

VFW SERVICE OFFICER NOTES FOR THE TEN-HUT DECEMBER 2018

In Case You Missed The Article In The NOV/DEC 2018 VFW Magazine

Cancer Insurance Relieves Financial Burden of Cancer Care for Patients. I called regarding this program. This VFW offer is administrated by AGIA (877.850.0183). This insurance program is available to VFW members and their spouses only! You cannot have a cancer-related preexisting condition where you've already been diagnosed for cancer. If you've been diagnosed with cancer and it has gone into remission for a minimum of five years you can apply for this insurance. This insurance covers hospital bills, chemotherapy, operations, doctor visits, nursing care, prescription drugs, mortgage, car payments and more. For details call the VFW Insurance Department at: 800.821.2606, option 1.

President Signs COLA Bill into Law

President Trump signed HR 4958, the bipartisan Veterans Compensation Cost-of-Living Adjustment Act of 2018 into law.

While Social Security benefits are automatically adjusted annually to keep pace with inflation, Congress must pass legislation every year to increase the rates of veteran disability compensation. The Veterans Compensation Cost-of-Living Adjustment Act of 2018 will increase the rates of compensation for veterans with service-connected disabilities as well as the rates of dependency and indemnity compensation for the survivors of certain disabled veterans as of December 1, 2018, and by the same percentage as Social Security beneficiaries.

The size of the COLA will be 2.8%

Important Message for Student Veterans

Any student veterans who may be affected:
Attention Veterans and Military Families:

Did you, or someone you know, attend Corinthian, WyoTech, Everest, or Heald College? If so, you may have legal rights to have your student loans canceled. Free lawyers can help you fill out the paperwork.

- You have the right to get your loans canceled (through the "borrower defense" program) because the government has enough evidence of Corinthian's frauds.
- After you apply to get your loans canceled, you are protected from collections: A federal district court has ordered the US Education Department to stop collection efforts on students who attended Corinthian schools if they have applied to have their loans canceled.
- Finally, if you were attending a school that closed (like Corinthian, Heald, Wyotech, or Everest) and you were attending pretty close to when it closed, you have additional legal rights to have all your loans canceled under federal "closed school discharge"

rules. Free lawyers can help figure out your options and fill out the right forms. Make sure you get your rights! Contact: Help@Veteranseducationssuccess.org for free help.

VA Computer Problems Cause Hardships for Student Veterans

According to a report from NBC News, a computer software issue has resulted in major problems for the VA and as a result it is struggling to pay student veterans the housing allowance and other benefits provided to them via the GI Bill.

The problems range from paying some veterans too much, some too little or some nothing at all. It is up to two months late on payments in other cases, forcing potentially thousands of former service members to have severe financial problems.

According to the VA the issue stems from an IT problem caused by changes to the law when President Donald Trump signed the Forever GI Act last year. New standards for calculating housing stipends were to be implemented on Aug. 1, but it caused "severe critical errors" during testing that resulted in incorrect payments.

Because of that the VA decided to postpone the deployment of the system. It is now paying students under 2017 rates, thus ignoring the 1 percent increase for 2018. It plans to reimburse students the difference they are owed at some point in the future.

Until it processes every veteran's enrollment documents the VA won't know how many veterans are affected by the delayed payments but it expects that 360,000 veterans will have to be paid the 2017 rate.

The VA has hired 202 temporary employees to process the claims and it hopes the problem can be solved by the end of the year.

Rep. David Roe, (R-Tenn.), the chairman of the Committee on Veterans' Affairs, began looking into the matter in mid-September. In a letter to Under Secretary for Benefits Paul Lawrence on Sept. 28, Roe wrote that the problem appeared to stem from student certifications not properly transferring from one system to another, causing "students' certification [to be] lost and not making it to the payment program that provides the monthly living stipend." He also noted that this was of particular concern because the VA's workload for education claims increased by 52 percent between Sept. 22, 2017, to Sept. 21, 2018 - from 163,771 to 248,396.

Veterans Online Shopping Benefit This Benefit Is For Life

Welcome Home, Veterans!

The Exchange—the Department of Defense's oldest and largest military retailer—is honored to serve all honorably discharged Veterans with a lifelong online military exchange shopping benefit.

Your online shopping benefits include:

- Tax-free shopping
- Military-exclusive pricing
- Members-only credit options
- Free shipping on orders over \$49 or any amount when you use your MILITARY STAR™ Card

Check your eligibility and start saving today!

GET VERIFIED

The Basics

Who is eligible for this benefit?

Honorably discharged Veterans of all United States Armed Forces, including the Air Force, Army, Navy, Marines and Coast Guard as well as the Air Force Reserve, Army Reserve, Navy Reserve, Marine Corps Reserve, Coast Guard Reserve and National Guard.

What is the benefit?

Approved Veterans can shop the online exchanges, including ShopMyExchange.com! Shopping with the Exchange online gives you access to exclusive military pricing and offers, tax-free shopping and more. This is a lifelong benefit that will be extended to all who discharge honorably from service.

When did this benefit take effect?

The Department of Defense announced this benefit in January 2017; it became effective on Nov. 11, 2017.

Where can I use this benefit?

Online with any of the military exchanges. This benefit does not grant installation access.

Why have these shopping privileges been extended to Veterans?

To recognize and honor your service, make your life better and improve the overall military community. Expanding online shopping privileges strengthens funding of military Quality-of-Life programs including Army Child Development Centers, Youth Programs and Fitness Centers, Air Force Outdoor Recreation programs, affordable school lunches for Warfighters' children overseas, combat uniforms below cost and more.

How do I know if I'm eligible?

[Click here to sign up for an account!](#) Note: You may be asked to submit discharge paperwork for review to verify your eligibility. This can be for several reasons, but most likely, the record we

have for you is missing a type of discharge (commonly called "Character of Service" or "Character of Separation"). You will be provided a link to VetVerify.org, a shared service of the four military exchanges, to upload your documentation. This process can take up to three days to complete; you will be notified by the VetVerify customer service team when your documentation has been reviewed.

Your VA Benefits

VA provides care and benefits to Veterans of all eras and their families. These benefits range from help with health care and education to purchasing a home and more. You may also be able to take advantage of benefits for your spouse, child or parent.

Consider using the Benefits Navigator, an easy-to-use tool that provides a personalized list of benefits you may be eligible to receive.

Visit **Explore.VA.gov** to learn more or click the button below for information on all VA benefits.

Get Your VA Health Record Quickly and Easily

You can get your VA health information whenever and wherever you have a computer or mobile device and an Internet connection with a My HealtheVet Premium account. Having access to information from your VA health record can help you manage your health, avoid medical errors, and save time.

What are the benefits of using My HealtheVet to get information from your VA health record?

- Access your VA health information conveniently from the comfort of home.
- Share your VA health information with community providers, family or other caregivers.
- Prevent you from having unnecessary tests and/or procedures.
- Save your precious time, especially in cases of an emergency.
- Review what was discussed at your health care visits.

You have options!

My HealtheVet offers you three options for reviewing and sharing information from your VA health record.

VA Blue Button Report: Customize your request for information by choosing the date range and types of information you want to view, such as lab results and progress notes. This option gives you access to current and historical information, self-entered information and DoD Military Service information.

VA Health Summary: Get a summary of your VA health information, such as allergies, health conditions, medications, laboratory tests, and more, to share with community (non-VA) providers or other applications. Note: You are not able to choose the information included in the summary.

VA Medical Images and Reports: Access your Radiology studies such as X-rays, MRIs or CT scans. You can download and share these images and reports with your providers, including non-VA providers.

Get Started:

- **STEP 1:** Log into My HealtheVet with your Premium account.
- **STEP 2:** On the home page, select

- **STEP 3:** Select the type of report that you need.

- **STEP 4:** Follow the steps on the next page.
- **STEP 5:** Get your data by selecting your preferences to view, download or print.

You can still request medical record information from your VA facility Release of Information Office.

If you have questions about information in your health care records, contact your health care team to discuss.

Protect Your Health Information

You are responsible for protecting the personal information you print or download. To learn more, read this article '[Protecting Your Personal Health Information.](#)'

VA Launches New VA.GOV

As part of a multi-year digital modernization effort, VA has reformatted VA.gov to consolidate information about VA programs. The consolidated website enables veterans to use their HealtheVets, DS Logon, or ID.me account to track the status of benefits and claims, refill prescriptions, message their doctors, and request a Veterans ID Card. Visit the [new website.](#)

Flu Shots for Veterans

The Department of Veterans Affairs (VA) and Walgreens are national partners, providing no-cost quadrivalent flu shots to veterans enrolled the VA health care system. During the program, which runs from August 15, 2018 through March 31, 2019, enrolled veteran patients nationwide have the option of getting their no-cost flu shot at any of Walgreens' 8,200 locations in addition to their local VA health care facilities. No appointment is required; simply go to any Walgreens, tell the pharmacist you receive care at a VA facility, then show your Veterans Health Identification Card and another form of photo ID.

Your VA immunization record will be updated in your local VA electronic health record. Walgreens has the capability to electronically send vaccination information to the VA. The VA-Walgreens national partnership is part of VA's eHealth Exchange project. This national program ensured that many veterans got their flu shot at their local Walgreens, satisfying their wellness reminder because they either found it more convenient or did not have a scheduled appointment at a local VA health care facility. Patients will also be asked to complete a vaccine consent form at time of service.

You may receive a no-cost flu shot during any scheduled VA appointment, if you are admitted to one of the VA health care facilities, or at one of the convenient walk-in flu stations. Many other local retail pharmacies offer flu shots that may be covered by private insurance or programs such as Medicare. There may be a charge for your flu shot at these locations. If you do not have insurance, there will usually be a charge. For more information on the flu shot program go [online](#).

Discounted Dental Insurance for Veterans

VA has selected Delta Dental of California and MetLife to once again offer private insurance coverage for the VA Dental Insurance Program (VADIP).

Veterans who are enrolled in the VA health care system and beneficiaries and their dependents of the Civilian Health and Medical Program of the VA (CHAMPVA) can enroll in the program beginning Monday, November 12, 2018, for coverage to start December 1, 2018.

VADIP is insurance for Veterans who are not eligible for dental care through VA (e.g. less than 100% service connected). This insurance requires a premium and copays.

VADIP offers eligible individuals the opportunity to purchase discounted dental insurance coverage that includes diagnostic services, preventive services, endodontic and other restorative services, surgical services, and emergency services.

Participants pay entire premium and copays

Each individual covered by the dental insurance plan will pay the entire premium for coverage under the dental insurance plan, in addition to the full cost of any copays. Enrollment is voluntary and does not affect eligible individuals' entitlement to existing VHA outpatient dental services and treatment.

Coverage for VADIP dental services is provided in the United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa and the Commonwealth of the Northern Mariana Islands.

Multiple plan options allow individuals to select a plan that provides benefits and premiums that meet their dental needs and budget.

Click here: <https://feds.deltadentalins.com/vadip/plans/rate1.html> for specific information regarding registration, rates, and services for **Delta Dental Insurance** or call Delta Dental at 1-855-370-3303.

Click here: <https://www.metlife.com/vadip/> for specific information regarding registration, rates, and services for **MetLife Dental Insurance** or call MetLife at 1-888-310-1681.

The Department of Veterans Affairs Dental Insurance Reauthorization Act of 2016 extends VADIP until December 31, 2021.

VA Home Loans Make Buying a Home More Affordable

A Marine Corps Veteran, wanted to give his daughters their dream home. After exploring his options, he used his VA-guaranteed home loan. It's a pretty procedure

Here are just a few of the reasons Veterans choose VA:

- No down payment.
- No mortgage insurance.
- Competitive interest rates.
- Limitations on closing costs.
- Benefit you can reuse.

This VA benefit makes buying the home more affordable..

VA also provides grants to Veterans with certain severe service-connected disabilities for housing alterations such as ramps and widened doors.

Visit Explore.VA.gov to find out more about VA home loans or click below for information on all VA benefits.

The Doctor Can See You Now... on Your Computer Screen

VA Video Connect app is now available

You can now use the new [VA Video Connect App](#) to connect with your doctor using a secure video connection. The next time you need to see the doctor, instead of going into the clinic, why not just fire up your smartphone or computer? Using the camera on your phone, computer, or tablet, the VA Video Connect app gives you direct, real-time access to your health care team. If you are a Veteran who receives VA health care, has an internet connection, and an email account, you may be able to use this app for your next appointment.

How Does VA Video Connect Work?

When your VA care team schedules an appointment using VA Video Connect, you will receive an email with a link to join a virtual medical room. The email will include resources to help you get ready to use VA Video Connect. At the time of your appointment, just click on the link, enter

your name, and begin the session with your doctor or other provider. You can include family members or other caregivers, who can join the VA Video Connect session from anywhere.

Why Should You Use VA Video Connect?

Since its launch, thousands of Veterans have used [VA Video Connect](#) to receive care. It makes it easier for you to choose where you'd like to receive services. By connecting to the virtual medical room through the app, you can see and talk to your VA health care team from anywhere, making appointments more convenient and reducing travel and wait times.

"The response from patients has been incredible," says Dr. Margaret Carrico, a VA primary care provider. "Overall, they are delighted. Because wherever they are, they don't have to come in here to see me. Their daughter doesn't have to get off of work, or they don't have to drive in traffic."

What Do I Need to Get Started?

Talk to your doctor, therapist or other provider about whether VA Video Connect is a good option for your next medical visit. VA Video Connect works on any device that has an internet connection, a web camera, a microphone, and speakers.

On personal computers and Android or Windows mobile devices, VA Video Connect operates as a web-based app and does not require an app download. For iOS (Apple) users, the app should be downloaded from the [Apple App Store](#) prior to the visit. To test whether your device is compatible with VA Video Connect, [visit the VA Video Connect test site](#).

VA Video Connect should not be used for an emergency situation. If you need immediate assistance, call your [local medical center](#) or dial 911.

Who Do I Call if I Need Help?

If you need technical assistance with VA Video Connect, please contact the National Telehealth Technology Help Desk at 1-866-651-3180 or 703-234-4483, Monday through Saturday from 7 a.m. to 11 p.m. Eastern time.

Read More

[VA Video Connect \(VA App Store\)](#)

[Reach Your VA Care Team with VA Video Connect \(YouTube\)](#)

Cold War Recognition Certificate

The 1998 National Defense Authorization Act (NDAA) requires the Department of Defense (DoD) to award Cold War Recognition Certificates to all members of the armed forces and qualified federal government civilian personnel who faithfully and honorably served the

United States any time during the Cold War era, September 2, 1945, through December 26, 1991. Applicants must certify that their service was "faithful and honorable" and they must supply a copy of a supporting document that proves they served during the Cold War era. The certificate may be awarded posthumously to those whose relatives apply on their behalf. There is no charge for a Cold War Recognition Certificate.

Note that no medal has been authorized or issued for Cold War Recognition. The program is scheduled to run until the supply of certificates is exhausted. This award is only issued one time. No replacement certificate will be issued. For more information on obtaining a certificate go [online](#).