

**DEPARTMENT OF VETERANS AFFAIRS**  
Regional Office  
Address  
City, State, Zip Code

Date of letter

First Name, Last Name  
Address  
City, State, Zip code

In Reply Refer To: DRAS  
CSS XXX-XX-XXXX  
Last Name, First Name

Dear Mr/Ms. Veteran,

Thank you for your service to our country. This letter provides a proposed estimate of your Department of Veterans Affairs (VA) benefits to assist you with your financial planning following your discharge from active duty.

### Overview

Your military Service Department requested a disability assessment from VA because you were found unfit for continued military service. We provided the attached proposed VA Rating Decision to your Service Department.

The determination of entitlement to VA benefits is contingent upon the Member's discharge from Service and upon the Member having the requisite character of service. In the event that the Member is not separated from service as a result of the IDES process or, upon discharge, lacks the requisite character of discharge, this rating is null and void for purposes of entitlement to VA benefits.

### Purpose

The purpose of this estimate is to provide you information for transition planning purposes. It does not constitute a final decision by VA. This letter includes what disabilities VA is *proposing* for service connection, your *estimated* VA entitlement amount, and *approximate* VA payment start date. We also included information about additional VA and State benefits and who to contact if you have questions or need assistance.

### What VA Is Proposing

We are proposing that the following disabilities are related to your military service, i.e., service connected:

Medical Description of Claimed Disabilities	Proposed Percent (%) Assigned
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FIRST ISSUE	100%
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We are proposing that the following conditions are not related to your military service:

<b>Medical Description</b>
SECOND ISSUE

We are proposing that your total combined rating for service-connected disabilities is 100%. We do not add the individual percentages of each condition to determine your combined rating. We use a combined rating table that considers the effect from the most serious to the least serious disabilities.

We provided a copy of your proposed Rating Decision to your Service Department Physical Evaluation Board (PEB). Your proposed Rating Decision and this letter are based on your claim received on January 1, 2014. It represents all claims we understood to be specifically made, implied, or inferred in that claim. It does not include any conditions that were *claimed* after you completed VA Form 21-0819, *VA/DoD Joint Disability Evaluation Board Claim*, during your initial meeting with the VA Military Service Coordinator shortly after entering the IDES program.

### **What You May Be Entitled to Receive If the IDES Process Results in Your Separation from Service and the Proposed VA Disability Decisions Are Finalized**

We estimate that if the proposed ratings are implemented, you may be entitled after discharge from service to monthly VA compensation in the amount of \$100.00 based on the current statutory rates of disability compensation. This estimate is based on paying you as a veteran with no dependents. Veterans having a 30% or more service-connected condition may be entitled to additional compensation for eligible dependents.

If you receive disability severance pay from the Service Department, your monthly VA compensation may be reduced by the amount of disability severance pay for the percentage(s) of the unfitting disabilities only. However, your monthly VA compensation will not be reduced for any unfitting disabilities the PEB determines were incurred in combat. If you are retired from service and would like information on Combat-Related Special Compensation (CRSC) or Concurrent Retirement Disability Pay (CRDP), call Defense Finance and Accounting Service toll free at 1-888-332-7411 or 1-800-321-1080.

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## What Happens Next

The following section applies to you only if you are subsequently separated or retired from service and you accept your PEB findings.

1. Your VA Military Services Coordinator (MSC) will contact you to set up an exit interview. At this interview, the MSC will gather dependency and other pertinent information, as well as provide you with additional information on VA benefits.
2. Unless we receive additional medical evidence, we will implement the proposed Rating Decision when the Service Department notifies us that you have separated as a result of the IDES process.
3. Once separated, generally, your effective date of eligibility for VA benefits is the first day of the month after the month of your separation. VA payments are made at the beginning of each month for the prior month. For example, if you were discharged on May 15, you would be service-connected as of May 16. Your benefits are effective June 1 and your first payment will be made approximately July 1 for June.

## Are You Entitled To Additional Benefits?

You should contact your state's office for Veterans Affairs to obtain information about any tax, license, or fee-related benefits for which you may be eligible after separation from service. A link to each state's web site can be found at <http://www.va.gov/statedva.htm>

In addition, you may be eligible for VA Insurance, Education, Home Loan Guaranty, and Vocational Rehabilitation and Employment as described below. Certain benefits may be available while you are still on active duty.

## Insurance

You may be eligible for Service-Disabled Veterans Insurance (S-DVI) if you are in good health (except for any service-connected disabilities), and apply within two years of your final disability rating notification. If you are totally disabled, you may be eligible to have your S-DVI premiums waived and receive up to \$20,000 of Supplemental S-DVI coverage. You should receive a package within two weeks after your Rating Decision is finalized. This package will contain information about the insurance and an application. If you do not receive an S-DVI package, please contact the Insurance Center to request additional information at 1-800-669-8477 or go to the VA Insurance web site at <http://www.insurance.va.gov>.

Your Servicemembers' Group Life Insurance (SGLI) will terminate 120 days after separation or release from military service. However, if you are totally disabled, you are eligible to continue to receive SGLI for another two years under current law. After you are discharged, you will receive information about how to apply for the SGLI extension of coverage based on total disability. Also, you are eligible to convert your SGLI to Veterans' Group Life

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Insurance (VGLI) within 120 days after discharge without proof of good health or one year after the 120-day period expires upon proof of good health. You will receive a VGLI application within 60 days after separation from service. If you do not receive information about the SGLI extension or VGLI, please contact the Office of Servicemembers' Group Life Insurance at 1-800-419-1473 or visit the VA Insurance web site at <http://www.insurance.va.gov>.

### VA Education Benefits

VA pays benefits to eligible Veterans and Servicemembers while they are in an approved education or training program. Based on the type of military service, primary benefit programs are for active duty Servicemembers, Veterans, and Reserve or Guard members. Individuals with 90 days or more of active duty on or after September 11, 2001, are generally eligible under the Post-9/11 GI Bill (Chapter 33). However, in the case of a Servicemember who, on or after September 11, 2001, serves at least 30 continuous days on active duty and upon completion of such service is discharged or separated for a service-connected disability, the Servicemember is entitled to full benefits under that program. Those who first entered active duty after June 30, 1985, are generally eligible under the Montgomery GI Bill (MGIB) (Chapter 30). Reserve and Guard members may be eligible for MGIB –Selected Reserve (Chapter 1606). MGIB may be available for those who signed a six-year commitment after June 30, 1985, are actively drilling, and in good standing with their unit. The Reserve Educational Assistance Program (Chapter 1607) is for those who were activated under Federal authority for a contingency operation and served 90 continuous days or more after September 10, 2001. Time limits vary from 10-15 years from either the date of release from active duty or the date eligibility was established, depending upon the benefit. Each program has unique eligibility specified by law, and only one program can be used at any given time. If you need help with your VA education benefits, you can call toll free, 1-888-442-4551, or visit the VA's education web site at <http://www.gibill.va.gov>.

### VA Home Loan Guaranty

VA offers a number of home loan services to eligible Veterans, some military personnel, and certain surviving spouses. VA can guarantee a portion of a loan made by a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, a condominium unit, or a unit in a cooperative dwelling. VA may waive your mortgage funding fee if you are rated by VA as eligible to receive compensation as a result of your DES disability examination and proposed rating. VA also guarantees loans for building, repairing, and improving homes. If you have a VA mortgage, VA can help you refinance your loan at a lower interest rate. You may also refinance a non-VA loan. There is no time limit for a VA home loan. For more information, visit our web site at <http://www.homeloans.va.gov/>.

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## **VA Vocational Rehabilitation and Employment**

VA provides assistance to Servicemembers and Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment. Assistance may be provided in the form of job search, vocational evaluation, career exploration, vocational training, educational training, and supportive rehabilitation services. Visit the Vocational Rehabilitation and Employment web site at <http://www.vba.va.gov/bln/vre/index.htm> for additional information. Veterans generally are eligible for the program for 12 years from the date VA informs them that they have at least a 10% rating for a service-connected disability.

## **Medical Care**

VA provides a variety of health care services including hospital, outpatient medical, dental, pharmacy, and prosthetic services; domiciliary, nursing home, and community-based residential care; sexual trauma counseling; specialized health care for women Veterans; health and rehabilitation programs for homeless Veterans; readjustment counseling; and alcohol and drug dependency treatment. Veterans who have one or more service-connected disabilities as determined by VA are eligible for most medical services through the VA health care system. VA provides cost-free health care for Veterans who served in combat operations after November 11, 1998, for any illness associated with their service in that theater. If you are a recently discharged combat Veteran, you have five years to access this cost-free care from the date of your discharge from active duty on or after January 28, 2008. If you are interested in obtaining VA medical care, contact your nearest VA health care facility or the VA Enrollment Service Center at 1-877-222-VETS (8387). For additional information, visit <http://www.oefoif.va.gov/>.

## **Clothing Allowance**

VA offers an annual clothing allowance to Veterans who have a service-connected disability for which he or she uses prosthetic or orthopedic appliances. This allowance is also available to any veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA Medical Center.

## **Dependents' Education Assistance**

VA offers education assistance for dependents of veterans that are determined to be permanently and totally disabled due to service-connected disabilities. For more information, you can visit our website at [http://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp).

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## Automobile Grant and Adaptive Equipment

VA offers qualified Veterans and Servicemembers a one-time payment of not more than \$19,817 toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, permanent impairment of vision of both eyes to a certain degree, severe burn injuries (deep partial thickness or full thickness burns resulting in scar formation that cause contractures and limit motion of one or more extremities or the trunk and preclude effective operation of an automobile), or ankylosis (immobility) of one or both knees or one or both hips. They may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA medical center.

## Specially Adapted Housing Grants

Certain Veterans and Servicemembers with service-connected disabilities are eligible to receive a Specially Adapted Housing (SAH) grant from VA to help build a new specially adapted house, to adapt a home they already own, or buy a house and modify it to meet their disability-related requirements. Eligible Veterans or Servicemembers may receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable.

To qualify for an SAH grant, the Veteran or Servicemember must be found eligible to receive compensation for permanent and total service-connected disability due to one of the following:

- Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair.
- Loss or loss of use of both upper extremities at or above the elbow.
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
- Loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, crutches or a wheelchair.
- Severe burn injuries.

**Supplemental Financing:** Veterans and Servicemembers with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000.

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### **Special Home Adaptation Grants**

VA may approve a grant not to exceed the maximum allowable for necessary adaptations to a Veteran's or Servicemember's residence or to help them acquire a residence already adapted with special features for their disability, to purchase and adapt a home, or for adaptations to a family member's home in which they will reside.

To be eligible for this grant, Veterans and Servicemembers must be entitled to compensation for permanent and total service-connected disability due to one of the following:

- Blindness in both eyes with 5/200 visual acuity or less.
- Anatomical loss or loss of use of both hands.
- Severe burn injuries
- Residuals of an inhalation injury

Additional information about the Specially Adapted Housing Program is available at the following web site: <http://www.homeloans.va.gov/sah.htm>.

### **Direct Deposit**

The Department of Treasury mandated that new recurring benefit payments must be made via EFT or prepaid debit card. You must contact the U.S. Treasury at 1-888-224-2950 to discuss options available for receiving your future payments that are in compliance with U.S. Treasury regulations. Before you call the Treasury, we can help! If compensation or pension is awarded, you can receive your payments through electronic funds transfer (EFT). To have your federal benefits electronically transferred to your designated financial institution (e.g. bank) call VA at 1-800-827-1000 with your banking information or go online to [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

Sincerely yours,

IDES Rating Activity Site Manager

Contact us at: <https://iris.va.gov>