments. Through the VA Loan Guaranty Service, Veterans can access repayment plans, temporary forbearance, loan modifications, and financial counseling to help avoid foreclosure. The VA also works directly with loan servicers on the Veteran's behalf to identify solutions that keep them in their home and maintain long-term financial stability. To qualify, the Veteran generally must:

- Have a VA-backed home loan (past or present).
- Be behind on payments or at risk of falling behind.
- Be experiencing a temporary or long-term financial hardship, such as job loss, medical issues, reduced income, or unexpected expenses.
- Be willing to work with both the VA and their loan servicer to review options.

Note: *The earlier the Veteran reaches out, the more options the VA can offer. Assistance may vary depending on the lender, loan type, and severity of delinquency.*

4. Native American Direct Loan (NADL)

The Native American Direct Loan program provides eligible Native American Veterans - and certain other qualifying beneficiaries - direct access to home loans for purchasing, constructing, or improving a home on federal trust land. Unlike traditional VA loans, NADL loans are issued directly by the VA and offer many of the same benefits, including no down payment, no PMI, and competitive interest rates. This program supports housing stability and homeownership opportunities within tribal communities.

To qualify for the NADL program, a Veteran must meet several service, tribal, and property requirements. This program is specifically designed for Native American Veterans and certain other eligible borrowers who want to buy, build, or improve a home on federal trust land. To receive the loan, a Veteran must:

- Be an eligible Veteran (generally meaning you meet minimum active-duty service requirements and received an eligible discharge - other military categories may also qualify).
- Be Native American or have a Native American spouse
- The property must be located on federal trust land where a participating tribal organization allows the program.
- Use the home as your primary residence (full-time).
- Have the tribal government's approval, meaning the tribe or appropriate Native American authority must sign a Memorandum of Understanding (MOU) with the VA, allowing the program to operate on that land.
- Meet credit and income guidelines.
- Obtain a valid VA COE showing the Veteran meets the requirements for a VA-backed loan.



COMMUNITY CARE PROGRAM BREAKDOWN

"It's hard to use only VA care facilities - can the VA cover a visit to my local clinic instead?"

Yes. The VA Community Care Program allows eligible Veterans to receive medical care from approved non-VA providers when the VA cannot offer the needed services in a timely, accessible, or clinically appropriate manner. This program is designed to strengthen the VA's ability to deliver timely, convenient, and high-quality care, ensuring Veterans do not experience delays or gaps in treatment.

All care received through this program remains connected to the Veteran's VA care team, which oversees referrals, authorizations, care coordination, and follow-up. Under this program, Veterans may be eligible for community care when certain conditions or access standards cannot be met by the VA. Eligibility is determined by the VA based on individual needs and specific circumstances.

Eligibility Factors for Community Care
A Veteran may qualify for community care if one or more of the following apply:

- **Wait Times:** The local VA cannot provide care within the VA's designated wait-time standards for appointments.
- **Service Availability:** The service, procedure, specialty, or medical equipment required is not offered at the nearest VA medical center.
- **Travel Distance:** The Veteran must drive more than 30 minutes for primary care, mental health care, or urgent care - or more than 60 minutes for specialty care - to reach the nearest VA facility.
- **Provider Referral:** A VA provider issues a referral, and the VA authorizes the care before the appointment is scheduled.
- **Continuity of Care:** Veterans who are already receiving authorized community care may remain eligible for follow-up visits to prevent disruption in treatment.

How a Veteran Requests Access to the Community Care Program
Veterans cannot self-refer into the Community Care Program - the request must begin through their VA care team. If a Veteran believes they qualify due to long wait times, excessive travel distance, unavailable services, or other eligibility factors, they should discuss this directly with their VA primary care provider or specialist.

The provider will review the situation, determine whether the Veteran meets one or more of the Community Care eligibility standards, and submit a referral if appropriate. Community care must always be formally authorized before a Veteran receives care from a non-VA provider.

Once eligibility is confirmed and a referral is approved, the VA's Community Care office will help the Veteran schedule an appointment with an approved provider in the VA network. After the visit, the community provider is required to send the medical records back to the VA to ensure continuity and coordination of care.

This process helps the Veteran access timely, convenient care while keeping their VA team fully informed and involved in their treatment plan.



BURIAL, MEMORIAL, AND LIFE INSURANCE BREAKDOWN

"We want to make sure my loved one receives the honor they earned. Where do I begin?"

Losing a Veteran is a deeply emotional time, and families often feel overwhelmed navigating end-of-life arrangements. The VA provides burial, memorial, and life insurance benefits to ensure every Veteran receives the dignity, honor, and recognition they have earned through their service. These benefits also provide essential guidance and financial protection for surviving spouses, children, and dependents.

What Are Burial, Memorial, and Life Insurance Benefits?
The VA provides several benefits intended to honor a Veteran's service while reducing the financial and administrative burden on families:

1. Burial in a National Cemetery
Eligible Veterans may be buried in a VA national cemetery at no cost to the family. This includes:

- A gravesite (or columbarium niche for cremation).
- Opening and closing of the grave.
- Perpetual care.
- A government-furnished headstone or marker.
- A burial flag for the family.

Note: *Burial benefits may also extend to spouses and dependent children, even if the Veteran is not buried there.*

2. Military Funeral Honors
All eligible Veterans are entitled to Military Funeral Honors. These honors provide a dignified tribute and recognition of the Veteran's military service. The services included are:

- The ceremonial folding and presentation of the U.S. flag.
- The playing of Taps (by a bugler or ceremonial device).
- Services performed by Department of Defense personnel or authorized Veteran honor guards.

3. Presidential Memorial Certificates (PMC)
The PMC is a signed certificate from the President of the United States expressing recognition of the Veteran's service. Multiple copies can be requested at no cost and can act as cherished keepsakes for surviving family.

4. VA Life Insurance Programs (VGLI, S-DVI, VALife)
The VA offers life insurance options designed to protect families and ensure coverage for Veterans with disabilities or those transitioning out of active duty:

- **Veterans' Group Life Insurance (VGLI):** VGLI allows Veterans to continue the life insurance coverage they had while on active duty (SGLI) after they separate from the military.
  - Veterans can keep the same amount of coverage they had under SGLI or choose a lower amount
  - Coverage can be renewed every five years for life as long as premiums are paid
  - There is no medical exam required if the Veteran applies within 240 days of leaving service (after that period, proof of good health may be needed)
- **Service-Disabled Veterans Insurance (S-DVI):** S-DVI provides low-cost life insurance to Veterans who have service-connected disabilities.
  - Veterans must apply within two years of receiving their new service-connected disability rating
  - Coverage amounts can go up to $10,000, with additional supplemental coverage available in certain cases
  - Premiums are based on age, and some Veterans may qualify for premium waivers if they are totally disabled
- **VALife (Veterans Affairs Life Insurance):** VALife is the VA's newest life insurance program and offers guaranteed acceptance for Veterans with service-connected disabilities - meaning no medical exam or health questions are required.
  - Veterans can apply at any age, up to 95, as long as they have at least one service-connected disability
  - Coverage amounts are available up to $40,000, with premiums based on age at enrollment
  - Benefits build cash value over time, and coverage remains in effect for life as long as premiums are paid

Apply for VA Insurance

To apply for VA life insurance, scan this QR code. If struggling to scan, input this link: **https://www.choose.va.gov/life-insurance**

How to Apply for VA Burial Benefits
VA burial and memorial benefits are designed to honor the service of Veterans and to support families during a difficult time. Applying for these benefits can be done before or after a Veteran's passing, and multiple people - including the family, the funeral home, or a VSO (see Page 7 of this guide) - may help with the process.

Step 1: Confirm the Veteran's Eligibility
Before submitting any applications, families should confirm the Veteran's eligibility for burial and memorial benefits. Most Veterans qualify if they:

- Served on active duty and did not receive a dishonorable discharge.
- Served at least one full period of active service.
- Served in the National Guard/Reserves (with qualifying active-duty service or certain deployments).

Note: *Speak to a VSO or VA representative first to ensure your loved one qualifies before continuing further.*

Step 2: Gather Required Documents
Ensure you have the required documentation first before applying. Recommended documents include:

- DD214 or discharge papers (required for most benefits)
- Veteran's Social Security Number
- Marriage certificate (if spouse is being interred)
- Birth certificates (if dependent children are involved)
- Death certificate (if already deceased)

Note: *If their DD214 is missing call the National Archives at* ***1.866.272.6272*** *or request the document online at www.archives.gov/veterans.*

Step 3: Contact the National Cemetery Scheduling Office (for burial)
To schedule burial in a national cemetery, families or funeral homes must call the National Cemetery Scheduling Office at **1.800.535.1117**. They will help schedule:

- Burial date and time
- Gravesite location
- Military funeral honors
- Headstone/marker selection

Note: *Have the funeral home call on the family's behalf - they do this frequently and can streamline the process.*

Step 4: Request Military Funeral Honors
To request honors at no cost, you or the funeral home must contact:



- The Department of Defense Funeral Honors Coordinator for your region, or
- The cemetery directly (many arrange this automatically)

Note: *You may also request honors from your local Veteran organizations (VFW, American Legion) if needed.*

Applying for Memorial Items (Headstones, Markers, Flags, or Certificates)
Some items are automatically provided with national cemetery burial. Others require a separate request. If being buried in a private cemetery, families must apply separately. To apply, use VA Form 40-1330, go online at www.va.gov/burials-memorials or mail the form to the address listed on the above VA Form.

Applying for a PMC
To request a certificate signed by the President you can apply online at www.va.gov/burials-memorials or mail VA Form 40-0247 to the addressed listed in the document.

Applying for a Burial Flag
Funeral homes usually request this automatically. Families may also request one at any U.S. Post Office using Form 27-2008.

Burial Benefits Reimbursement
Families may be eligible for burial cost reimbursement for plot, interment, and transportation expenses. Families will need to apply online at www.va.gov or mail the documents listed below to the address provided in the application form. You must submit:

- VA Form 21P-530 (Application for Burial Benefits)
- A copy of the death certificate
- Paid funeral/burial receipts

Note: *It is highly recommended that this is done through a registered VSO.*

SURVIVOR BENEFITS AND DIC BREAKDOWN

"Can my family receive any of my compensation and benefits if I pass away?"

Yes. The VA provides survivor benefits to help support the spouses, children, and sometimes parents of Veterans after the Veteran has passed away. One of the most important of these benefits is Dependency and Indemnity Compensation (DIC) – a long-term, tax-free monthly payment for families of Veterans who died from service-connected conditions or who were rated permanently and totally disabled for certain periods before their death. These benefits are designed to help families maintain financial stability, access health care and education, and receive recognition for the Veteran's service and sacrifice.

Who Qualifies for DIC?
This section explains which surviving spouses, children, and parents may be eligible for tax-free financial support when a Veteran's death is connected to military service or long-term service-connected disability. DIC may be available if:

- The Veteran died from a service-connected condition, OR
- The Veteran was rated permanently and totally disabled due to service-connected conditions for a qualifying period before death (even if they died from a non-service-related cause), OR
- The Veteran was a former prisoner of war (POW) and meets specific criteria.

Potential eligible survivors include:
- Surviving spouses (who meet VA marital and relationship rules)
- Dependent children (unmarried and under a certain age, or with qualifying disabilities)
- Dependent parents, in some cases, based on income

DIC Benefit Rates
For 2025, the base monthly DIC rate for an eligible surviving spouse is a base monthly rate: $1,612.75. In addition to the base amount, extra compensation may be available, depending on the survivor's situation:

- **Dependent Children:** Additional amounts may be paid if the surviving spouse has one or more dependent children in their care.
- **Aid & Attendance (A&A):** Extra payment may be available if the surviving spouse requires help with daily activities, such as bathing, dressing, or eating.
- **Housebound Status:** Additional compensation may be granted if the surviving spouse is considered housebound due to permanent disability and rarely leaves the home.
- **Enhanced Rates for Certain Veterans' Families:** Families of certain Veterans – including some former prisoners of war (POWs) or Veterans who were rated totally disabled for a long period prior to death – may qualify for enhanced DIC rates above the standard base amount.

Additional Survivor Resources
Beyond DIC, survivors may also be eligible for other important VA programs that support long-term stability and opportunity:

- **Survivors' and Dependents' Educational Assistance (DEA) Program:** Provides education and training benefits for eligible spouses and children of certain Veterans who are deceased, permanently and totally disabled, or missing/captured in the line of duty. Benefits can be used for college, technical or vocational training, apprenticeships, and some on-the-job training programs.
- **CHAMPVA Health Coverage:** The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) offers health coverage for eligible surviving spouses and dependents. It can help pay for medical services, supplies, and prescriptions when the survivor is not eligible for TRICARE or other military health coverage.
- **Burial Reimbursement Allowances:** In some cases, survivors may receive a burial and funeral allowance to help cover the cost of the Veteran's burial and final arrangements. Additional amounts may be available if the Veteran died of a service-connected condition or was hospitalized/under VA care at the time of death.
- **Counseling and Support Through VA Vet Centers:** Surviving family members may access bereavement counseling and supportive services through VA Vet Centers, especially if the Veteran's death was related to military service. These services can help families cope with grief, stress, and the emotional impact of their loss.

How to Apply
Survivors can apply for these additional benefits online at VA.gov or by working with an accredited VSO (turn to Page 7 for more details) who can help gather documents and submit the survivor's claim.

Programs like DEA education benefits, CHAMPVA health coverage, burial reimbursement, and Vet Center counseling each have their own forms and eligibility requirements, so survivors are encouraged to contact the VACCC VSO team at **312.433.6010** for guidance and support throughout the application process.

VA SERVICES AND OPERATIONS FAQ

General VA Benefits & Eligibility

1. How do I know which VA benefits I qualify for?
Eligibility depends on your service history, discharge status, financial situation, and medical needs. Veterans can start by reviewing benefit categories on VA.gov or speaking with an accredited VSO - like those who work at the VACCC - who can evaluate eligibility and help the Veteran apply.

2. What type of discharge do I need to access VA benefits?
Most VA benefits require an honorable or general (under honorable conditions) discharge. Veterans with other discharges may still qualify after applying for a discharge upgrade with a VSO or a Character of Discharge Review.

3. What is a Character of Discharge Review?
A Character of Discharge Review is a process where the VA evaluates the type of discharge a Veteran received from the military to determine whether it meets the minimum standards for VA benefits. Even if a Veteran received an other-than-honorable, bad conduct, or undesirable discharge, the VA can review the circumstances of their service to decide if they are still eligible for benefits. This review - if approved - allows Veteran to qualify for certain benefits despite the original discharge characterization.

4. Do I need to be enrolled in VA health care to receive other VA benefits?
No - disability compensation, pension, education benefits, burial benefits, and many others do not require VA health care enrollment. However, some services (e.g., toxic exposure screenings, specialty care) do.

5. What is a Statement in Support of Claim and when should I use it?
VA Form 21-4138 helps clarify your claim with personal explanations, timelines, or missing information. It is especially helpful when evidence is limited or when describing stressors, symptoms, or in-service events.
Healthcare & Appointments

6. How do I get my VA primary care provider?
Once enrolled in VA health care, the VA assigns you a primary care team. You can also request a change if needed.

7. What if I need care after-hours or on weekends?
VA medical centers offer nurse advice lines, and some facilities provide urgent care partnerships. Veterans enrolled in VA health care may visit an approved urgent care clinic without prior authorization.



8. Can I get dental care through the VA?
Yes. VA dental eligibility is limited to specific groups (100% disabled, former POWs, service-caused dental injuries, etc.). Veterans not eligible may use VA's reduced-cost dental insurance program (VADIP).

Claims & Evidence

1. What happens if the VA needs more evidence for my claim?
The VA may request medical records, schedule a compensation exam (C&P exam), or send a letter outlining what's missing. Claims will not move forward until the evidence gap is resolved.

2. What is a C&P Exam and do I have to attend?
A Compensation & Pension exam helps the VA assess your condition. Missing the exam can delay or deny the claim, so attendance is important unless it's rescheduled.

3. How long does a typical claim review take?
Average timelines vary by complexity, evidence, and whether additional exams are needed. Most disability claims take 4-6 months, while supplemental claims may be faster.

Education & Employment

1. What education benefits can dependents use?
Through DEA (Chapter 35), eligible spouses and children of disabled or deceased Veterans may receive monthly stipends for school or training programs.

VA SERVICES AND OPERATIONS FAQ

2. Does the VA help Veterans find jobs?
Yes. The VA offers Vocational Rehabilitation & Employment (VR&E) services, job counseling, résumé help, and employer connections for Veterans with service-connected disabilities. If interested in applying, contact the main VA benefits hotline at **1.800.827.1000** and ask to be connected with a VR&E counselor.

Records & Documentation
1. What if my service records are lost or destroyed?
The VA can use alternative evidence, such as buddy statements, unit records, medical logs, or personal statements, to help support your claim.

Appeals & Decisions
1. What are my options if I disagree with the VA's decision?
Veterans may file a Supplemental Claim, request a Higher-Level Review, or appeal directly to the Board of Veterans' Appeals. Due to the complexity of this process, we usually recommend the assistance of a certified VSO to guide you through the process.

Life Changes & Updates
1. Do I need to report changes in my dependents?
Yes. Adding or removing a spouse, child, or dependent parent can increase or decrease your benefit amount. Failing to update dependents can lead to overpayments.

2. What should I do if I move or change my phone number?
Update your contact information on VA.gov, through the MyHealtheVet portal, or by calling your local VA facility directly. Missing updates can delay payments or appointment notices.

Burial & Memorial
1. Do I need to pre-register for national cemetery burial?
No - eligibility is confirmed at time of need. However, families can prepare by ensuring the Veteran's DD214 is accessible.

2. Can spouses or dependent children be buried in a national cemetery too?
Yes, most national cemeteries allow burial of eligible spouses and children at no cost.

Caregiver & Family Support
1. Do I have to live with the Veteran to be a caregiver?
For PCAFC (stipend program), yes - caregivers must live with the Veteran or plan to do so. For the general caregiver support program, no.

Housing and Home Support
1. What is foreclosure and who is at risk?
Foreclosure occurs when a mortgage lender takes back a home due to missed payments. Veterans may face foreclosure if they fall behind on mortgage payments.

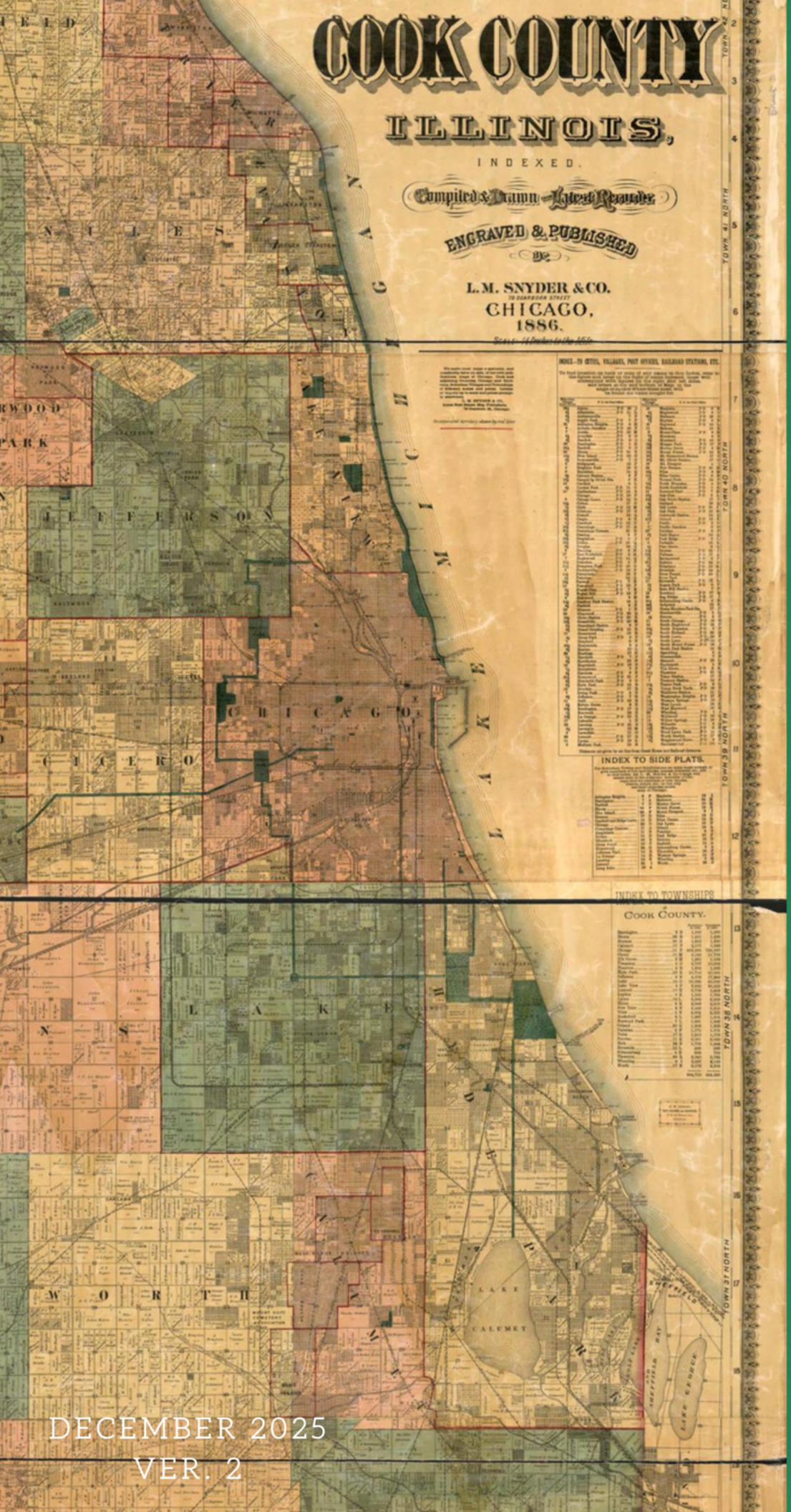
2. Does foreclosure affect future VA loan eligibility?
Yes. A foreclosure on a VA-backed loan can reduce or eliminate part of your VA home loan entitlement, which may limit how much you can borrow in the future. In some cases, you may restore your entitlement by repaying the amount the VA had to cover or by qualifying for a one-time restoration. Veterans considering using their VA loan again after a foreclosure should speak with a lender or VA Loan Specialist to determine their remaining entitlement and next steps.

Community Care & Access
1. Do I need approval before seeing a community provider?
Yes. Community care requires a VA referral and authorization before an appointment is scheduled if you want it covered and on record with the VA.

2. Will the VA pay if I go to a non-VA emergency room?
Possibly, but it is not guaranteed. Veterans should notify the VA within 72 hours of receiving emergency care so the VA can review the case for eligibility. Payment is more likely if the emergency is related to a service-connected condition, if no VA facility was reasonably available, or if delaying care would have threatened the Veteran's health. Final approval depends on VA rules, the circumstances of the emergency, and insurance coordination.

3. Does eligibility guarantee approval?
No. Even if a Veteran meets the eligibility requirements for Community Care, a VA provider must still review the case and formally authorize the referral. Approval depends on medical necessity, program rules, and coordination with the VA Community Care office, so eligibility alone does not automatically grant access to a community provider.

Other Common Questions
1. What if I or another Veteran is at risk homelessness?
Call the National Call Center for Homeless Veterans at **877.424.3838** for immediate assistance. The VA's representatives can coordinate a space for the Veteran in a temporary shelter before beginning the process of finding them long-term affordable housing.



DECEMBER 2025
VER. 2

VETERANS ASSISTANCE COMMISSION
COOK COUNTY ILLINOIS
COOK
VAC
1936

Follow us on Social Media!

Make sure to follow us on our social media by scanning the QR code or go to the link: https://hov.to/9ec3b53a