

Michigan Veterans Benefits & Services

Federal, State, and Local Programs



For Veterans Past, Present, and Future

How the Veterans Benefits and Services Booklet Works

The information listed in this booklet has been organized into categories – **FEDERAL, STATE, and LOCAL PROGRAMS**. State benefits are shaded gray in each specific category.

Much of the information contained in this booklet is a condensed version of **Federal Benefits for Veterans and Dependents**, 2007 Edition, U.S. Department of Veterans Affairs, the Michigan government web site at www.Michigan.gov, and other federal, state, and community resources.

This booklet also provides valuable contact information with names, telephone numbers, addresses, and web site locations, when available.

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DEAR VETERAN

Thank You for Your Service . . .

It is indeed a pleasure to serve veterans who gave so much of themselves to preserve the freedoms we enjoy today. Your sacrifices have given us the security of peace in our homeland and abroad, as well as preserved and protected our constitutional right of self-government, for which we are very grateful.

This booklet has been compiled through federal, state, and local agencies especially for *You*, Our Veterans and Your Families, to:

- Provide information about benefits and services
- Provide links to direct sources – computer-based and professional – for answers to specific questions
- Assist in communicating more effectively with your elected representatives
- Educate state, nonprofit, and community providers about benefits and services available through other agencies or service providers

Eligibility for most Veterans Affairs (V.A.) benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration, or the National Oceanic and Atmospheric Administration. Current and former members of the Selected Reserve may be eligible for benefits.

Any Michigan Veteran, or dependent of a Veteran, can request the assistance of a Veterans Service Officer or a County Counselor. See page 32 for the listing of our Veterans Service Organizations and page 33 for the County Veterans Counselors in Michigan.

The U.S. Veterans Service Question Hotline is available at **1-800-455-5228**. The Regional Michigan Office is available at **1-800-827-1000**.

This booklet is intended as an introduction to the many programs and services available. Please contact the sources cited to assist you and your family to obtain benefits you have earned.

Thank You for Your Service, Veteran and Your Family

INFORMATION ON ELIGIBILITY
FOR MILITARY SERVICE BENEFITS
IS AVAILABLE FROM THE U.S. DEPARTMENT
OF VETERANS AFFAIRS (AGENCY LISTING
#3 ON PAGE 35), OR A COUNTY
VETERANS SERVICE OFFICE.



EDUCATION AND TRAINING

Education and Training – U.S. Federal Programs

Montgomery GI Bill (MGIB)

The Montgomery GI Bill (MGIB) provides a program of educational benefits to honorably discharged veterans. The participant generally must have a high school diploma or an equivalency certificate before beginning training. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Credits granted by colleges for life experiences may be used to meet this requirement.

Contact your county veterans service office or call the U.S. Department of Veterans Affairs (V.A.) at **1-888-442-4551** for further information, particularly on eligibility. Additional information for school officials, veterans, and dependents can be found on the V.A.'s Education Services web page (<http://www.gibill.va.gov>).

Basic Eligibility

Basic eligibility applies to veterans who entered active duty for the first time after June 30, 1985. Active duty includes certain full-time Reserve and National Guard duty performed after June 30, 1985. To participate in the MGIB, service members have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable.



Types of Education and Training Available Under the MGIB

The following types of training are available under the MGIB:

- (1) courses at colleges and universities leading to associate, bachelor, or graduate degrees, and accredited independent study;
- (2) courses leading to a certificate or diploma from business, technical, or vocational schools;
- (3) apprenticeships or on-the-job training programs for individuals not on active duty;
- (4) correspondence courses, under certain conditions;
- (5) flight training, if the veteran holds a private pilot's license upon beginning the training program and meets the medical requirements;
- (6) state-approved teacher certification programs;
- (7) preparatory courses necessary for admission to a college or graduate school;
- (8) licensing and certification tests approved for veterans; and
- (9) entrepreneurship training courses to create or expand small businesses.

Payments for the MGIB

A veteran who served on active duty for three years or more, or two years' active duty plus four years in the Selected Reserve, will receive a monthly income in basic benefits for 36 months. Those who enlist and serve fewer than three years will receive a slightly lesser amount per month. V.A. will pay an additional amount, commonly called a

EDUCATION AND TRAINING

“kicker,” if directed by the Department of Defense. For more information on amounts and eligibility, visit www.gibill.va.gov.

Vietnam Era GI Bill Conversions and Other MGIB Enrollment

Individuals who had remaining entitlement under the Vietnam Era GI Bill when that program ended on December 31, 1989, must have served on active duty for any number of days during the period October 19, 1984, to June 30, 1985; or served on active duty for at least three continuous years beginning on July 1, 1985; or served at least two years active duty beginning after June 30, 1985, followed by a minimum of four years in the Selected Reserve. Those who were not on active duty on October 19, 1984, if they served three continuous years on active duty at any time beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve, may also be eligible for MGIB benefits.

Individuals who were participants under the Post-Vietnam Era Veterans Educational Assistance Program (VEAP) may be eligible if they served on active duty on October 9, 1996; participated in VEAP and contributed money to a VEAP account; and elected MGIB by October 9, 1997, and paid \$1,200. Veterans who participated in VEAP on or before October 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from October 9, 1996, through April 1, 2000, elected MGIB by October 31, 2001, and contributed \$2,700 to MGIB. Certain National Guard service members may also qualify if they served on full-time active duty in the National Guard under Title 32, USC, between June 30, 1985, and November 29, 1989; elected to have National Guard service count toward establishing eligibility for MGIB during the nine-month window ending on July 9, 1997; and paid \$1,200.

Additional information for school officials, veterans, and dependents can be found on V.A.'s Education Services web page (<http://www.gibill.va.gov>).

Other Educational/ Training Benefits

V.A. Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering them services and assistance to help them prepare for, find, and keep suitable employment. Suitable employment is work that is within the veteran's physical, mental, and emotional capabilities and matches their skills, abilities, and interests.

For veterans whose disabilities make employment unlikely, V.A. helps them attain as much daily living independence as possible. For more information, visit www.vba.va.gov/bln/vre.

Eligibility for the V.A. Vocational Rehabilitation and Employment Program

A veteran must have a V.A.-established service-connected disability of at least 10 percent with a serious employment handicap, or at least 20 percent with an employment handicap; and be discharged or released from military service under other than dishonorable conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent. Information and application forms are available from your county V.A. office; Thomas Herbert, the V.A. Vocational Rehabilitation Statewide Coordinator at **313-471-3807**; or on the Internet at <http://www.va.gov>.

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Time Period for a V.A. Rehabilitation and Employment Program

Generally, veterans must complete a vocational rehabilitation program within 12 years from their separation from military service or within 12 years from the date V.A. notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

The MGIB and the V.A. Vocational Rehabilitation and Employment Program have several combinations of eligibility depending on the time, dates of service, and contributions made while in the military service. Contact your county veterans service office or call the V.A. at **1-888-442-4551** for further information, particularly on eligibility.

Other Federal Education Programs

V.A. Work-Study Program

The V.A. Work-Study Program allows veterans to earn additional income while attending school (usually in the form of a part-time job with a veteran-related organization). Talk to your local veteran affairs representative at any university or community college or call **1-888-GI-BILL-1** for more information. You can also visit the V.A. web site at **<http://www.gibill.va.gov>**.

Federal Pell Grant Program

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

Pell Grant Eligibility

The U.S. Department of Education uses a standard formula established by Congress to evaluate the information a student supplies when applying for a Pell Grant. This formula produces an EFC (expected family contribution) number, which will determine if the student is eligible for the grant. The formula relies heavily on families' federal tax returns.

Award Amount

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

How and When to Apply

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

EDUCATION AND TRAINING

Education and Training – State of Michigan Programs

The Michigan Commission on Disability Concerns, which includes the Division on Deaf and Hard of Hearing

The Michigan Commission on Disability Concerns responds to and advocates on behalf of Michigan's 1.9 million people with disabilities. This is done through information and technical assistance, disability rights training, working with the Michigan Business Leaders Network on employment for people with disabilities, coordinating the Michigan Youth Leadership Forum, and conducting disability awareness and sensitivity training. The Division on Deaf and Hard of Hearing deals with issues involving Michigan citizens who are deaf or hard of hearing. The mission of the commission is to provide statewide leadership to empower and integrate people with disabilities into all aspects of society.

For more information, contact:

Department of Labor and Economic Growth
Michigan Commission on Disability Concerns/

Division on Deaf and Hard of Hearing
201 N. Washington Square, First Floor
Lansing, MI 48913

Phone: **517-335-6004** T/V

Toll-Free: **1-877-499-6232** T/V

Fax: **517-335-7773**

Commission on Disability Concerns

mcdc@michigan.gov

Division on Deaf and Hard of Hearing

dodhh@michigan.gov

Educational Benefits for Children of Disabled or Deceased Veterans

Tuition Grant Program

A program administered by the Michigan Higher Education Assistance Authority in the Michigan Department of Treasury provides payment for the education of the children of a veteran who is totally disabled from service-incurred causes, was killed in the line of duty, has died subsequently from a service-related disability, was totally disabled before death from a service-connected illness or injury, or who is listed by the federal government as missing in action in a foreign country. A student may be eligible for a tuition waiver of up to \$2,800 annually for undergraduate study. Recipients must meet certain eligibility requirements. Information on eligibility and application forms are available at **www.michigan.gov/studentaid** or by calling toll-free **1-888-447-2687**.

Michigan Rehabilitation Services

Veterans with disabilities should also look into the State of Michigan Rehabilitation Services program administered by the Michigan Department of Labor and Economic Growth. Services may be available to supplement USDVA allowances for vocational rehabilitation in cases of special need or for placement, tools, and equipment. Employment services may also be available to veterans whose disabilities are not service-related. Information is available toll-free at **1-800-605-6722** or **1-888-605-6722 (TTY)**. Or visit the web site at **www.michigan.gov/mrs**.

EMPLOYMENT

Employment – U.S. Federal Programs

Transition Assistance Program (TAP)

The Transition Assistance Program (TAP) is available to service members (and their spouses) who are scheduled for separation from active duty. The program provides employment and training information to service members within 12 months of their separation or 24 months of retirement from the military. Three-day workshops to help begin the transition from military to civilian employment are conducted at military installations. TAP offers information on how to write resumes, prepare for job interviews, negotiate credits at schools, and obtain certificates or licenses. Additional information is available on the Internet at <http://www.dol.gov/vets/programs/tap/main.htm>, or call the Veterans Question Hotline at **1-800-455-5228**.

You may also wish to visit the Internet site DoD TRANSPORTAL at <http://www.dodtransportal.dod.mil/dav/lsnmedia/LSN/dodtransportal/>.

Verification of Military Experience and Training

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps service members verify previous experience and training to potential employers. VMET documents are available only through Army, Navy, Air Force, and Marine Corps Transition Support offices and are intended for separating or retiring service members who have at least six months of active duty

service. Service members should obtain VMET documents from their Transition Support office within 12 months of separation or 24 months of retirement. Call the Veterans Question Hotline at **1-800-455-5228**.

Federal Jobs for Veterans – Office of Personnel Management (OPM)

Certain veterans, principally those who are disabled or who served in a hostile area, are entitled to preference for federal civil service jobs filled by open, competitive exams. This preference includes five or ten points added to passing scores on examinations. Preference is also provided for certain widows and widowers of deceased veterans who do not remarry, and for mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities.

Individuals interested in federal information should contact the personnel offices of the federal agencies in which they wish to be employed. Or, contact any Office of Personnel Management (OPM) Service Center. The centers are listed in telephone books under U.S. Government, or you can visit the web site at <http://opm.gov>.

Federal job opportunities can be found at <http://www.usajobs.opm.gov>.



EMPLOYMENT

Workforce Investment Act (WIA) – Michigan Works! Agencies (MWAs)

The 25 local Michigan Works! Agencies (MWAs) operate adult programs on a year-round basis. The funds allocated to the MWAs for adult programs must be used to provide core, intensive, and training services to adults. Core services include, but are not limited to, outreach, intake, and orientation to other services, and initial assessments, job search, and placement assistance. Intensive services include comprehensive and specialized assessment, group counseling, and short-term pre-vocational services. Training services include on-the-job training, skill upgrading, and occupational skills training.

Workforce Investment Act (WIA) Dislocated Worker Program

An individual must be 18 years of age or older to receive core services in the Dislocated Worker Program. An eligible dislocated worker is an individual who:

- Has been terminated or laid off, or has received a notice of termination or layoff; or
- Is eligible for, or has exhausted entitlement to, unemployment compensation; or
- Has been employed for a duration sufficient to demonstrate attachment to the workforce, but is not eligible for unemployment compensation, and is unlikely to return to a previous industry or occupation; or
- Has been terminated or laid off, or has received a notice of termination or layoff from employment as a result of any permanent closure of a plant, facility, or enterprise; or
- Is employed at a facility where the employer has made a general announcement that the facility will close within 180 days; or
- Was self-employed but is unemployed as a result of general economic conditions; or
- Is a displaced homemaker.

Intensive services under the Dislocated Worker Program are available to dislocated workers who are unemployed or employed, have received at least one core service, and are unable to obtain employment or retain employment that leads to self-sufficiency.

Training services may be made available to employed and unemployed dislocated workers who have met the eligibility criteria under intensive services, have received at least one intensive service, and have been determined to be unable to obtain or retain employment through such services.

For more information, contact your local Michigan Works! Agency. Call **517-371-1100** to locate the nearest MWA or visit **michiganworks.org** for more detailed information.

Apprenticeship Programs for Discharged Veterans

U.S. Department of Labor Bureau of Apprenticeship and Training (BAT)

The BAT web site lists apprenticeship program sponsors recognized and registered by the Bureau of Apprenticeship and Training. Apprenticeship programs are sponsored and operated on a voluntary basis by individual employers, employer associations, or partnerships between employers and labor unions. The data is updated on a monthly basis. It is presented by state and county, with occupations in alphabetical order, followed by the employers who have a registered program for that occupation.

To view apprenticeship programs offered by different states, go to **<http://bat.doleta.gov/bat.cfm>**.

EMPLOYMENT

Helmets to Hardhats

Helmets to Hardhats is a free program that helps transitioning military, guardsmen, and reservists find great careers. The program, which is funded by Congress, works with building and construction trade unions and qualified employers to list construction careers and all other types of careers in the construction industry. Here you can list your skills online to be viewed by potential employers and view employment and training opportunities throughout the U.S. Visit the web site at <http://www.helmetstohardhats.org/home.jsp>.

Troops to Teachers

Troops to Teachers is a program that helps veterans in efforts to become certified teachers under state law, and then provides placement assistance to appropriate schools. The program does not alter or circumvent existing teacher certification requirements.

Troops to Teachers is funded by the U.S. Department of Education and managed by the U.S. Department of Defense. An office within the Michigan Department of Education implements this program in Michigan. For more information, contact the Troops to Teachers program at:

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608 West Allegan Street
P.O. Box 30008
Lansing, MI 48909
Phone: **517-373-9732**
Toll-Free: **1-866-801-0007**
Fax: **517-373-0542**
E-mail: ratajikd@michigan.gov

Re-Employment Rights

A person who left a civilian job to enter active duty in the armed forces may be entitled to return to the job after discharge or release from active duty. Re-employment rights are provided for

those who served in the active duty or reserve components of the armed forces. To be re-employed, four requirements must be met:

- (1) The person must give advance notice of military service to the employer;
- (2) The cumulative absence from the civilian job shall not exceed five years (with some exceptions);
- (3) The person must submit a timely application for re-employment; and
- (4) The person must not have been released with a dishonorable or other punitive discharge.

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

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the Department of Labor Veterans' Employment and Training Service (VETS) in the employer's

state. This applies to private sector, as well as state, local, and federal government employees, including the Postal Service.

Get more information at <http://www.dol.gov>, call the Michigan Department of Labor and Economic Growth – Bureau of Workforce Programs and speak to a veterans employment representative at **1-800-455-5228**, or visit <http://michigan.gov/veteranjobs/>.

**CONTACT YOUR LOCAL
EMPLOYMENT SERVICE
AGENCY VETERANS
HOT LINE AT
1-800-455-5228
TO REACH A VETERANS
REPRESENTATIVE FOR
ASSISTANCE IN
JOB-HUNTING.**

EMPLOYMENT

Employment – State of Michigan Programs

Veterans Employment Representatives Located at Michigan Works!

Michigan Works! Service Centers, in 100 locations, provide locally designed and operated services to meet local labor market needs. Employers seeking workers can post their job listings on the nation's first Internet-based public labor exchange. Veterans can post their resumes for review by employers who are recruiting workers.



The Michigan Works! system is open to everyone for information gathering, local and state labor market information, and self-serve career information, including necessary skill levels for good jobs. Special attention is given to meeting the needs of veterans and people with disabilities. **Each Michigan Works! Service Center has a Veterans Employment Representative or Disabled Veterans Outreach Worker responsible for assisting veterans with their employment needs.**

The labor market exchange component is called the **Michigan Talent Bank**. The Talent Bank can be accessed by calling **1-800-285-WORK (9675)**, online at **<http://michiganworks.org>**, or at any of the Michigan Works! Service Centers throughout Michigan.

Converting Military Occupations to Civilian Job Titles

If you need help aligning your military occupation with a civilian job, the America's Job Bank web site is a valuable tool. Just fill out the form and the Military Occupation Converter does all the work. You can visit this web site at **<http://www.jobsearch.org/seeker/jobsearch/moc>**.

Michigan's Opportunities for Veterans Employment (MOVE)

Project MOVE promotes a labor exchange system focused on identifying and serving veterans separating to Michigan for employment opportunities that match their qualifications and career interests, while simultaneously meeting the staffing needs of the business community in our state. Project MOVE provides returning veterans with detailed information about rights, benefits, and privileges to which veterans are entitled in the state and federal government. Veteran Service Specialists are available to assist with employment, education, and training needs and to help with licensing and credentialing. The toll-free number is **1-800-455-5228**. Or visit **<http://michigan.gov/veteraninfo>**.

Unemployment Compensation

Recently discharged veterans with 365 days or more of continuous active service (unless separated earlier because of a service-related disability) and who have been discharged under conditions other than dishonorable may be eligible for unemployment compensation of up to 26 weeks. Benefits are paid from federal funds to eligible veterans who are able and available for work but are unable to find employment. Extended unemployment benefits may be available to those who exhaust their basic eligibility.

Recently discharged persons may not be eligible if they are already receiving a retirement pension, certain educational assistance, or vocational subsistence allowances from the USDVA.

How to File Your Claim

By Internet: To file your new unemployment claim or to reopen an established claim through the Internet, visit **www.michigan.gov/uia** weekdays from 7:00 a.m. to 7:00 p.m.

By Phone: To file your new claim or to reopen a claim through a toll-free telephone number, call **1-866-500-0017** using a touch-tone telephone.

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Use the call-in schedule (see page 12) when filing by telephone. The schedule is based on the last two digits of your Social Security number. For example, if your Social Security number ends in 50, you would phone in your application on Tuesday afternoon.

Information Needed to File a Claim: To file a claim, you will need your Social Security number, your driver's license number or state identification number or your MARVIN PIN (if you have one), a copy of your DD-214, and the names and addresses of employers you have worked for in the past 18 months, along with your quarterly gross earnings and the last date of employment with each employer. If you are not a U.S. citizen or national, you will need your Alien Registration Number and the expiration date of your work authorization.

Time	M	T	W	Th & F
8:00 am - 12:30 pm	00-15	34-48	67-81	OPEN CALL-IN
12:30 pm - 4:30 pm	16-33	49-66	82-99	

If you have general questions about unemployment benefits, or if you have a question about your Claims by Mail application, call the Claimant Customer Relations Hotline at **1-800-638-3995** weekdays from 7:00 a.m. to 7:00 p.m.

Rights to Employment Services

A special phone number for veterans has been established for you to voice your concerns related to employment and training. Call **1-800-455-5228** if you need more information or feel you are not receiving the employment or training services you are entitled to. Veterans employment specialists are also available throughout the state at the Michigan Works! Service Centers.

Or visit <http://michigan.gov/veteranjobs>.

Re-Employment Rights for Veterans

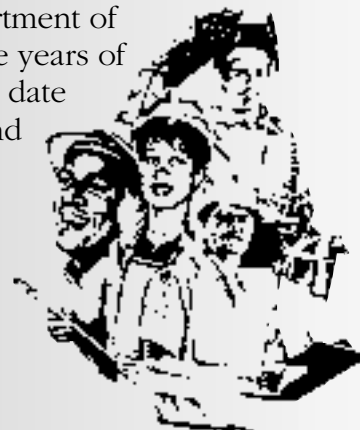
In 2002, the Michigan Legislature enacted a law to strengthen the Michigan law regarding re-employment of employees after military service. The act prioritized the employment positions in which a person would be re-employed following active service. The act specifies that the person is entitled to the seniority and the seniority-based rights and benefits he or she would have otherwise been entitled to, as well as other rights provided to employees on a leave of absence. Under certain circumstances, a person may not be entitled to re-employment under the law. State re-employment rights, when superior or in addition to federal rights, are not superseded or diminished by federal law.

Get more information at <http://michigan.gov/veteranjobs> or call the Michigan Department of Labor and Economic Growth - Bureau of Workforce Programs and speak to a veterans employment representative at **1-800-455-5228**.

Veterans Preference for State Jobs

The Michigan Civil Service Commission has information on state jobs. The Civil Service Commission provides for a veterans hiring preference through rules adopted by the commission. Rule 3-8 provides for a preference for an eligible veteran or spouse of a veteran.

A qualifying veteran and/or spouse must register with the Department of Civil Service within five years of the veteran's discharge date using form CS-1791, and include the required documentation.



HEALTH CARE

Health Care and Hospital Benefits – U.S. Federal Programs

If you have questions about your health care eligibility, call your nearest health care facility or the Health Benefits Service Center at **1-877-222-8387** to obtain the latest information. Additional information on enrollment, including enrollment forms and online applications, also can be found at <http://www1.va.gov/health/index.asp>.

Financial Assessment

Veterans who want to enroll in a priority group based on their inability to defray the cost of their care must provide the V.A. with information on their annual income and net worth to determine whether they are below the annually adjusted “means test” financial threshold. A veteran’s household income and assets, such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash, are considered when making this financial assessment.

Services Requiring Co-Payments

Some veterans must make co-payments to receive V.A. health care. These include:

- Inpatient care for veterans may require co-pays depending on their income and service-connected disability status.
- Extended-care service may require co-pays based on each veteran’s financial situation.
- Medication usually requires an \$8 co-pay for each 30-day supply or less of medication provided by V.A. for a condition that is not service-connected.

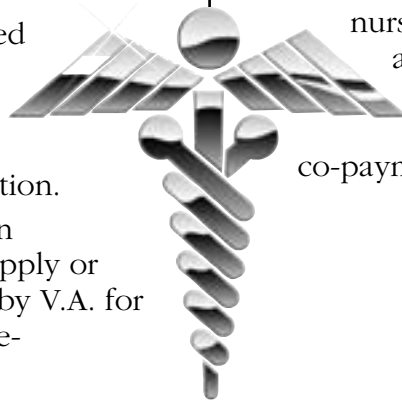
- Outpatient care uses a three-tiered co-pay system. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require a co-pay.

Overseas Benefits

V.A. will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans living or traveling outside the United States. Before using the program, veterans living in the Philippines should register with the V.A. office in Pasay City, phone **011-632-833-4566**. All other veterans living or planning to travel outside the U.S. should register with the Denver Foreign Medical Program office. P.O. Box 65021, Denver, CO 80206-9021, USA, phone **303-331-7590**.

Nursing Home Care

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



HEALTH CARE

Domiciliary Care

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

Outpatient Pharmacy Services

Outpatient pharmacy services are provided free to:

- (1) veterans with a service-connected disability of 50 percent or more;
- (2) veterans receiving medication for service-connected conditions;
- (3) veterans whose annual income does not exceed the maximum annual rate of the V.A. pension.
- (4) veterans enrolled in priority group 6 who receive medication for service-connected conditions;
- (5) veterans receiving medication for conditions related to sexual trauma while serving on active duty;
- (6) certain veterans receiving medication for treatment of cancer of the head or neck;
- (7) veterans receiving medication for a V.A.-approved research project; and
- (8) former prisoners of war.

Other veterans will be charged a co-payment of \$8 for each 30-day or less supply of medication.



Outpatient Dental Treatment

Outpatient dental treatment provided by V.A. includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventive procedures. The following veterans may receive care:

- (1) veterans having service-connected and compensable dental disabilities or conditions;
- (2) former prisoners of war;
- (3) veterans with service-connected, noncompensable dental conditions as a result of combat wounds or service injuries;
- (4) veterans with nonservice-connected dental conditions determined by V.A. to be aggravating a medical problem;
- (5) veterans having service-connected conditions rated as permanently and totally disabling;
- (6) veterans participating in a vocational rehabilitation program;
- (7) certain homeless veterans;
- (8) veterans with nonservice-connected dental conditions who received dental treatment while an inpatient in a V.A. facility; and
- (9) veterans requiring treatment for dental conditions clinically determined to be complicating a medical condition currently under treatment.

V.A. Disability Compensation

V.A. disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly.

HEALTH CARE

V.A. Disability Compensation – 2007

<u>Disability Percentage</u>	<u>Monthly Payment</u>
10 percent	\$ 115
20 percent	225
30 percent	348
40 percent	501
50 percent	712
60 percent	901
70 percent	1,135
80 percent	1,319
90 percent	1,483
100 percent	2,471

Figures are adjusted annually for inflation.

Veterans with disability ratings between 30 percent and 100 percent are eligible for allowances for a spouse and for each minor child, child 18-23 years of age attending school, child if disabled before 18 years of age, and dependent parent. The amount depends on the disability rating.

Receiving Benefit Payments

V.A. offers three methods for receiving benefit payments. Most veterans and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings and loan, or credit union accounts. Recipients may also choose to receive benefits by opening an Electronic Transfer Account or by check. To choose a payment method, veterans and beneficiaries should call V.A.'s toll-free helpline at **1-877-838-2778**, Monday through Friday, 7:30 a.m. to 4:00 p.m., Central Standard Time.

Pensions

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a

period of war. (Veterans who entered active duty on or after September 8, 1980, or officers who entered active duty on or after October 16, 1981, may have to meet a longer minimum period of active duty.) The veteran's discharge must have been under conditions other than dishonorable and their disability must be for reasons other than their own willful misconduct. Payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for V.A. purposes.

Social Security Benefits for Military Personnel

Monthly retirement, disability, and survivor benefits under Social Security may be available. Like most civilian workers, current military personnel pay Social Security taxes and earn Social Security coverage. The number of credits an individual needs to qualify for Social Security depends on his or her age. For example, if a person becomes disabled before age 24, then he or she would generally need only about one and a half years of recent work.

Social Security disability benefits are expedited for injured military service personnel, regardless of where or how the injury occurred. If the wounded service member has sufficient work, then Social Security must decide whether he or she meets Social Security's definition of disability. Basically, if the person cannot work because of a physical or mental condition that is expected to last at least one year, then he or she may be eligible for Social Security disability benefits.

For further information, call **1-800-772-1213** or visit **www.socialsecurity.gov**.

HEALTH CARE

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

V.A. has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the Gulf War and Operation Iraqi Freedom; were exposed to depleted uranium; claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), while serving in Korea in 1968 or 1969, or other exposure while testing, transporting, or spraying herbicides; claim exposure to atomic radiation; or were treated with nasopharyngeal (NP) radium during military service. Veterans wishing to participate should contact the nearest V.A. health care facility for an examination.

Home Improvements and Structural Alterations Program

The Home Improvements and Structural Alterations Program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected reasons and up to \$1,200 for nonservice-connected reasons may be provided. For application information, contact the prosthetic representative at the nearest V.A. medical center or outpatient clinic (see page 19).

Michigan Assistive Technology Loan Fund

The Michigan Assistive Technology Loan Fund allows people with disabilities and seniors (or their family members) to purchase assistive technology devices or services, including modification of vehicles and homes. Loans may also cover the cost of training to use the purchased equipment, warranties, and service agreements.

To apply for a loan to purchase any item or piece of equipment that will help you improve your independence and overall quality of life, contact the Michigan Assistive Technology Loan Fund at **1-800-828-2714**.

Health Care and Hospital Benefits – State of Michigan

Michigan Veterans Homes

A unit of the Michigan Department of Military and Veterans Affairs, the **Grand Rapids Home for Veterans** provides physician care; skilled nursing care services; social work care; nutritional care; physical, occupational, speech, and rehabilitation therapy programs; and programs for Alzheimer's and special needs care for qualified disabled veterans.

A second veterans home, the **D.J. Jacobetti Michigan Home for Veterans**, is located in Marquette. This Upper Peninsula home provides physician coverage for a variety of services as well as additional services on a fee-for-service basis. The home has a domiciliary unit, skilled nursing care, basic nursing care, and a special needs unit for qualified disabled veterans. For further information, veterans may wish to contact the Grand Rapids Home for Veterans directly at **1-800-642-4838** or the D.J. Jacobetti Michigan Home for Veterans at **1-800-433-6760**.

You may also contact the Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs at www.michigan.gov/dmva/.

V.A. Center for Women Veterans

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

HEALTH CARE

The mission of the Center for Women Veterans is:

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

Some of the services for women veterans are Outreach to Women Veterans, Health Care for Women Veterans, Sexual Trauma Counseling, and Comprehensive Health Care Centers located at www1.va.gov/womenvet/.

Counseling

Veterans may need help after they return home from war. Friends and family who have not shared similar experiences may be unable to understand how they can help. There are resources that veterans have available to help cope with the impact of war once back home. Families who have lost loved ones in the military may also experience grief beyond their ability to cope with alone. Help is available for these family members as well.

The Department of Veterans Affairs provides readjustment counseling services through community-based Vet Centers. This counseling is designed to help combat veterans readjust to civilian life. Programs are available addressing military sexual trauma, post-traumatic stress disorder, or help with any other military-related issue that affects functioning within the family, work, school, or other areas of everyday life, among other programs.

Veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Persian Gulf War, or other specific campaigns including current campaigns in Iraq, Afghanistan and the Global War on Terror may be eligible.

Veterans may wish to contact the nearest Vet Center or visit <http://www.vetcenter.va.gov/>.

Veterans eligible for V.A. medical care may apply for substance abuse treatment. Contact the nearest V.A. medical facility to apply. **See contact information on page 19 of this booklet.**

Bereavement counseling is available to all family members including spouses, children, parents, and siblings of servicemembers who died while on active duty. Information is available by calling **(202) 273-9116** or by e-mail at [vet.center@va.gov/](mailto:veterans.center@va.gov).

Post-Traumatic Stress Disorder

According to the National Center for Post-Traumatic Stress Disorder, the condition known as Post-Traumatic Stress Disorder, or PTSD, is a psychiatric disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. Most survivors of trauma return to normal given a little time. However, some people will have stress reactions that do not go away on their own, or may even get worse over time. These individuals may develop PTSD. People who suffer from PTSD often relive the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged, and these symptoms can be severe enough and last long enough to significantly impair the person's daily life.

PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulties in parenting.

HEALTH CARE

About 30 percent of the men and women who have spent time in war zones experience PTSD. An additional 20 to 25 percent have had partial PTSD at some point in their lives. More than half of all male Vietnam veterans and almost half of all female Vietnam veterans have experienced “clinically serious stress reaction symptoms.” PTSD has also been detected among veterans of the Gulf War, with some estimates running as high as 8 percent.

The National Center for Post-Traumatic Stress Disorder web site is <http://www.ncptsd.va.gov>.

If you are a veteran or a spouse of a veteran who wants to learn more about Post-Traumatic Stress, you may also call your nearest V.A. Medical facility (see page 19) or contact one of the Vet Centers listed below:

Dearborn Vet Center

2881 Monroe Street
Dearborn, MI 48124
313-277-1428, Ext. 553

Detroit Vet Center

4161 Cass Avenue, Detroit, MI 48201
313-831-6509

Grand Rapids Vet Center

1940 Eastern Avenue SE, Grand Rapids, MI 49507
616-243-0385

Traumatic Brain Injury

Traumatic Brain Injury (TBI) is a wound caused by direct or indirect involvement with an improvised explosive device (IED), attacks by mortars, grenades, bullets, car accidents, or falls. It is sometimes called the invisible wound because the injury can be sustained without visible external wounds. The extent of damage from TBI might not be realized until after the soldier, Marine, airman, or sailor is back home. Further, the symptoms may not be recognized as TBI and may even be confused with PTSD.

Visit the state TBI web site at

www.michigan.gov.tbi for
information and links to resources of
interest to veterans.

Homeless Veterans

Veterans Housing Program – Volunteers of America

The Veterans Housing Program has greatly expanded housing and other community resources to a significantly underserved population. Veterans may participate in the program for 18 months and are offered the following services: case management, individual and group counseling, referrals for substance abuse and medical treatment, budgeting assistance, job interviewing and placement, and anger management. Upon graduation, aftercare services are offered for six months.

These services are being provided in collaboration with the Ingham County Health Department, Battle Creek V.A. Medical Center, Michigan State University, Advent House Ministries, Ann Arbor V.A. Medical Center, and the Michigan Works! system.

Eligible participants must be a homeless veteran and have, at minimum, a general discharge under honorable conditions.

In Lansing, Volunteers of America operates a 50-bed overnight emergency shelter for men. For more information about the **Veterans Housing Program**, please contact:

Daleth Jean-Jules, MSSW, CSW
Program Coordinator
430 N. Larch Street, Lansing, MI 48912
517-484-4414, Ext. 119

Michigan Coalition Against Homelessness

15851 S. Old US-27
Building 30, Suite 315
Lansing, MI 48906
Phone: **517-485-6536**
Fax: **517-485-6682**
E-mail: mcah@mihomeless.org
www.mihomeless.org

HEALTH CARE

Michigan V.A. Medical Facilities and Outpatient Clinics

Various U.S. Department of Veterans Affairs medical facilities operate in Michigan. They are listed below by the city in which they are located.

Ann Arbor

2215 Fuller Road 48105
734-769-7100

Battle Creek

5500 Armstrong Road 49015
269-966-5600

Benton Harbor

115 Main Street 49022
269-934-9123

Detroit

4646 John R Street 48201
313-576-1000

Flint

G-3267 Beecher Road 48532
810-720-2913

Gaylord

806 South Otsego 49735
989-732-6555

Grand Rapids

3019 Coit Avenue, N.E. 49505
616-365-9575

Hancock

890 Campus Drive 49930
906-482-7762

Iron Mountain

325 East H Street 49801
906-774-3300
1-800-215-8262

Ironwood

930 Cloverland Drive 49938
906-932-0032

Jackson

400 Hinckley Boulevard
Suite 300 49203
517-782-7415

Kincheloe

16523 S. Water Tower #1 49783
906-495-3030

Lansing

2025 S. Washington 48910
517-267-3925

Marquette

425 Fisher Street 49855
906-226-4618

Menominee

1101 11th Avenue, Suite 2 49858
906-863-1286

Muskegon

165 E. Apple Avenue
Suite 201 49442
231-725-4105

Oscoda

5671 Skeel Avenue
Suite 4 48750
989-747-0026

Pontiac

1701 Baldwin
Suite 101 48340
248-409-0585

Saginaw

1500 Weiss Street 48602
989-497-2500

Sault Ste. Marie

16523 S. Watertower Drive 49788
906-495-3030

Traverse City

3271 Racquet Club Drive 49684
231-932-9720

Yale

7470 Broadway Road 48097
810-387-3211

The State of Michigan operates two veterans homes at the following locations:

Grand Rapids Home for Veterans

3000 Monroe Avenue, N.W.
Grand Rapids, MI 49505
616-364-5300 • 1-800-642-4838

D. J. Jacobetti Michigan Home for Veterans

425 Fisher
Marquette, MI 49855
906-226-3576 • 1-800-433-6760

HOME LOANS AND TAX CREDITS

Federal Benefits – Home Loan Guaranties

Veterans Affairs loan guaranties may be made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. V.A. guaranties part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment, if the lender agrees. V.A. requires that a down payment be made for the purchase of a manufactured home. V.A. also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a V.A. guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A V.A. loan guaranty can be used to:

- (1) Buy or build a home.
- (2) Buy a residential condominium.
- (3) Repair, alter, or improve a home.
- (4) Refinance an existing home loan.
- (5) Buy a manufactured home with or without a lot.
- (6) Buy and improve a manufactured home lot.
- (7) Install a solar heating or cooling system or other weatherization improvements.
- (8) Buy a home and install energy-efficient improvements.

Eligibility

Applications involving other than honorable discharges will usually require further development by V.A.

Wartime - Service during:

WWII	09/16/40 to 07/25/47
Korean	06/27/50 to 01/31/55
Vietnam	08/05/64 to 05/07/75; or 02/28/61 for veterans who served in Republic of Vietnam
Persian Gulf Era	08/90 to 09/10/01*

You must have at least **90 days** on active duty and been discharged under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged for a service-connected disability.

Peacetime - Service during periods:

07/26/47 to 06/26/50
02/01/55 to 08/04/64
05/08/75 to 09/07/80 (for enlisted) to 10/16/81 (for officers)

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

*Veterans of the Gulf War era must generally complete 24 months of continuous active duty or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.

FOR INFORMATION ON ELIGIBILITY FOR LOANS,
CONTACT THE U.S. DEPARTMENT OF VETERANS
AFFAIRS (AGENCY LISTING #3 ON PAGE 35).

HOME LOANS AND TAX CREDITS

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

- (1) hardship;
- (2) the convenience of the government;
- (3) reduction-in-force;
- (4) certain medical conditions; or
- (5) service-connected disability.

Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and received an honorable discharge.

Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

If you have questions about the V.A. Home Loan Program, contact your county V.A. office or call **1-877-455-5228**.

Eligible veterans must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live on the property. To obtain a Certificate of Eligibility, complete V.A. Form 26-1880, Request for a Certificate of Eligibility for V.A. Home Loan, and mail to: V.A. Eligibility Center, P.O. Box 20729, Winston-Salem, NC 27120. You can find more information on eligibility and addresses for the centers by contacting your local V.A. office or by visiting V.A.'s loan guaranty eligibility page at <http://www.homeloans.va.gov/eligibility.htm>.

Specially Adapted Homes

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

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

State of Michigan Benefits

Tax Benefits

The **Home Heating Credit** is designed to assist low-income families and seniors in paying their home heating costs. Homesteads can be a rented apartment or a mobile home on a lot in a mobile home park. The final date to file for a Home Heating Credit is September 30.

The **Michigan Homestead Property Tax Credit** is available if the homestead is located in Michigan, the owner was a Michigan resident at least six months in the prior year, and the owner pays property taxes or rents a Michigan homestead. People may not claim a property tax credit if their household income is more than \$82,650. The final date to file for a Homestead Property Tax Credit is April 16. For information on the homestead credit, call **517-334-7076**. For other property tax matters, call **517-373-0500**.

**CONTACT THE
MICHIGAN DEPARTMENT
OF TREASURY FOR
FURTHER INFORMATION
ON THE
HOMESTEAD
PROPERTY TAX CREDIT
(AGENCY LISTING #10
ON PAGE 36).**

HOME LOANS AND TAX CREDITS

The **Disabled Veteran Homestead Exemption** provides that certain honorably discharged veterans with a service-connected disability (or their surviving unremarried spouses) who received monetary assistance from the federal government for specially adapted homes (a 702 Housing Grant) may apply for an exemption for their homestead from property taxation. A qualified veteran must submit an affidavit and a certificate from the V.A. confirming the monetary assistance for specially adapted housing. Contact your township supervisor or other assessing officer for further information and deadlines.

Homestead Exemption

There is a 24-mill statewide property tax levy used for K-12 education funding. Principal residences are exempt from 18 mills of this tax levy. Each individual or married couple may claim only one (principal) residence in the state as their principal residence, thus they may claim only one homestead exemption.

Annual property assessment increases are capped at 5 percent or the rate of inflation, whichever is less. These assessments are “uncapped” after the property is sold, then taxed at the property’s fair market value.



LIFE INSURANCE

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

Servicemembers' Group Life Insurance (SGLI)

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

Traumatic Injury Servicemembers' Group Life Insurance

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

Veterans' Group Life Insurance (VGLI)

- Full-time SGLI coverage upon release from active duty or the reserves after August 1974.

- Part-time SGLI coverage for veterans who incur a disability or aggravate a pre-existing disability during a reserve period which renders them uninsurable at standard premium rates.
- Members of the individual Ready Reserve and inactive National Guard.
- Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after termination of the veteran's SGLI coverage.
- Individuals with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may now be granted VGLI coverage free of premiums for two years following separation. Application for VGLI must, however, be made as usual, with supporting evidence of total disability, to the OSGLI center. The amount of VGLI carried cannot exceed the amount of SGLI previously held.
- Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the servicemember leaving active duty or if the servicemember drops the primary SGLI coverage.

LIFE INSURANCE

Service-Disabled Veterans' Insurance (SDVI)

- Individuals with service-connected disabilities but who are otherwise in good health may apply to V.A. for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify).
- Limited to veterans who left service after April 24, 1951.
- Veterans who are totally disabled and thereby not able to follow substantially gainful employment may apply for a waiver of premiums if the disability began before age 65.
- For those veterans who are eligible for this waiver and who are under age 65, additional coverage of up to \$20,000 may be available upon application. Premiums cannot be waived on this additional insurance.

Veterans' Mortgage Life Insurance (VMLI)

- The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is \$90,000. Protection is automatic, unless the veteran declines.
- Premiums are automatically deducted from V.A. benefit payments or paid direct, if the veteran does not draw compensation and will continue until the mortgage has been liquidated, or the home is sold.
- If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home.
- Payment is to the current mortgage lender.

Assistance With Government Life Insurance Programs

- Information could also be obtained regarding:
 - Family Service Members' Group Life Insurance (FSGLI)
 - Increasing Insurance
 - Reinstating Lapsed Insurance
 - Converting Term Policies
 - Modified Life Policy
 - Disability Provisions
 - Borrowing on Policies
 - Insurance Dividends
 - Those insurance programs that pay dividends pay on the policy anniversary date.
 - The Internal Revenue Service has announced that the interest on insurance dividends left on deposit with V.A. is not taxable. For details on this ruling, contact the IRS.
- Call the V.A. Insurance Center in Philadelphia toll-free, **1-800-669-8477** or visit **www.insurance.va.gov**. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday.
- If the policy number is unknown, send the veteran's V.A. file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
P.O. Box 13399
Philadelphia, PA 19101

DEPENDENT AND SURVIVOR BENEFITS

Burial Benefits

Headstones and Markers

Upon request, V.A. furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who die while on active duty and for eligible veterans. V.A. also provides headstones or markers for spouses and dependents buried in state or national veterans cemeteries, but not for those buried in private cemeteries. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed. When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to V.A. The government will ship the headstone or marker free of charge, but will not pay for its placement. To apply, mail a completed V.A. Form 40-1330, along with a copy of the veteran's military service discharge document and death certificate to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903, or fax documents to **1-800-455-7143**. Do not send original discharge documents, as they will not be returned. For more information and instructions, visit <http://www.cem.va.gov>.

Presidential Memorial Certificates

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, relatives, and friends may request Presidential Memorial Certificates in person at any V.A. regional office or by mail: Presidential Memorial Certificates (41A1C),

Department of Veterans Affairs,
5109 Russell Road, Quantico, VA 22143-3903.
Or fax documents to **202-565-8054**.

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

Burial Flags

V.A. will furnish a United States burial flag for memorialization of:

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

Additional information and V.A. Form 21-2008 can be found at <http://www.cem.va.gov/cem/bbene/bflags.asp>.



DEPENDENT AND SURVIVOR BENEFITS

Reimbursement of Burial Expenses

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

V.A. will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive a pension or compensation or would have been entitled to compensation if they weren't receiving military retirement pay. For information on monetary benefits, call **1-800-827-1000**. Additional information about burial and memorial benefits may be obtained at any V.A. national cemetery, regional office, or on the Internet (<http://www.cem.va.gov>). To check on the status of an application for a headstone or marker, call **1-800-697-6947**.

National Cemeteries in Michigan

The U.S. Department of Veterans Affairs currently has two national cemeteries in Michigan:

The Fort Custer National Cemetery

15501 Dickman Road
Augusta, MI 49012
Phone: **269-731-4164**
Fax: **269-731-2428**

Great Lakes National Cemetery

4200 Belford Road
Holly, MI 48442
Phone: **248-328-0386** or **1-866-348-8603**
Fax: **248-328-0612**

State Veterans' Burial Expenses

Under Michigan law, eligible veterans (or the wife or widow of a qualified veteran) who meet residency and asset limits may qualify for \$300 for burial expenses paid by the County Board of Commissioners or the Board of County Auditors. The Soldiers Relief Commission of each county has the responsibility for investigating each claim.

Survivor Benefits for Spouse and Children – Federal Benefits

Death Pension

V.A. provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service.

Spouses must not have remarried and children must be under age 18, or under age 23 if attending a V.A.-approved school, or have become permanently incapable of self-support because of disability before age 18.

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

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person, or is permanently housebound. For more information, call **1-800-827-1000** or visit <http://www.va.gov>.

DEPENDENT AND SURVIVOR BENEFITS

Dependency and Indemnity Compensation (DIC)

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

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

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

The survivor qualifies if the veteran was:

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

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The discharge must have been under conditions other than dishonorable.

Surviving spouses of veterans who died on or after January 1, 1993, receive a basic rate, plus additional payments for dependent children, for the aid and attendance of another person if they are patients in a nursing home or require the regular assistance of another person, or if they are permanently housebound.

Add \$228 if the veteran was totally disabled eight continuous years prior to death. Add \$250 to the additional allowance for dependent children for the initial two years of entitlement for DIC awards commencing on or after January 1, 2005.

Surviving spouses of veterans who died prior to January 1, 1993, receive an amount based on the deceased's military pay grade.



FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Programs – State of Michigan

Michigan Veterans Trust Fund Emergency Grant Program

Financial aid is available to Michigan veterans with at least 180 days of active duty in a wartime period who were discharged under other than dishonorable conditions to meet sudden, temporary, unforeseen needs. Examples of such needs include delay in unemployment benefits or other income, unexpected hospitalization not covered by insurance, finding or keeping shelter, and costs involved in attending family funerals. Contact your county V.A. office (see page 30) or call **517-373-3130** or visit their web site at <http://www.michigan.gov/dmva>.

State of Michigan – Department of Human Services

The Department of Human Services (see county contacts on page 31) provides cash assistance to families with children and pregnant women to help them pay for living expenses such as rent, heat, utilities, clothing, food, and personal care items. Applicants and recipients may be assigned to **Work First** for assistance in finding a job or developing needed job skills. Help with transportation, child care, and other needs related to employment and training may be provided.

Soldiers Relief Commission

In some counties, emergency relief grants are available to Michigan veterans who do not meet Michigan Veterans Trust Fund criteria.

Funds are limited, so the commission makes an effort to refer veterans who

are eligible to other sources of financial assistance. Contact your county V.A. office.

Contact a county veterans counselor at www.macvc.net for assistance. See page 32 for phone numbers of county counselors.

You may also consult your local phonebook for county government. Usually this is handled by the office of Veteran Affairs.

Michigan National Guard Family Fund

The Michigan National Guard Family Fund was created to assist Air and Army National Guard families who experience financial difficulties with temporary emergency financial assistance, and to fund programs and training to maintain and improve the quality of life of our Michigan National Guard families. The fund provides up to a \$500 grant to soldiers and airmen and their family members who encounter financial hardships.

What constitutes a need? Emergency loss of income through activation for military duty; inability to maintain employment due to injury, sudden illness, or job loss; unexpected medical expenses; pay problems; or the accumulation of legitimate bills (e.g., rent, mortgage, electric, oil, gas, etc.). Also included is the inability to pay for basic needs such as food, shelter, utilities, clothing, medical bills, and transportation due to unforeseen circumstances. An application must be submitted with the necessary documentation. For an application form, go to <http://www.michguard.com>.

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Other Programs: Energy Assistance Programs

The **Low Income Home Energy Assistance Program (LIHEAP)** is federal money given to each state to assist low-income families with energy costs. In Michigan, the LIHEAP block grant is used for the following programs:



- Home Heating Credit
- State Emergency Relief (SER)
- Weatherization Assistance Program (WAP)

For more information, visit the Department of Human Services at <http://www.michigan.gov/heatingassistance>.

Additional Resources

The **Army Emergency Relief** (<http://www.aerhq.org>) and the **Air Force Aid Society** (<http://www.afas.org>) are other available resources. You can obtain additional information at these sites or by contacting the Selfridge Community Services office at **586-307-4514**. This office provides financial counseling and assistance for service members who are currently on active duty.

Within local communities, you also have your local American Red Cross (<http://www.redcross.org>) as well as veterans organizations such as local VFWs and American Legions (see p. 33 for list), and churches. Each organization has its own set of procedures to follow to obtain assistance, so please contact the resource nearest you for requirements.

The Michigan Association of County Veterans Counselors (MACVC) may be able to assist veterans and their families in obtaining county, state, and federal benefits to which they are entitled. See page 32 for phone numbers of county counselors. The MACVC web site is located at www.macvc.net and contains links to the county counselors and other information.

You may request information by e-mail at director@sanilacountyva.org.

Or write:

Michigan Association of County
Veterans Counselors
2650 LaFranier Road
Traverse City, MI 49686-8972



FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan Veterans Trust Fund Representatives

Contact Information by County

1	Alcona	989-354-9671	43	Lake	231-745-2397
2	Alger	906-387-2837	44	Lapeer	810-667-0256
3	Allegan	269-673-0501, ext. 3010	45	Leelanau	231-995-6070
4	Alpena	989-354-9671	46	Lenawee	517-264-5335
5	Antrim	231-533-8499	47	Livingston	517-546-6338
6	Arenac	989-654-2566	48	Luce	*
7	Baraga	906-355-2209	49	Mackinac	906-643-9411
8	Barry	269-948-4881	50	Macomb	586-469-5315
9	Bay	989-895-4189	51	Manistee	231-723-5277
10	Benzie	231-882-0011	52	Marquette	906-226-3576, ext. 397
11	Berrien	269-983-7111, ext. 8510	53	Mason	231-843-1966
12	Branch	517-279-4322	54	Mecosta	231-592-0124
13	Calhoun	269-969-6734	55	Menominee	906-863-5691
14	Cass	269-445-4472, ext. 3311		in U.P.	800-575-2876
15	Charlevoix	231-547-7220	56	Midland	989-832-6843
16	Cheboygan	231-627-8833/8803	57	Missaukee	231-839-4752
17	Chippewa	906-635-6370	58	Monroe	734-240-7359/7361
18	Clare	989-539-3651/3273	59	Montcalm	989-831-9387
19	Clinton	517-887-4331	60	Montmorency	989-785-8043
20	Crawford	989-348-5645	61	Muskegon	231-724-7143
21	Delta	906-786-7228	62	Newaygo	231-689-7030
22	Dickinson	906-774-2820	63	Oakland	248-655-1265
23	Eaton	517-543-5616	64	Oceana	231-873-8694
24	Emmet	231-348-1780	65	Ogemaw	989-345-5170
25	Genesee	810-257-3068	66	Ontonagon	906-884-4255
26	Gladwin	989-426-4891	67	Osceola	231-832-9458
27	Gogebic	906-932-3630	68	Oscoda	989-826-6060
28	Grand Traverse	231-995-6070	69	Otsego	989-731-7576
29	Gratiot	989-875-5259	70	Ottawa	616-399-1023
30	Hillsdale	517-437-3630	71	Presque Isle	989-734-0302
31	Houghton	906-483-4990	72	Roscommon	989-275-6047, ext. 7698
32	Huron	989-269-8911	73	Saginaw	989-793-9560
33	Ingham	517-887-4331	74	Sanilac	810-648-0212
34	Ionia	616-527-5379	75	Schoolcraft	906-341-3669
35	Iosco	989-362-8728	76	Shiawassee	989-743-2231
36	Iron	906-265-3819	77	St. Clair	810-989-6945
37	Isabella	989-772-0911, ext. 235	78	St. Joseph	269-467-5557
38	Jackson	517-788-4424	79	Tuscola	989-673-8114, ext. 128
39	Kalamazoo	269-373-5284	80	Van Buren	269-657-7376
40	Kalkaska	231-258-3370	81	Washtenaw	734-971-2195
41	Kent	616-365-3899	82	Wayne	313-224-5045
42	Keweenaw	906-483-4990	83	Wexford	231-775-6654

* Luce - American Legion, 1101 S. Newberry, RR 4, P.O. Box 985, Newberry, MI 49868-9350

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan Department of Human Services

Contact Information by County

1	Alcona	989-724-6291	43	Lake	231-745-8159
2	Alger	906-387-4440	44	Lapeer	810-667-0801
3	Allegan	269-673-7700	45	Leelanau	231-256-6100
4	Alpena	989-354-7200	46	Lenawee	517-264-6300
5	Antrim	231-533-8664	47	Livingston	517-548-0200
6	Arenac	989-846-4551	48	Luce	906-293-5144
7	Baraga	906-353-4700	49	Mackinac	906-643-9550
8	Barry	616-948-3200	50	Macomb	586-412-6100
9	Bay	517-895-2100	51	Manistee	231-723-8375
10	Benzie	231-882-4443	52	Marquette	906-228-9691
11	Berrien	269-934-2000	53	Mason	231-845-7391
12	Branch	517-279-4200	54	Mecosta	231-796-4300
13	Calhoun	269-966-1284	55	Menominee	906-863-9965
14	Cass	269-445-0200	56	Midland	989-839-1100
15	Charlevoix	231-547-4471	57	Missaukee	231-779-4500
16	Cheboygan	231-627-8500	58	Monroe	734-243-7200
17	Chippewa	906-632-3376	59	Montcalm	989-831-8400
18	Clare	989-539-4260	60	Montmorency	989-785-4218
19	Clinton	989-224-5500	61	Muskegon	231-733-3700
20	Crawford	989-348-7691	62	Newaygo	231-689-5500
21	Delta	906-786-5394	63	Oakland	248-975-4800
22	Dickinson	906-774-1484	64	Oceana	231-873-7251
23	Eaton	517-543-0860	65	Ogemaw	989-345-5135
24	Emmet	231-348-1600	66	Ontonagon	906-884-4951
25	Genesee	810-760-2200	67	Osceola	231-832-4100
26	Gladwin	989-426-3300	68	Oscoda	989-826-4000
27	Gogebic	906-663-6200	69	Otsego	989-732-1702
28	Grand Traverse	231-941-3900	70	Ottawa	616-394-7200
29	Gratiot	989-875-5181	71	Presque Isle	989-734-2108
30	Hillsdale	517-439-2200	72	Roscommon	989-275-5107
31	Houghton	906-482-0500	73	Saginaw	989-758-1500
32	Huron	989-269-9201	74	Sanilac	810-648-4420
33	Ingham	517-887-9400	75	Schoolcraft	906-341-2114
34	Ionia	616-527-5200	76	Shiawassee	989-725-3200
35	Iosco	989-362-0300	77	St. Clair	810-966-2000
36	Iron	906-265-9958	78	St. Joseph	269-467-1200
37	Isabella	989-772-8400	79	Tuscola	989-673-9100
38	Jackson	517-780-7400	80	Van Buren	269-621-2800
39	Kalamazoo	269-337-4900	81	Washtenaw	734-481-2000
40	Kalkaska	231-258-8606	82	Wayne	313-456-1216
41	Kent	616-247-6000	83	Wexford	231-779-4500
42	Keweenaw	906-337-3302			

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan Association of County Veterans Counselors

Contact Information by County

1	Alcona	989-724-9510	35	Kalkaska	231-258-3370
2	Alger	906-387-1635	36	Kent	616-336-3492
3	Alpena	989-354-9671	37	Lapeer	810-667-0256
4	Antrim	231-533-8499	38	Leelanau	231-995-6070
5	Baraga	906-524-5454	39	Lenawee	517-264-5335
6	Barry	269-948-4881	40	Livingston	517-546-6338
7	Benzie	231-882-0034	41	Mackinac	906-643-9411
8	Berrien	269-983-7111, ext. 8118	42	Macomb	586-469-5315
9	Branch	517-279-4322	43	Manistee	231-723-4620
10	Calhoun	269-969-6735	44	Mecosta	231-592-0124
11	Cass	269-445-4472	45	Menominee	906-863-5691
12	Charlevoix	231-547-7220	46	Midland	989-832-6843
13	Cheboygan	231-627-8833	47	Monroe	734-240-7362
14	Chippewa	906-635-6370	48	Montmorency	989-785-8043
15	Clare	989-539-3651	49	Muskegon	231-722-3499
16	Clinton	517-887-4331	50	Newaygo	231-689-7030
17	Delta	906-786-7228	51	Oakland - Pontiac Office	248-858-0785
18	Dickinson	906-774-2820	52	Oakland - Troy Office	248-655-1250
19	Eaton	517-887-4331	53	Oakland - Walled Lake Office	248-926-3368
20	Emmet	231-348-1780	54	Ogemaw	989-345-5170
21	Genesee	810-257-3068	55	Ontonagon	906-884-6204
22	Gladwin	989-426-4891	56	Otsego	989-731-7570
23	Gogebic	906-932-3630	57	Presque Isle	989-734-0302
24	Grand Traverse	231-995-6070	58	Roscommon	989-275-6047
25	Gratiot	989-875-5258	59	Sanilac	810-648-0212
26	Hillsdale	517-437-3630	60	Schoolcraft	906-341-3669
27	Houghton	906-482-0102	61	Shiawassee	989-743-2231
28	Huron	989-269-8911	62	St. Clair	810-989-6945
29	Ingham	517-887-4331	63	St. Joseph	269-467-5557
30	Ionia	616-794-2573	64	Tuscola	989-673-8114, ext. 128
31	Iosco	989-362-6571	65	Washtenaw	734-973-4553
32	Isabella	989-772-0911, ext. 235	66	Wayne	313-224-8376
33	Jackson	517-788-4425	67	Wexford	231-775-6654
34	Kalamazoo	269-373-5304			

Mailing addresses may also be obtained at their web site at www.macvc.org.

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Veterans Service Organizations

NOTE: Local veterans organizations may have a service officer who can help fill out forms or advise on benefits. See list below for contact information.

American Legion

1210 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

John Nelson
E-mail: lenelsj@vba.va.gov
Phone: **313-964-6640**

AMVETS

1227 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

David Kozma
Phone: **313-964-6920**

Blind Veterans Association

477 H Street, NW
Washington, DC 20001-2694

Phone: **202-371-8880**

Fax: **202-371-8258**

E-mail: bva@bva.org

Web site:

<http://www.bva.org>

Catholic War Veterans

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Leondas Galinskas
Phone: **313-226-4182**

Disabled American Veterans

1200 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Don Crull
E-mail: dvcruld@vba.va.gov
Phone: **313-964-6595**

Jewish War Veterans

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Jack Weiss
Phone: **313-226-4327**

Marine Corps League

1232 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

James Tuohy
E-mail: mctuohj@vba.va.gov
Phone: **313-964-6830**

Military Order of the Purple Heart

1226 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Cynthia Cranford
E-mail: purheart@vba.va.gov
Phone: **313-964-6888**

Paralyzed Veterans of America

1233 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Phone: **313-961-9583**

Polish Legion of American Veterans

8256 E. 12 Mile Road
Warren, MI 48093

Joe Liwak

E-mail:

plavdeptmi@juno.com

Phone: **586-574-0570**

Fax: **586-574-0572**

Veterans of Foreign Wars

1215 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Dan Crocker

E-mail: vcrocd@vba.va.gov

Phone: **313-964-6510**

Vietnam Veterans of America

1231 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584

Phil Smith

E-mail:

vvasmithp@vba.va.gov

Phone: **313-961-9568**

Homeless Shelters in Michigan

Alpha House

4290 Jackson Road
Ann Arbor, MI 48103
Phone: 734-822-0220
Fax: 734-822-0226

Barbara Kettle Gundlach Shelter Home for Abused Women

P.O. Box 8
Calumet, MI 49913
Phone: 906-337-5623

Battle Creek Area Organization Against Domestic Violence

P.O. Box 199
Battle Creek, MI 49016
Phone: 616-965-6093

Bay County Women's Center

P.O. Box 1458
Bay City, MI 48706
Phone: 1-800-834-2098

Branch County Coalition Against Domestic Violence Shelterhouse

P.O. Box 72
Coldwater, MI 49036
Phone: 517-279-7423

Cornerstone Mission

1000 3rd Street
Bay City, MI 48708
Phone: 517-895-5061

Covenant House Michigan

2959 Martin Luther King Jr. Blvd.
Detroit, MI 48208
Phone: 313-463-2000
Fax: 313-463-2001

Detroit Health Care for the Homeless

2395 West Grand Boulevard
Detroit, MI 48208
Phone: 313-897-2061
Fax: 313-897-7320

Downriver Community Services – Homeless Health Care Project

555 St. Clair River Drive
Algonac, MI 48001
Phone: 810-794-4982
Fax: 810-794-7592

Emergency Shelter Services, Inc.

645 Pipestone Street
Benton Harbor, MI 49022
Phone: 616-925-1131
Fax: 616-925-0059

Ezra House

106 Mason Street
Charlevoix, MI 49720-1314
Phone: 231-237-1111

Family Counseling & Children's Services

213 Toledo Street
Adrian, MI 49221
Phone: 517-264-5733
Crisis: 517-265-6776
Fax: 517-263-6090

Gateway Community Services

Eaton County Shelter Program
240 S. Cochran
Charlotte, MI 48813
Phone: 517-543-7350

Haven of Rest Rescue Mission

148 East Michigan
Battle Creek, MI 49017
Phone: 616-965-1148

Inasmuch House Haven of Rest

27 Green Street
Battle Creek, MI 49017
Phone: 616-965-1148

New Hope Shelter

814 Lynn Street
Cadillac, MI 49601
Phone: 231-775-3702

Safe Shelter, Inc.

275 Pipestone
Benton Harbor, MI 49022
Phone: 616-925-2280

Salvation Army

425 Republic Avenue
Alma, MI 48801-2065
Phone: 517-463-2864

809 Henry Street
Ann Arbor, MI 48104
Phone: 734-761-7750

Shelter Association of Washtenaw County

312 West Huron Street
Ann Arbor, MI 48103
Phone: 734-662-2829
Fax: 734-996-3022

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Federal Agencies

- 1** ***Department of Justice
Civil Rights Division***
950 Pennsylvania Avenue, NW
Disability Rights Section - NYAV
Washington, DC 20530
Call Toll-Free: **1-800-514-0301 (voice)**
TTY Toll-Free: **1-800-514-0383**

- 2** ***U.S. Department of Labor -
Veterans Employment and
Training (USDOL/VET)***
3032 W. Grand Boulevard, Suite 9-550
Detroit, MI 48202
Phone: **313-456-3182**

- 3** ***U.S. Department of Veterans
Affairs (USDVA)***
McNamara Building, 12th Floor
477 Michigan Avenue
Detroit, MI 48226
Call Toll-Free: **1-800-827-1000**

State Agencies

All state agencies may be accessed on the web at www.michigan.gov.

- 4** ***Michigan Department of
Civil Rights
Michigan Civil Service Commission
Detroit Office***
Cadillac Place, Suite 4-400, 4th Floor
3042 W. Grand Boulevard
Detroit, MI 48202
Phone: **313-456-4400**
Fax: **313-456-4411**
TDD: **313-456-4409**

Lansing Office
Capitol Commons
400 S. Pine Street
Lansing, MI 48913
Phone: **517-373-3030**
Call Toll-Free: **1-800-788-1766**
Fax: **517-373-7690**
TDD: **517-335-0191**

- 5** ***Michigan Department of
Civil Service***
Capitol Commons
400 S. Pine Street
Lansing, MI 48909
Phone: **517-373-3030**
TDD: **517-335-0191**

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

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Michigan Department of Community Health

Lewis Cass Building, Sixth Floor
320 S. Walnut Street
Lansing, MI 48913
Phone: **517-373-3740**
TDD: **517-373-3573**

Michigan Developmental Disabilities Council

1033 S. Washington Avenue
Lansing, MI 48910
Phone: **517-334-6123**
Fax: **517-334-7353**
TDD: **517-334-7354**
E-mail: **vanhornr@michigan.gov**

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Michigan Department of Human Services

P.O. Box 30037
Lansing, MI 48909
Phone: **517-373-2035**
Fax: **517-335-6101**
E-mail: **dhsweb@michigan.gov**

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Michigan Department of Labor and Economic Growth **Michigan Commission on Disability Concerns,**

which includes the
Division on Deaf and Hard of Hearing
201 N. Washington Square
Lansing, MI 48913
Phone: **517-335-6004** T/V
Toll-Free: **1-877-499-6232** T/V
Fax: **517-335-7773**

Commission on Disability Concerns
E-mail: **mcdc@michigan.gov**

Division on Deaf and Hard of Hearing
E-mail: **dodhh@michigan.gov**

Michigan Commission for the Blind

201 N. Washington Square
Lansing, MI 48913
Phone: **517-373-2062**
E-mail: **heibecks@michigan.gov**

Bureau of Workforce Programs

Project MOVE (Michigan Opportunities for Veterans Employment)
Michigan Veterans Hot Line
Call Toll-Free: **1-800-455-5228**

Michigan Rehabilitation Services

201 N. Washington Square, 4th Floor
P.O. Box 30010
Lansing, MI 48909
Call Toll-Free: **1-800-605-6722**
TTY Toll-Free: **1-888-605-6722**
E-mail: **MRS-CustomerAssistance@michigan.gov**

9

Michigan Department of Military and Veterans Affairs

Veterans Affairs Directorate
7109 W. Saginaw
Lansing, MI 48913
Phone: **517-335-6523**

10

Michigan Department of Treasury

Treasury Building
430 W. Allegan Street
Lansing, MI 48922
Phone: **517-373-3200**
TTY: **517-636-4999**

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Additional Resources

Federal Benefits for Veterans and Dependents, 2006

If you would like more detailed information on veteran benefits and services, you may purchase a copy of **Federal Benefits for Veterans and Dependents, 2006** (Stock: Number 051-000-00228-8).

Make check (\$7.00) payable to
Superintendent of Documents

Send check payments to:
Superintendent of Documents
P.O. Box 371954, Pittsburgh, PA 15250-7954

The booklet is also available online at
**[www1.va.gov/opa/vadocs/
current-benefits.htm](http://www1.va.gov/opa/vadocs/current-benefits.htm)**

Questions or comments? Contact the
GPO Contact Center from 7:00 a.m. to
9:00 p.m. Eastern Standard Time, Monday
through Friday at **1-866-512-1800** (toll-free) or
(202) 512-1800 (DC Metro area), or e-mail
ContactCenter@gpo.gov.

By Phone:

V.A. Benefits	1-800-827-1000
Health Benefits	1-877-222-8387
Education Benefits	1-888-442-4551
Employment	1-800-455-5228
Life Insurance	1-800-669-8477
Debt Management	1-800-827-0648
Mammography Hotline	1-888-492-7844
Telecommunication Device for the Deaf (TDD)	1-800-829-4833
CHAMPVA	1-800-733-8387
Headstones and Markers	1-800-697-6947
Gulf War Helpline	1-800-749-8387
Health Eligibility Center	404-235-1257
1644 Tullie Circle, Atlanta, GA 30329-2303	or 1-800-949-8387

By Computer:

The V.A. Federal Benefits booklet and
other V.A. information is available at:
<http://www.va.gov>.

World Wide Web Links:

V.A. Home Page

<http://www.va.gov>

V.A. Consumer Affairs

<http://www.va.gov/customer/conaff.asp>

Other Useful Sites:

Arlington National Cemetery

<http://www.arlingtoncemetery.org>

Department of Defense

<http://www.defenselink.mil>

Military Funeral Honors

<http://www.militaryfuneralhonors.osd.mil>

Military Records

<http://www.archives.gov/researchroom/vetrecs>

La versión en español de este folleto

<http://www.va.gov/opa/feature>

V.A. Benefits and Health Care Information:

V.A. Compensation and Pension Benefits

<http://www.vba.va.gov/bln/21>

V.A. Benefits Online Application

<http://vabenefits.vba.va.gov/vonapp>

Health Benefits and Services

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

Burial and Memorial Benefits

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

Education Benefits

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

Employment Assistance

<http://michigan.gov/veteranjobs>

V.A. Home Loan Guarantees

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

Board of Veterans' Appeals

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

Benefits and Services Outside of the U.S.

<http://www.vba.va.gov/bln/21/foreign>

TRICARE

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

CHAMPVA

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

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Forms/Documents:

V.A. Forms

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

Additional Government Forms

<http://www.vba.va.gov/pubs/otherforms.htm>

DD-214 Lost Documents

A veteran who received Michigan's WW II, Korean, or Vietnam bonus may request by letter a copy of the discharge from military service from the Veterans Affairs Directorate, 7109 W. Saginaw St., Lansing, MI 48913.

The Veterans Affairs Directorate also has the DD Form 214 for veterans discharged since 1980 who requested their branch of military service provide the State of Michigan a copy of their discharge record.

Employment Assistance:

Veteran Employment

<http://michigan.gov/veteranjobs>

Information for Veterans

<http://www.opm.gov/veterans/index.htm>

Veterans' Preference

<http://www.opm.gov/veterans/html/vetguide.htm>

Federal Government Job Openings

<http://www.usajobs.opm.gov>

Department of Labor Employment & Training

<http://www.dol.gov/dol/vets>

Business Assistance:

U.S. Department of Veterans Affairs

The Center for Veterans Enterprise (CVE)

810 Vermont Avenue, NW

Washington, D.C. 20420

Toll-Free: **(866) 584-2344**

Fax: **(202) 254-0238**

E-mail: **VACVE@mail.va.gov**

Web site: **<http://www.vetbiz.gov>**

Michigan Small Business &

Technology Development Center

<http://www.misbtcd.org>

Small Business Administration

<http://www.sba.gov/VETS>

Small and Disadvantaged Businesses

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

Michigan Congressional Delegation – 110th Congress

United States Senate

Michigan, like every state, has two Senators in the United States Senate.

You may obtain contact information about our two United States Senators at the Senate web site:

http://www.senate.gov/general/contact_information/senators_cfm.cfm

Select “Michigan” from the “Choose a State” drop-down box and you will get the phone number and address for the Senator as well as a link to contact the Senator via the web.

My United States Senators:

United States House of Representatives

Michigan currently has 15 Representatives in the United States House of Representatives. This number is determined by our population and may be adjusted following each decennial census.

You may obtain contact information about our 15 United States Representatives at the House of Representatives web site:

<http://www.house.gov/writerep>

By selecting “Michigan” from the drop-down list, entering your zip code, and clicking the “Contact my Representative” button, you will get a form to contact your Representative via the web site. This page also provides links to get the address and phone numbers of your Representative in Congress.

My United States Representative:



FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan Governor and Lieutenant Governor

Governor Jennifer M. Granholm

Contact information for the Governor may be found at:

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

Lt. Gov. John D. Cherry Jr.

Contact information for the Lieutenant Governor may be found at:

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

Michigan State Senate – 2007-2010

The Michigan State Senate is composed of 38 State Senators whose districts are apportioned by population.

You may obtain contact information for your State Senator at the State Senate web site:

<http://senate.michigan.gov>

Simply click the “Find Your Senator” link to obtain the phone number, address, and e-mail of your State Senator.

My State Senator: _____

Letters to any of the Senators may be addressed:

The Honorable (name of senator)
State Senator
State Capitol
P.O. Box 30036
Lansing, MI 48909-7536

Senate Committee:

You may wish to contact State Senators on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State Senate committee page at:

<http://senate.michigan.gov/committees/standing.htm>

FINANCIAL EMERGENCIES AND VETERANS RESOURCES

Michigan House of Representatives – 2007-2008

The Michigan House of Representatives is composed of 110 State Representatives whose districts are apportioned by population.

You may obtain contact information for your State Representative at the State House of Representatives web site: http://house.michigan.gov/find_a_rep.asp

By using the “Find a Representative” feature or the clickable map, you will obtain the phone number, address, and e-mail of your State Representative.

My State Representative: _____

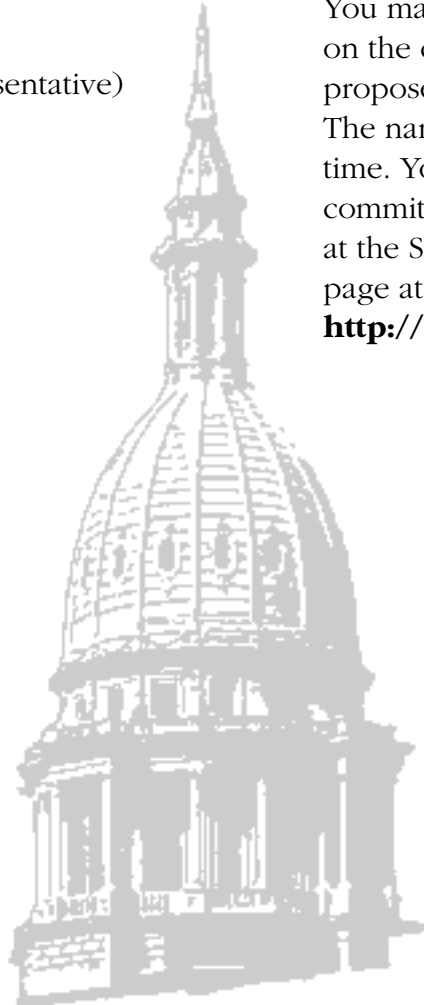
Letters to any of the Representatives may be addressed:

The Honorable (name of representative)
State Representative
State Capitol
P.O. Box 30014
Lansing, MI 48909-7514

House Committee:

You may wish to contact State Representatives on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State House of Representatives committee page at:

<http://house.michigan.gov/committees.asp>



OF INTEREST TO VETERANS

Veteran Holidays

Veterans Day

Veterans Day is an opportunity to publicly commemorate the contributions of living veterans. Armistice Day officially received its name in America in 1926 through a congressional resolution. It became a national holiday 12 years later by similar congressional action.

If World War I had indeed been “the war to end all wars,” November 11 might still be called Armistice Day. Realizing that peace was equally preserved by veterans of World War II and Korea, Congress decided to make the day an occasion to honor all those who have served America. In 1954, President Dwight D. Eisenhower signed a bill proclaiming November 11 as Veterans Day. (Historically, the first Veterans Day parade was held in 1953 in Emporia, Kansas.)

A law passed in 1968 changed the national commemoration of Veterans Day to the fourth Monday in October. It soon became apparent, however, that November 11 was a date of historic significance to many Americans. Therefore, in 1978 Congress returned the observance to its traditional date.

Memorial Day

Memorial Day was officially proclaimed on May 5, 1868 by General John Logan, national commander of the Grand Army of the Republic and was first observed on May 30, 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state to officially recognize the

holiday was New York in 1873. By 1890 it was recognized by all of the northern states. The South refused to acknowledge the day, honoring their dead on separate days until after World War I (when the holiday changed from honoring just those who died fighting in the Civil War to honoring Americans who died fighting in any war). It is now celebrated in almost every state on the last Monday in May (passed by Congress with the National Holiday Act of 1971 (P.L. 90 - 363) to ensure a three-day weekend for Federal holidays), though several southern states have an additional separate day for honoring the Confederate war dead: January 19 in Texas; April 26 in Alabama, Florida, Georgia, and Mississippi; May 10 in South Carolina; and June 3 (Jefferson Davis' birthday) in Louisiana and Tennessee.

Flag Etiquette

Federal law stipulates many aspects of flag etiquette. The section of law dealing with American Flag etiquette is generally referred to as the Flag Code. Some general guidelines from the Flag Code answer many of the most common questions.

Flag Displayed Outdoors

Over the Middle of the Street

The flag should be suspended vertically with the union or blue field to the north on an east and west street or to the east on a north and south street.

OF INTEREST TO VETERANS

Flown at Half-Staff

The flag should be first hoisted to the peak for an instant and then lowered to the half-staff position. The flag should again be raised to the peak before it is lowered for the day. "Half-staff" means the flag has been lowered to one-half the distance between the top and bottom of the staff. Crepe streamers may be affixed to spear heads or flagstuffs in a parade only by order of the President of the United States.

Flown on the Same Halyard With Non-National Flags

The American flag should always be at the peak. When flags are flown from adjacent staffs, the flag of the United States should be hoisted first and lowered last. No flag or pennant may be placed above or to the right of the flag of the United States.

Suspended Over a Sidewalk

The flag may be suspended from a rope extending from a house to a pole at the edge of the sidewalk. The flag should be hoisted out, union first, from the building.

From a Staff Projecting Horizontally or at an Angle

The flag may be projected from a window sill, balcony, or front of a building, with the union of the flag placed at the peak of the staff unless the flag is at half-staff.

In a Parade With Other Flags

The flag, when carried in a procession with another flag, or flags, should be either on the marching right (that is, the flag's own right), or, if there is a line of other flags, in front of the center of that line.

With Non-National Flags

The flag of the United States should be at the center and at the highest point of the group

when a number of flags of states or localities or pennants of societies are grouped and displayed from staffs.

With Other National Flags

When flags of two or more nations are displayed, they are to be flown from separate staffs of the same height. The flags should be of approximately equal size. International usage forbids the display of the flag of one nation above that of another nation in time of peace.

With Another Flag Against a Wall From Crossed Staffs

The American flag should be on the right (the flag's own right which is the viewer's left) and its staff should be in front of the staff of the other flag.

Flag Displayed Indoors

From a Staff in a Church or Public Auditorium on a Podium

The flag of the United States should hold the position of superior prominence, in advance of the audience, and in the position of honor at the clergyman's or speaker's right as he/she faces the audience. Any other flag so displayed should be placed on the left of the clergyman or speaker (to the right of the audience).

From a Staff in a Church or Public Auditorium off the Podium

Custom—not the Flag Code—holds that the flag of the United States should hold the position of superior prominence, as part of the audience, in the position of honor at the audience's right.

Used to Cover a Casket

The American flag should be so placed on a casket that the union is at the head and over the left shoulder of the deceased. The flag should not be lowered into the grave or allowed to touch the ground.

Other Than Being Flown From a Staff

The flag should be displayed flat, whether indoors or out. When displayed either horizontally or vertically against a wall, the union should be uppermost and to the flag's own right (that is, to the observer's left). When displayed in a window, it should be displayed in the same way (that is, with the union to the left of the observer in the street). When festoons, rosettes, or drapings are desired, bunting of blue, white, and red should be used, but never the flag itself.

Read a more comprehensive set of flag code etiquette rules for display of the American Flag at the "Americanism" link at the American Legion web site (<http://www.legion.org>).

State Policy for Flying American Flags at Half-Staff

State policy for displaying the United States flag at half-staff as a mark of respect for the memory of military personnel who are killed in the line of duty is found in Executive Order No. 2006-10.

As recognized under Proclamation 2003-4, the flag of the United States shall be displayed at half-staff throughout the State of Michigan on a day designated by the Governor when a member of the Michigan National Guard or a Michigan resident servicing as a member of the United States Armed Forces is killed in the line of duty.

When an order providing for the flag to be displayed at half-staff on a statewide basis is issued, Michigan residents, businesses, schools, local governments, and other organizations also are urged to display the flag at half-staff.

Flag Disposal

The United States Flag Code provides:

"The flag, when it is in such condition that it is no longer a fitting emblem for display, should be destroyed in a dignified way, preferably by burning."

Many veterans service organizations conduct ceremonies for the destruction of unserviceable flags by burning. Such ceremonies may be done on June 14, Flag Day, to mark the dignity and solemnity of the occasion. Some local governments may also conduct these ceremonies.

In practice, for individuals who wish to destroy a flag in poor condition, this should be done discreetly so the act of destruction is not perceived as a protest or desecration.



This publication is available online at:
<http://elearn.mrs.state.mi.us/vr/vets/VeteranBenefits.htm>

A video of the training session regarding this booklet is available online at:

**[http://web1mdcs.state.mi.us/WebCasts/
VeteransResources/VeteransResources.htm](http://web1mdcs.state.mi.us/WebCasts/VeteransResources/VeteransResources.htm)**

NOTES

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*The information in this publication is available,
upon request, in an alternative, accessible format.*
