

## **VFW SERVICE OFFICER NOTES FOR THE-HUT JUNE 2018**

### **ATTN: Disabled Veterans!!!**

Are you collecting a service-related disability from the VA? If you are, you're eligible to apply for a free lifetime Access Pass to our National Parks and Federal Recreational Lands. To fill out an application just follow the directions on <https://store.usgs.gov/faq#Access-Pass>.

The lifetime pass is free, however you will have to pay the \$10.00 processing fee plus the postage to send in your package. It takes approximately 2 – 3 weeks to process each application. I have mine!!!!

### **Veterans, Even a Mild Case of Traumatic Brain Injury is Linked to an Increased Risk of Dementia**

Researchers who examined the medical records of more than 350,000 Americans who served during the wars in Iraq and Afghanistan found that men and women who experienced at least one mild TBI were more than twice as likely as their uninjured peers to develop dementia after they retired from the military. Get the details at: <http://www.latimes.com/science/sciencenow/la-sci-sn-mild-tbi-dementia-20180507-story.html>

### **When Doctors Downplay Women's Health Concerns**

During an office visit with her doctor, a female patient said, "I wasn't enjoying being with my children and was having trouble doing what needed to be done at work and at home." The doctor's response was, "Keep exercising and doing yoga, and maybe consider meditating. Try to get some more sleep." I had just told her these very steps weren't helping, and anxiety was keeping me from falling asleep and getting restful sleep. It took several months for me to summon the courage to see another health professional. Therapy worked. My anxiety decreased immensely in just a few months, freeing up mental space for bigger questions. And I began to wonder just how common it was for women to have their health concerns downplayed or dismissed by a physician. A detailed story regarding this article can be found at: <https://mobile.nytimes.com/2018/05/03/well/live/when-doctors-downplay-womens-health-concerns.html>

### **119th NATIONAL CONVENTION** **COMMANDER-IN-CHIEF RESOLUTIONS** **VETERANS SERVICE COMMITTEE**

This is the VFW's agenda that may interest to all veterans. The VFW's National Convention will be held in Kansas City, MO toward the end of July. I am interested in the results. I took the liberty in highlighting (**red**) some of the items that are of particular interest to many of us.

601 ADEQUATE DEPARTMENT OF VETERANS AFFAIRS BUDGET

**602 VA PHARMACEUTICAL CO-PAYMENTS**

603 COMPETITIVE REIMBURSEMENT RATES FOR VA AND DOD HEALTH CARE PROGRAMS

**604 VA MEDICARE AND TRICARE REIMBURSEMENT**

**605 CONSIDER TREATMENT FOR A PRESUMPTIVE SERVICE CONNECTED CONDITION AS A CLAIM FOR VA COMPENSATION**

606 EXTENDING GULF WAR PRESUMPTIONS AND HEALTH CARE BEYOND 2021 AND TO AFGHANISTAN THEATER VETERANS

607 NURSING HOME ELIGIBILITY

608 TRAUMATIC BRAIN INJURY HEALTH CARE

609 PTSD AND MENTAL HEALTH CARE

**610 VA HEALTH CARE FOR WOMEN VETERANS**

611 EXPAND VA CAREGIVER BENEFITS

612 SUSTAINABLE COMMUNITY CARE OPTIONS FOR VETERANS

613 IMPROVE VA & DOD POLICIES AND PROCEDURES FOR HEPATITIS B

614 EXTEND SERVICE CONNECTION PRESUMPTION TO BLAST SURVIVORS

**615 TINNITUS AND HEARING LOSS PRESUMPTIVE SERVICE CONNECTION**

**616 HEARING LOSS COMPENSATION**

617 VA CLAIMS WORKLOAD

618 IMPROVE EDUCATION BENEFITS FOR SURVIVORS

**VA Infertility Services Help Veterans and Their Spouses**

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Our nation's Veterans bravely serve our country knowing they may return as civilians with service-connected disabilities. However, in deciding to join the military they probably did not consider they might have to sacrifice parenthood.

Good news. If you are a Veteran with service-connected infertility, you may be eligible for treatment. VA regulations were amended to offer in vitro fertilization (IVF) evaluation and treatment to Veterans with service-connected conditions that resulted in infertility, as well as to their spouses. This is a long-awaited benefit for many Veteran couples.

VA also provides infertility evaluation, management, and treatment services to all Veterans who are enrolled and eligible for VA health care, regardless of service-connection. Infertility care is available either at your local VA medical facility or through referral to health care providers in your community. For more information, check out the [VA Infertility Brochure](#).

**VA Home Loans and Housing-Related Assistance**

VA home loan programs may be used to obtain homes, condominiums, or manufactured homes; refinance an existing home loan; or install energy-saving improvements. VA offers these three main types of guaranteed home loan benefits:

- Purchase Loans
- Cash-Out Refinance Loans
- Interest Rate Reduction Refinance Loans

### **Native American Veterans**

For Native American Veterans who want to live on Federal Trust land, VA's Native American Direct Loan (NADL) program is another option. It provides direct loans to eligible Native American Veterans for the purchase, construction, or improvement of a home. [Learn more about NADL.](#)

### **Adapted Homes for Disabled Veterans**

VA also offers [grants](#) to Veterans with certain service-connected disabilities to build an adapted home or install ramps, widen doors, or make other modifications to live more independently. VA operates three types of grants that accommodate Veterans' unique circumstances: Specially Adapted Housing, Special Housing Adaptation, and Temporary Residence Adaptation.

### **Help for Homeless Veterans**

If you are homeless or at imminent risk of becoming homeless, contact your local VA medical center; call 877-4AID-VET (877-424-3838); or visit [va.gov/homeless](http://va.gov/homeless). VA can connect you with the care you need to get back on your feet.

### **Underwriting**

Private-sector lenders underwrite and fund VA home loans according to established VA standards. VA's partial guaranty for these loans means that nearly 90 percent of all VA-guaranteed home loans are made with no down payment required.

### **Delinquency**

If a VA-guaranteed loan becomes delinquent, VA works with the borrower to avoid foreclosure, including providing financial counseling and, in some cases, direct intervention with a mortgage loan servicer on the borrower's behalf. In 2013, VA loans had the lowest foreclosure rate of all types of loans in the market. If you are a Veteran or Servicemember having difficulty making mortgage payments, call 877-827-3702 to speak with a VA Loan Technician. More information about avoiding foreclosure is at [http://benefits.va.gov/HOMELOANS/resources\\_payments.asp](http://benefits.va.gov/HOMELOANS/resources_payments.asp).

### **Borrowers**

Borrowers must have suitable credit, sufficient income, and a valid Certificate of Eligibility (COE) to be eligible for a VA-guaranteed home loan.

## **Veterans Health Benefits Handbook is Available Online**

Veterans registered with My HealtheVet can easily download and view their own personalized copy of their Veterans Health Benefits Handbook. This is one more way VA makes it easier to manage your health care online, 24/7. The Veterans Health Benefits Handbook is specifically tailored for you. The handbook provides detailed information about your VA health care benefits. [Learn More](#).

## **X-rays and Other Medical Images Now Available on My HealtheVet**

X-Rays, Mammograms, CT scans and MRIs can be viewed in My HealtheVet's newest feature, VA Medical Images and Reports. As part of the Blue Button choices available to Veterans with a Premium account, Veteran patients can view, download, and print many of their medical images and reports online. [Learn more](#).

## **Do You Know Your VA Prescription Options?**

Are you one of the millions of Veterans that receives VA prescription medicines? Do you know all your refill options? VA provides you with safe and effective ways to refill your prescriptions. By phone, mail, or even online, receive your prescriptions from VA today. [Learn more](#).

## **Veterans: Be Wary of Scams Regarding Job Offers and the Sale of Military Records, Government Forms**

### ***The Job Offer Scam***

Postal Inspectors investigate and pursue two basic types of criminals: those who take something out of the mail, and those who put something illegal *into* the mail. Similarly, most mail scams fall into one of two categories. Either the scammer is asking the victim for something (such as the fake charity scam, or the scammer is offering to give the victim something of value (for a small fee, of course). One of the most prolific and damaging of these schemes is the “job offer scam.”

Complaints about job opportunity fraud are on the rise. According to the [Federal Trade Commission](#), the number of business and job opportunity complaints from former and active military members nearly doubled between 2016 and 2017. Veterans looking for work are especially vulnerable to hiring scams, and their activity and public profiles on legitimate job search sites can attract the attention of fake job recruiters and other con artists.

Unfortunately, some “recruiters” may only be interested in acquiring your hard-earned money or personal information. Some red flags to look for: If the recruiter asks for an upfront fee to cover training and equipment costs, and wants it sent via wire transfer, you should be very cautious. Phony recruiters will also quickly offer a reasonable starting salary and work from home

benefits, and all before meeting you in person. The recruiter may even send links to real companies to appear more convincing.

**Always verify the legitimacy of any email from a corporate recruiter**, just as you would from any person you have never met who is asking you to send money. Contact the company *directly* anytime you are asked to send money, even if you receive the offer through a well-known job site. Recruiting sites are working to strengthen their vetting process to prevent scammers from exploiting their platforms. But in the end, it is up to you to be vigilant and cautious to avoid being scammed.

**Also, guard your Social Security number and credit card information.** Don't send money to someone who claims that fees and costs upfront are a normal part of the process. List your resume on job sites that allow only verified recruiters to view them. Agree to a background check only after you have met with a recruiter or prospective employer at their company location during regular work hours. Further, before responding to an ad or job-related email, look for spelling errors, an email address that does not feature the company's name, and area or zip code inconsistencies—all signs of a possible scam.

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

Your next VA medical appointment could be online. Using the camera on your smart 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 can start using this app for your next appointment. [Learn more.](#)

The app is now available on the [Apple App Store](#). 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. To test whether your device is compatible with VA Video Connect, [visit the VA Video Connect test site.](#)