



GUIDE FOR RETURNING SERVICEMEMBERS

Connect with benefits and resources
that aid you in your transition



Guide for Returning Servicemembers

Introduction.....	2
1) Employment and Training Resources.....	3
2) Education Resources.....	6
3) Health Care Resources.....	8
4) Housing and Homeless Resources	8
5) General Assistance Benefit Resources	9
6) Insurance Resources	11

Introduction

With the ongoing war on terrorism, servicemembers are being called on to protect freedom and democracy all over the world. Increased numbers of Reservists and active duty members are being called to duty, and sent overseas for long deployments.

But what happens when your service to this nation is over, and you're making the transition back to civilian life? Often, returning servicemembers and veterans don't know where to turn for assistance. Some attempt to rejoin the civilian world without seeking any help. Many times this can lead to unforeseen difficulties, including unemployment, and loss of your VA and other benefits. Don't let this happen to you.

Just as you depend on your fellow servicemembers when you are activated or deployed, you should learn to depend on major benefits and services the military provides to help you transition back to the civilian world. Military.com has gathered an extensive list of resources that help returning servicemembers take advantage of their hard-earned benefits.

The following guide is designed to help you get in touch with the federal, state and private organizations that exist specifically to help you access your benefits. The guide is broken down into 6 major categories:

- 1) Employment and Training Resources**
- 2) Education Resources**
- 3) Health Care Resources**
- 4) Housing and Homeless Resources**
- 5) General Assistance Benefit Resources**
- 6) Insurance Resources**

Check out these great Military.com resources:

- * Military.com Scholarship Finder - <http://www.military.com/scholarships>
- * Job Search - <http://www.military.com/careers>
- * Get all the information you need about being in the military - <http://www.military.com/benefits>
- * Access special military discounts - <http://www.military.com/discount>
- * Get pay charts and benefits info - <http://www.military.com/pay>
- * Reconnect using our military Buddy Finder - <http://www.militarylocator.com/>
- * Veteran Job Board - <http://www.military.com/careers>

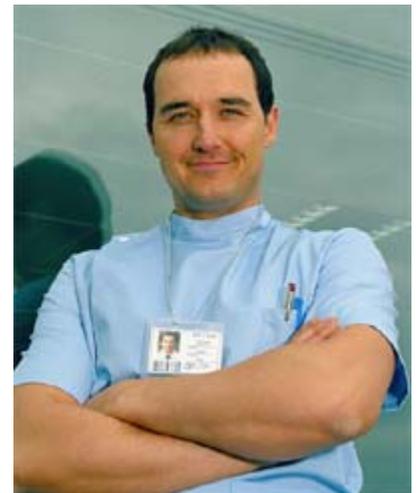
1) Employment and Training Resources

Federal Veteran Employment and Job Training Programs

The federal government has several programs designed to assist veterans in getting jobs. These programs can help you get the training, experience, skills, and access to available jobs. Although the Dept. of Veterans Affairs runs many of these programs, there are also programs run by the Dept. of Defense, Dept. of Labor, and Dept. of Education. The following section will help you find the program that best fits your needs.

VA – Vocational Rehabilitation Program

The Vocational Rehabilitation and Employment Program (VR&E) provides service-connected disabled veterans - vocational counseling to service-members and veterans who have recently separated from active duty (hyperlink to vocational-educational counseling page) - and vocational counseling or special rehabilitation services to dependents of veterans who meet certain program eligibility requirements.



Vocational Rehabilitation & Employment: Related Links

- Vocational Rehabilitation Program: Main Site <http://www.vba.va.gov/bln/vre/index.htm>
- Employment Resources http://www.vba.va.gov/bln/vre/emp_resources.htm
- Employment Counseling <http://www.vba.va.gov/bln/vre/vec.htm>
- Vocational Education <http://www.vba.va.gov/bln/vre/vec.htm>
- GI Bill OJT Program http://www.military.com/Resources/ResourcesContent/0,13964,42195--_00.html
- Online Self Help http://www.vba.va.gov/bln/vre/self_serv.htm

VA – Transition Assistance Program

The Department of Veterans Affairs (VA) has an active role in Transition Assistance Program (TAP) and Disabled Transition Assistance Program (DTAP) throughout the United States and around the world. Since the implementation of TAP/DTAP through the original legislation VA has provided benefit information to separating service members and their families.

<http://www.gibill.va.gov/education/ta.htm>

VA – Enduring Freedom

The VA offers a wide range of benefits for returning veterans, and features links to other federal agencies and organizations that offer related benefits and services.

<http://www.vba.va.gov/EFIF>

The Board of Veterans' Appeals

The Board of Veterans' Appeals makes the final decisions on behalf of the Secretary for appeals from decisions from local Department of Veterans Affairs offices. The Board reviews all appeals for entitlement to veterans' benefits, including claims for service connection, increased disability ratings, total disability ratings, pension, insurance benefits, educational benefits, home loan guaranties, vocational rehabilitation, dependency and indemnity compensation, and health care delivery.

<http://www.va.gov/vbs/bva/>

Contacting the U.S. Department of Veterans Affairs Central Offices:

Veterans Affairs
810 Vermont Ave NW
Washington , DC 20420

Life Insurance: 1-800-669-8477

Education (GI Bill): 1-888-442-4551

Health Care Benefits: 1-877-222-8387
Gulf War/Agent Orange Helpline: 1-800-749-8387.
The helpline is staffed weekdays from 8:30 a.m. to 9:30 p.m

Dept. of Labor – Veterans Education and Training Service (VETS) Program:

The VETS program provides Veterans with the resources and services to succeed in the 21st century work force by maximizing their employment opportunities, protecting their employment rights and meeting labor-market demands with qualified Veterans.

Department of Labor Related Links:

- VETS Homepage <http://www.dol.gov/vets>
- e-VET Advisor <http://www.dol.gov/elaws/vets/evets/evets.asp>
- DOL Transition Assistance Program <http://www.dol.gov/vets/programs/tap/main.htm>

U.S. Department of Labor

Frances Perkins Building
200 Constitution Avenue, NW
Washington, DC 20210

1-866-4-USA-DOL
TTY: 1-877-889-5627

State Departments of Labor and Employment Offices

In addition to the Department of Labor, each state has its own Labor and Employment Services. The following link provides a complete directory of State Employment Resources.

<http://www.dol.gov/dol/location.htm>

Getting Health Records/Service Records
Many benefits are tied require health records and proof of service, health records may be obtained from your former branch of service. For copies of service records, a written request must be made first. Call 1-86-NARA-NARA for complete information on where to write. Or visit the National Archives Website at: http://www.archives.gov/research_room/obtain_copies/veterans_service_records.html

Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA provides a right of reemployment with a civilian employer. The law requires most employers to reemploy demobilized servicemembers in positions comparable to those they held before being called up. The law also provides for returning employees to benefit from accrued seniority and additional training, if necessary. USERRA applies to voluntary as well as involuntary service, in peacetime as well as wartime. It also applies to the vast majority of civilian employers, including the Federal Government, State and local governments, and private employers.



USERRA Related Links:

- Dept. of Labor USERRA <http://www.dol.gov/dol/compliance/comp-userra.htm>
- Employer Support for Guard and Reserve (ESGR) <http://www.esgr.org>

Servicemember's Civil Rights Act

The Servicemember's Civil Relief Act (SCRA) expanded and improved the former Soldiers' and Sailors' Civil Relief Act (SSCRA). The SCRA provides a wide range of protections for individuals entering, called to active duty in the military, or deployed servicemembers. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty and relieve stress on the family members of those deployed servicemembers. A few examples of such obligations you may be protected against are:

- outstanding credit card debt
- mortgage payments
- pending trials
- taxes
- terminations of lease.

SCRA Link: <http://www.military.com/Resources/ResourcesContent/0,13964,31042--0,00.html>

Dept. of the Army

The Army Credentialing Opportunities On-Line (COOL) program can allow you to:

- Find civilian credentials related to your military occupational specialty
- Understand what it takes to obtain the credentials
- See if there are available programs that will help pay credentialing fees

Link: <http://www.cool.army.mil>

More Military-Related Vocational Training Programs:

<http://www.military.com/Resources/ResourcesContent/0,13964,49727,00.html>

Dept of Defense Transition Assistance Program:

The DoD Transition Assistance Program (TAP) is designed specifically to assist servicemembers leaving active duty. In addition, the DoD TRANSPORTAL contains valuable information and resources; you should use this site as part of a comprehensive program of transition and employment assistance. The best place to start is your installation is your Transition Assistance Office.

Links:

- Transition Assistance Program <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/op.htm>
- DOD TransPortal <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal>
- DOD Pre-separation Guide <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/guide01.htm>
- Career Resources <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/ync.htm>

Branch Transition Assistance Directories by service:

<http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/trans.htm>

- Air Force TAPS <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/airforce.htm>
- Army TAPS <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/army.htm>
- Navy TAPS <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/navy.htm>
- Marines TAPS <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/marines.htm>
- Coast Guard TAPS <http://www.dodtransportal.org/dav/lsnmedia/LSN/dodtransportal/coast.htm>



Troops-to-Teachers

Troops-to-Teachers provides Referral Assistance and Placement services to military personnel interested in beginning a second career in public education as a teacher. The DANTES Troops-to-Teachers office will help applicants identify teacher certification requirements, programs leading to certification and employment opportunities.

http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.htm

Private Job Training and Job Search Resources

The government is not the only resource veterans have available. There are several private organizations and companies that offer special programs for veteran employment. These include programs that offer training, education, and job search resources.

Helmets to Hardhats

The Helmets to Hardhats program offers you the opportunity to land a high paying job in the construction industry.

<http://www.helmetstohardhats.com/home.jsp>

Military.com's Wounded Veteran Career Center

Military Advantage has teamed up with the Military Severely Injured Joint Operations Center (MSIJOC) to connect severely injured and disabled veterans with valuable career resources.

<http://www.military.com/hero>

Military.com Veterans Job Search

With over 100,000 jobs available nationwide, Military.com Veteran Job Search is the largest job board of its kind online.

<http://www.military.com/Careers>

Military.com Veteran's Employment Guide

A comprehensive guide to assist veterans in getting civilian jobs, the guide includes tips for writing winning resumes, acing interviews and landing the best jobs.

http://www.military.com/Careers/Content/Vet_Employment.pdf

Veteran Franchise Program

This program (also known as VetFran), with the cooperation of the U.S. Department of Veterans Affairs, the Veterans Corporation, and the U.S. Small Business Administration, has outreach initiatives to military and veteran organizations. More than 130 participating member companies have agreed to help qualified veterans acquire franchise businesses by providing financial incentives not otherwise available to other franchise investors. Veterans will get the "best deal" from these companies.

<http://www.franchise.org/memservice/vetfran.asp>

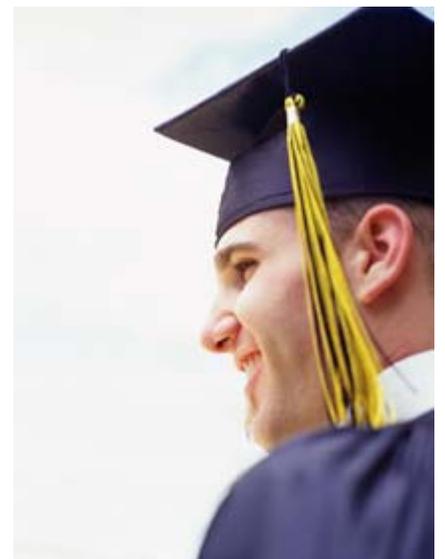
2) Education Resources

Veteran Education Programs

Since 1944 the federal government has been committed to helping veterans reach their education goals. In addition many states and veteran service organizations also offer numerous grants, scholarships and tuition assistance programs for veterans and their families.

Federal Education Programs

The best-known veteran education program is the GI Bill, which covers many programs designed for active duty veterans, guard and reservists,



and dependents of disabled veterans. The following links will help you determine which program you may be eligible for:

- GI Bill <http://www.military.com/Resources/ResourcesContent/0,13964,32674,00.html>
- VEAP <http://www.military.com/Resources/ResourcesContent/0,13964,31935,00.html>
- Reserve GI Bill <http://www.military.com/Resources/ResourcesContent/0,13964,30946,00.html>
- Dependents Education Assistance <http://www.gibill.va.gov/education/c35.htm>
- Vocational Rehabilitation <http://www.vba.va.gov/bln/vre/index.htm>
- Active Duty/Guard/Reserve TA
<http://www.military.com/Resources/ResourcesContent/0,13964,32879,00.html>
- Servicemembers Opportunities Colleges <http://www.soc.aascu.org/Default.html>
- The Defense Activity for Non-Traditional Education Services (DANTES)
<http://www.dantes.doded.mil>
- Federal FinAid (Student Loans) and Grants
<http://www.military.com/Resources/ResourcesContent/0,13964,34005--1,00.html>

You can visit the Military.com Education Center to learn more about these and other education topics, including help finding schools and scholarships that are specifically designed for veterans and their families.

<http://www.military.com/education>

State Veteran Education Programs

Many states offer veterans educational assistance. These programs range from tuition-free attendance at state colleges to special grants for dependents of MIA, POW or disabled veterans. Visit our State Veteran Affairs Directory to find out you're your state has to offer:

<http://www.military.com/Resources/ResourcesContent/0,13964,59476--1,00.html>

Service Aid Organizations

In addition to state and federal programs, each service branch has an aid society or mutual assistance organization that can provide you with grants, loans, and scholarships to help you transition into the civilian world. These programs can help with housing, debt, and education. To find out exactly what you may qualify for, following the link to your service branch aid society.

- Army Emergency Relief www.aerhq.org
- CG Mutual Assistance www.cgmahq.org
- Navy Marines Corps Relief Society www.nmcrs.org
- AF Aid Society www.afas.org

Other Education Benefit Resources

There are literally thousands of possible education resources available to military servicemembers, veterans and their families. Military.com's Education Center is designed to help veterans and their families get on the right track in using their education benefits. The Education Center includes:

- A Scholarship Finder where you can search for veteran and military family scholarships
- A School Finder which lists hundreds of military-friendly schools and education programs
- General information about Education Benefits, written in plain language
- All the necessary forms and instructions

For further information visit the Military.com Education Center at <http://www.military.com/education>

3) Health Care Resources

Veteran's Health Care Resources

Health care is an especially important benefit that should not be overlooked. In many cases the need for mental health care goes undiagnosed for far too long. The following is a list of Health Care resources.

Federal Programs Description and Links:

TRICARE <http://www.tricare.osd.mil/>

CHAMPVA <http://www.va.gov/hac/champva/champva.asp>

VA Health-e-Vet <http://www.myhealthvet.va.gov/>

VA Health Care http://www1.va.gov/health_benefits/

State Vet Homes and Health Care Description and Links:

<http://www.va.gov/pittsburgh/statevethomes.htm>



4) Housing and Homeless Resources

Veteran's Housing and Homeless Programs

The federal government along with many state governments offer special Home Loan, Housing and Homeless programs to specifically developed for veterans. The following is a list and brief description of these programs.



VA Home Loan Program

The VA Loan Guaranty Service is the organization within the Veterans Benefits Administration that was created to help veterans and active duty personnel purchase and retain homes in recognition of their service to the Nation.

<http://www.homeloans.va.gov>

Housing and Urban Development (HUD)

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships--particularly with faith-based and community organizations--that leverage

resources and improve HUD's ability to be effective on the community level.

<http://www.hud.gov>

VA Homeless Programs

VA offers a wide array of special programs and initiatives specifically designed to help homeless veterans live as self-sufficiently and independently as possible. In fact, the VA is the only Federal agency that provides substantial hands-on assistance directly to homeless persons. Although limited to veterans and their dependents, VA's major homeless-specific programs constitute the largest integrated network of homeless treatment and assistance services in the country.

<http://www1.va.gov/homeless>

State Veteran Housing Programs

Many states have programs for veteran home loans, homeless veterans, and veteran assisted living homes. Visit the following website to find out exactly what your state has to offer.

<http://www.military.com/Resources/ResourcesContent/0,13964,59476--1,00.html>

Service Aid Organizations

In addition to state and federal programs, each service branch has an aid society or mutual assistance organization that can provide you with grants, loans, and scholarships to help you transition into the civilian world. These programs can help with housing, debt, and education. To find out exactly what you may qualify for, following the link to your service branch aid society:

- Army Emergency Relief www.aerhq.org
- CG Mutual Assistance www.cgmahq.org
- Navy Marines Corps Relief Society www.nmcrs.org
- AF Aid Society www.afas.org
- Other Private Charitable Organizations
<http://www.military.com/Community/Subpage/1,14746,CHARITY,00.html>

5) General Assistance Benefit Resources

Veterans Assistance Programs and Administrations

There are virtually hundreds of "General Assistance" benefits for veterans. The following is quick list of resources and links:

- Federal Program Description and Links
 - VA <http://www1.va.gov/directory/guide/home.asp?isFlash=1>

The Military Severely Injured Joint Operations Center (MSIJOC)

The offers 24/7 support for severely injured veterans and their families. Call 1-888-774-1361 or e-mail at: angelpower@verizon.net

State Veteran's Affairs Directory

Many states offer veterans benefits. These benefits may include educational grants and scholarships, special exemptions or discounts on fees and taxes, home loans, veteran's homes, free hunting and fishing privileges, and more.

Each state manages its own benefit programs. The following is a list of links to the websites for each of the individual states that offer veterans benefits. Be sure to take advantage of the benefits you have earned by clicking on the link to your State Department of Veterans Affairs:

[Alabama](#)

<http://www.va.state.al.us/>

[Alaska](#)

<http://www.ak-prepared.com/dmva/>

[Arizona](#)

<http://www.azvets.com/>

[Arkansas](#)

<http://www.nasdva.com/arkansas.html>

[California](#)

<http://www.cdva.ca.gov/>

[Colorado](#)

<http://www.cdhs.state.co.us/ods/dva/default.html>

[Connecticut](#)

<http://www.state.ct.us/ctva/>

[Delaware](#)

<http://www.state.de.us/veteran/>

[Florida](#)

<http://www.floridavets.org/>

[Georgia](#)

<http://www.state.ga.us/dvs/>

[Hawaii](#)

<http://web-server.dod.state.hi.us/ovs/>

[Idaho](#)

<http://www.idvs.state.id.us/>

[Illinois](#)

<http://www.state.il.us/agency/dva/>

[Indiana](#)

<http://www.ai.org/veteran/index.html>

[Iowa](#)

<http://www2.state.ia.us/icva/>

[Kansas](#)

<http://www.kcva.org/>

[Kentucky](#)

<http://www.kdva.net/>

[Louisiana](#)

<http://www.vetaffairs.com/>

[Maine](#)

<http://www.state.me.us/va/defense/mvsindex.htm>

[Maryland](#)

<http://www.mdva.state.md.us/>

[Massachusetts](#)

<http://www.sec.state.ma.us/cis/cisvet/vetidx.htm>

[Michigan](#)

<http://www.michigan.gov/dmva>

[Minnesota](#)

<http://www.mdva.state.mn.us/>

[Mississippi](#)

<http://www.vab.state.ms.us/>

[Missouri](#)

<http://www.mvc.state.mo.us/>

[Montana](#)

<http://discoveringmontana.com/DMA/Veterans/mvad/index.htm>

[Nebraska](#)

<http://www.vets.state.ne.us/>

[Nevada](#)

<http://www.state.nv.us/veterans/index.html>

[New Hampshire](#)

<http://www.state.nh.us/nhveterans/>

[New Jersey](#)

<http://www.state.nj.us/military/>

[New Mexico](#)

<http://www.state.nm.us/veterans/>

[New York](#)

<http://www.veterans.state.ny.us/>

[North Carolina](#)

<http://www.doa.state.nc.us/doa/vets/ncdva.htm>

[North Dakota](#)

<http://www.nasdva.com/northdakota.html>

[Ohio](#)

<http://www.state.oh.us/gova/>

[Oklahoma](#)

<http://www.odva.state.ok.us/>

[Oregon](#)

<http://www.odva.state.or.us/>

[Pennsylvania](#)

<http://www.dmva.state.pa.us/dmvanew/site/default.asp>

[Rhode Island](#)

<http://www.dhs.state.ri.us/dhs/dvetaff.htm>

[South Carolina](#)

<http://www.govoepp.state.sc.us/vetaff.htm>

[South Dakota](#)

<http://www.state.sd.us/military/VetAffairs/sdmva.htm>

[Tennessee](#)

<http://www.state.tn.us/veteran/>

[Texas](#)

<http://www.tvc.state.tx.us/>

[Utah](#)

<http://www.ut.ngb.army.mil/veterans/>

[Vermont](#)

<http://www.va.state.vt.us/>

[Virginia](#)

<http://www.vdva.vipnet.org/>

[Washington](#)

<http://www.dva.wa.gov/>

[West Virginia](#)

<http://www.nasdva.com/westvirginia.html>

[Wisconsin](#)

<http://dva.state.wi.us/>

[Wyoming](#)

<http://www.state.wy.us/governor/boards/veterans/veterans.html>

Veteran Service Organizations

There are literally hundreds of organizations that are created to assist veterans and their families. The following are some of the better known groups currently dedicated to the mission of serving those who have served our nations:

- Veterans of Foreign Wars (VFW) www.vfw.org
- Disabled American Veterans (DAV) www.dav.org
- Vietnam Veterans of America (VVA) www.vva.org
- American Veterans (AMVETS) www.amvets.org
- The American Legion www.legion.org
- The Veterans Affairs VSO Directory www1.va.gov/vso/index.cfm?template=view
- Military.com Associations Directory
<http://www.military.com/Community/Subpage/1,14746,GENERAL,00.html>
- Other Organizations that Support Our Troops
http://www.military.com/Content/MoreContent1/?file=support_troops
- Other Charitable Organizations
<http://www.military.com/Community/Subpage/1,14746,CHARITY,00.html>

6) Insurance Resources

Veteran Insurance Programs

In addition to the programs already mentioned, the VA, the federal government, and the private sector offer several insurance programs. The following Life and Long Term insurance programs are available to America's veterans:

- Veteran's Group Life Insurance (VGLI)
<http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>
- Servicemember's Group Life Insurance (SGLI)
<http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm>
- Federal Long Term Care <http://www.ltcfeds.com/>
- Private Sector Long Term Care Plans
http://www.military.com/NewContent/0,13190,LTC_Index,0,0.html



About Military.com:

Military.com is the largest online military destination, offering free resources to serve, connect, and inform the 30 million Americans with military affinity, including active duty, reservists, guard members, retirees, veterans, family members, defense workers and those considering military careers.

Military.com has over 6 million members ... and growing. We help members make the most of military experience, enhance access to benefits, get ahead in their careers, find transition support, enjoy military discounts, and stay connected for life to friends or mentors from the service. We strive to offer unsurpassed services to a community that deserves nothing less.

© 2006 Military Advantage, Inc. Although Military Advantage goes to great lengths to provide our members with accurate and up-to-date information about their benefits, we cannot guarantee the accuracy of the information contained in this document. Information and benefits content changes frequently, so members are advised to check Military.com frequently and work closely with official DoD and VA representatives.