

VETERANS BENEFITS TIMETABLE
Information for Veterans Recently Separated from Active Military Service

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
Disability Compensation: VA pays monthly compensation to veterans for disabilities that occurred or were made worse during military service. This benefit is not subject to Federal or State income tax. The entitlement begins from the date of separation if the claim is filed within one year from separation. Military retirement pay is generally reduced by any VA compensation. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation.		None	Visit any VA office. Call 1-800-827-1000. File at https://www.ebenefits.va.gov/ebenefits/about/feature?feature=disability-compensation .
Veterans Pension: This is a needs-based benefit. It is paid to wartime veterans who meet age or non-service connected disability requirements.		None	Visit any VA office. Call 1-800-827-1000. File at https://www.vets.gov/pension/application/527EZ/introduction .
Medical: VA provides health care services to veterans. These services include treatment for military sexual trauma. They also include treatment for exposure to Agent Orange, ionizing radiation and other environmental hazards. Veterans must be enrolled in VA's health care system to receive care.		None	Visit any VA medical facility. Call 1-877-222-8387. File at https://www.vets.gov/health-care/apply/ .
Combat Veterans: VA provides health care services for veterans who served in a theater of combat operations after November 11, 1998. This includes any illness related to their service.	If discharged from active duty on or after January 28, 2003.	Five years from date of discharge from active duty.	
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008.	Until January 27, 2011	
Dental: Veterans may receive a one-time dental treatment. This applies only if they were not provided treatment within 90 days before separation. However, the time limit does not apply for veterans with service-connected dental conditions.		180 days from separation	
Education and Training: Up to 36 months of benefits for:	Montgomery GI Bill - Active Duty (Chapter 30)	<ul style="list-style-type: none"> • 10 years from release from last period of active duty. • Limited extensions available. 	Visit any VA office. Call 888-GIBILL-(1-888-442-4551). File at https://www.vets.gov/education/apply/ .
	Post-9/11 GI Bill (Chapter 33)	<ul style="list-style-type: none"> • No time limit for those whose separation date was on or after January 1, 2013. • 15-year time limitation for those whose separation date was before January 1, 2013. • Limited extensions available. 	
	Montgomery GI Bill - Selected Reserve (Chapter 1606)	Eligibility expires on the separation date from the Selected Reserves.	
	Reserve Educational Assistance Program (REAP/Chapter 1607)	<ul style="list-style-type: none"> • No time limit, as long as remaining in the same level of the Ready Reserves when called to active duty. • Participants who separated after completing their service contract under other than dishonorable conditions are eligible for benefits for 10 years after separation. 	
Vocational Rehabilitation and Employment: This program helps veterans with service-connected disabilities prepare for, find and keep employment. VA also offers services to veterans with serious service-connected disabilities to help with independent living. Some of the services include: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Visit any VA office. Call 1-800-827-1000. File at https://www.ebenefits.va.gov/ebenefits/about/feature?feature=vocational-rehabilitation-and-employment .
Home Loan: Veterans with qualifying service are eligible for VA home loan benefits. These include guaranteed loans to purchase, build, repair or improve a home. Some disabled veterans can receive specially adapted home loans. Native Americans living on Trust Land may qualify for a direct home loan.		None	Visit any VA office. Call 1-888-768-2132. Visit https://www.ebenefits.va.gov/ebenefits/about/feature?feature=cert-of-eligibility-home-loan .

VETERANS BENEFITS TIMETABLE (Continued)

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Life Insurance: SGLI (Servicemembers' Group Life Insurance) is low-cost life insurance. It is for active duty Servicemembers and reservists. It is available in \$50,000 increments up to \$400,000. It begins automatically when entering service or changing duty status.	Coverage continues for 120 days from date of separation. If totally disabled at the time of separation, coverage continues for up to two years.	Servicemembers are automatically enrolled. Visit https://www.benefits.va.gov/INSURANCE/SOES.asp for instructions on managing coverage. Call 1-800-419-1473.
Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI) is a traumatic protection rider under SGLI. It provides payment for those covered under SGLI who sustain a traumatic injury. TSGLI is retroactive for traumatic loss injuries sustained on or after October 7, 2001, through November 30, 2005, regardless of SGLI status. TSGLI pays between \$25,000 and \$100,000 depending on the loss. To qualify, the loss must come from a traumatic event that occurred while in the service. However, the injury does not have to be combat or service related.	Coverage continues through midnight of the date of discharge. There is no time limit to apply for a TSGLI payment. However, the loss must occur within 2 years of the initial injury to qualify.	Visit https://www.benefits.va.gov/insurance/tsgli.asp . Call 1-800-419-1473.
VGLI (Veterans' Group Life Insurance) is lifetime renewable life insurance for veterans. It is available in increments of \$10,000 up to \$400,000. Initial coverage cannot exceed SGLI coverage at the time of separation. However, additional coverage of \$25,000 can be requested on every five years, up to the maximum. Premiums are age-based.	Must apply within 240 days of separation, or 1 year and 120 days if providing proof of good health. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.	Visit https://www.benefits.va.gov/INSURANCE/forms/SGLV_8714_ed2014-07.pdf . Call 1-800-419-1473.
FSGLI (Family Servicemembers' Group Life Insurance) is automatic life for the spouse and dependent children of servicemembers insured under SGLI. Spousal coverage is available up to \$100,000, but may not exceed the servicemember's coverage. Premiums are age based. Dependent children are covered for \$10,000 at no cost. Child coverage is automatic with SGLI coverage.	Coverage terminates 120 days after the servicemember is released from service. Spouses may convert to a commercial policy.	Visit https://www.benefits.va.gov/insurance/fsgli.asp . Call 1-800-419-1473.
S-DVI (Service-Disabled Veterans' Insurance) is life insurance for service-connected disabled veterans. It is also called "RH" insurance. The basic coverage is \$10,000. A \$30,000 supplemental policy is available if premium payments are waived due to total disability.	<ul style="list-style-type: none"> • For basic: must apply within 2 years from date of notification of service-connected disability. • For supplemental: must apply within 1 year of approval of waiver of premiums. 	Visit https://www.insurance.va.gov/Sdvi/AreYouEligible/27dd2698-9dc0-4387-6f9-17b9ba73a02c . Call 1-800-669-8477.
VMLI (Veterans' Mortgage Life Insurance) is mortgage protection insurance. It is available to severely disabled veterans who have received grants for Specially-Adapted housing from VA. The maximum coverage is \$200,000.	Must apply before age 70.	Visit https://www.vba.va.gov/pubs/forms/VBA-29-8636-ARE.pdf . Call 800-669-8477.
Re-employment: Visit www.dol.gov to find information on employment and re-employment rights of members of the uniformed services.	<ul style="list-style-type: none"> • If military service over 180 days: must apply for re-employment with employer within 90 days from separation. • If military service is less than 180 days, there are shorter periods to apply. 	Former employer
Unemployment Compensation: This program for ex-servicemenbers program is administered by the states as agents of the Federal government. Visit www.dol.gov for links to each state's benefits.	Limited time	State Employment Office (bring your DD-214)

FOR ADDITIONAL INFORMATION, VISIT WWW.VA.GOV.