Military and Veterans

The expertise of the Reeve Foundation extends to those members of the military or veteran communities who have experienced spinal cord injury or paralysis.
In February 2007, my husband Matt, an army staff sergeant on his second tour in Iraq, was shot in the neck by sniper fire near Ramadi. This happened exactly six weeks after our wedding day. Both of our lives changed forever. —Tracy and Matt Keil

WELCOME LETTER FROM A MILITARY FAMILY

The bullet went through the right side of his neck, hit his vertebral artery and his left lung, and exited out his left shoulder blade. The bullet severed his spinal cord, rendering him a quadriplegic. The first thing the doctors said to me when they began to explain his injury was, “Your husband has a Christopher Reeve-type injury.” This is the only way I understood what the doctor was talking about: we knew who Christopher Reeve was, in fact Matt had always been a huge fan of Superman and even got a tattoo of the Superman logo on his right arm when he first joined the army at eighteen.

When the doctor said those words to me I thought about what would happen to us, how would Matt live in a wheelchair, how would we possibly cope with the chaos and uncertainty? Matt was first transferred to Germany, then to Walter Reed Army Medical Center in Washington, D.C.; once stabilized he was sent to the Department of Veterans Affairs hospital in Tampa, one of five big polytrauma units in the VA system. Because we were a military family, we got hooked up with the system of care for wounded warriors. We became well versed about TRICARE, Warrior Transition Units, and the VA, and all sorts of layers of counseling and care; we discovered many resources and many regulations.

The VA has great expertise in spinal cord injury, but we began to wonder if there were any options for a more aggressive approach. We asked, “This is what life is going to be like?” Rehab was more like a nursing home; they told us Matt would probably be there a year, living in some sort of assisted living situation, but he really wanted to get back into the community. So my sister and I did some research. We reached out to the community of vets and other organizations, including the Christopher & Dana Reeve Foundation.
I called the Foundation and asked what we were supposed to do now: How do I learn everything I need to know and how do we learn to live with my husband in a wheelchair? I spoke to a very nice woman on the phone and she told me all about this book, the *Paralysis Resource Guide*, which was sent directly to me at the hospital. She told me to read through the guide and please call back anytime with any additional questions. She said, “You will get through this, things do get better. You can live a very happy full life as a quadriplegic—Christopher Reeve was proof of that.” I was very encouraged after hearing that. And this book, the PRG, it was very relevant; to this day, years later, I still go back to the guide and find things that are useful.

Meanwhile, we learned that there might be options for Matt’s medical care: The Department of Defense and VA allow and pay for some injured soldiers to seek care and rehab at specialized private facilities. The military healthcare system doesn’t promote the private care option but we were able to transfer Matt from the VA to Craig Hospital near Denver. This was the right move for us; we found our future.

Today, injured soldiers and their families reach out to Matt and me. They hear, “You want to connect with the Keils. You want the life they found.” And it’s true. We know where we are going to be. We also recognize there are many past vets who fought for our benefits. We know it’s our turn. We are here to help; we are never too busy to help someone get where they need to go. We want people to know they do have options.

Our lives continue to change—for the better. We live a very full life. Matt and I were married such a short time that we had not yet tried to start a family, but we discovered after his injury that children
were still possible and through in-vitro fertilization, we welcomed our twins Matthew and Faith on November 9, 2010. We have traveled extensively to talk about our experience and we encourage people to ask us questions about our life after injury. Our lives have changed so much since before Matt’s injury, but even Matt always says he wouldn’t change a thing even if it meant he could walk again. We found a new appreciation for life, friendship, family, and each other that most people spend a lifetime learning. To me, it seemed like fate. I can’t explain why, but we both feel like this was supposed to happen and that this is how our life should be.

Take this opportunity to appreciate the life you have been given. Whether you are newly injured or have just learned about this resource guide, share your experience and knowledge with others, participate in all life has to offer. There are many options: learn about them from this book. Better yet, ask a lot of questions and connect with others who have been in your situation and who can say, “Life is what you make of it.”

From our family to yours, we wish you a long, healthy fun-filled life.

With respect and encouragement,

—Matt, Tracy, Matthew, and Faith Keil

**MILITARY AND VETERANS PROGRAM**

The Reeve Foundation’s Military & Veterans Program (MVP) extends our expertise in spinal cord injury and paralysis to include resources and community connections for service men and women and veterans living with paralysis, whether through combat-related, service-related, or non-service related events. In this chapter, the Paralysis Resource Guide lists the most essential governmental, service-related, nonprofit and community-based connections for people with a military history. There are many places the wounded warrior and his or her family can get answers. The MVP Hotline is here to help. Reach out to an Information Specialist with a focus on military and veteran resources. Set up an appointment to talk to an MVP Information Specialist at your convenience. Toll-free 1-866-962-8387; email Military@ChristopherReeve.org; [www.ChristopherReeve.org/military](http://www.ChristopherReeve.org/military)
Department of Defense

The DOD offers myriad resources for active and reserve component service members and veterans. These resources are much deeper and much more user-friendly now than they were a generation ago, thanks in large part to the commitment of the U.S. government to make documents and policies more widely available and more understandable. And then there is the networked world—the Internet has become the most useful tool for navigating programs, services, and benefits for military personnel and vets. Connection to these resources is much easier than it used to be; anyone with a smartphone can tap into vast amounts of information and references. Also, to help military personnel and vets get connected to programs and services, many nonprofits have come into existence, especially since the war on terror began in 2001. These charities are a vital resource. Finally, what may ultimately be most useful to military or veteran personnel facing life-changing injury or medical issues is contact
Military OneSource is a free service from DOD to support military members and their families with centralized support for a broad range of concerns, such as money management, employment and education, parenting, relocation, deployment, and the issues of families with special needs. Military OneSource provides a wounded warrior specialty consultation service, including immediate assistance to wounded warriors and their families for healthcare, facilities, or benefits. Specialty consultants work with wounded warrior programs in each service branch (listed below) and the Department of Veterans Affairs to make sure callers are connected to the most appropriate resources. The service is dedicated to providing support—for as long as it may take—to make sure injured service members and their families achieve the highest level of functioning and quality of life. Military OneSource services are available 24 hours a day, 365 days a year. Toll-free 1-800-342-9647; www.militaryonesource.mil/wounded-warrior.

and sharing between other service members, families, and vets who have been through the process of transitioning to civilian life, especially if that life is affected by paralysis. For an overview of the complex military bureaucracy, news, details about military topics too numerous to list, and links to hundreds of DOD related programs, visit www.defense.gov

Military relief organizations help service members and their dependents with certain emergency financial needs, in the form of interest-free loans or grants. Most loans and grants are for one-time financial emergencies—rent, utilities, vehicle repair, certain medical and dental expenses, and emergency travel.

- **Army Emergency Relief**: 1-866-878-6378; www.aerhq.org
- **Navy-Marine Corps Relief Society**: 703-696-4904; www.mcrs.org
- **Air Force Aid Society**: toll-free 1-800-769-8951; www.afas.org

Below are links to more DOD resources.

**Invitational Travel Orders (ITOs)** are issued when doctors determine that the presence of a family member is essential to the recovery of the patient. When you receive ITOs,
you are eligible to receive money for travel, lodging, and daily food expenses. For travel questions related to casualty, wounded warriors, and family members of wounded warriors, 317-212-3562, toll-free 1-888-332-7366.

**Computer/Electronic Accommodations Program (CAP)** provides information, resources, and assistive technology to wounded service members and their families. [www.cap.mil/wsm](http://www.cap.mil/wsm)

**Defense & Veterans Center for Integrative Pain Management (DVCIPM)** seeks to improve the management of pain in military and civilian medicine. 301-816-4723; [www.dvcimp.org](http://www.dvcimp.org)

**Quality of Life programs:** Each service branch has its own programs to improve the quality of life for the military community. Staff can help you locate experts on benefits, housing, transportation, and finances.

- **U.S. Army Community Services:**
  [www.myarmyonesource.com](http://www.myarmyonesource.com)
- **U.S. Marine Corps Community Services:**
  [www.usmc-mccs.org](http://www.usmc-mccs.org)
- **U.S. Navy Installations Command:**
  [www.cnic.navy.mil](http://www.cnic.navy.mil)
- **U.S. Air Force Airman & Family Community Services:**
  [www.usafservices.com](http://www.usafservices.com)
- **Army National Guard:**
  [www.arng.army.mil](http://www.arng.army.mil)
- **Army Reserve:**
  [www.arfp.org](http://www.arfp.org)
- **Marine Corps Reserve:**
  [www.marforres.marines.mil](http://www.marforres.marines.mil)
- **Navy Reserve:**
  [www.navyreserve.com](http://www.navyreserve.com)
- **Air Force Reserve:**
  [www.afrc.af.mil](http://www.afrc.af.mil)

**SUICIDE PREVENTION**

The Department of Defense has established a Military Crisis Line. Toll-free 1-800-273-8255. Each branch of the military has a suicide prevention outreach. For a list see [www.suicideoutreach.org](http://www.suicideoutreach.org).
### MILITARY HELPLINES

- **Army Long Term Family Case Management**: Assists surviving family members of deceased Army soldiers with questions regarding benefits, outreach, advocacy and support; toll-free 1-866-272-5841
- **Army Reserve Fort Family 24/7 Outreach and Support Program**: Gateway to family crisis assistance for Army Reserve soldiers and families. Toll-free 1-866 345-8248
- **DCoE Outreach Center**: Information and referral to military service members, veterans, their families and others regarding psychological health and traumatic brain injury; toll-free 1-866-966-1020
- **DoD Helpline**: U.S. toll-free 1-800-796-9699; Local 202-782-3577; from Europe toll-free 00800-8666-8666
- **DoD Safe Helpline**: Sexual Assault Support; toll-free 1-877-995-5247; [www.safehelpline.org](http://www.safehelpline.org)
- **DSTRESS Line**: professional, anonymous counseling for Marines, their families and loved ones; toll-free 1-877-476-7734
- **Military OneSource**: toll-free 1-800-342-9647
- **Military Severely Injured Center**: Offers centralized support so injured service members and their families achieve the highest level of functioning and quality of life; toll-free 1-888-774-1361
- **VA National Caregiver Support Line**: resource/referral center to assist caregivers; toll-free 1-855-260-3274
- **Veterans Crisis Line**: To ensure veterans in emotional crisis have free, 24/7 access to trained counselors; toll-free 1-800-273-TALK, Veterans Press 1
- **Vet Center Combat Call Center**: Confidential VA call center for combat veterans and their families to talk about military experiences or any other issues in their readjustment to civilian life; toll-free 1-877-927-8387 (1-877-WAR-VETS)
- **Vets4Warriors**: Support line providing confidential peer support, information, and referrals for all National Guard and Reserve service members; toll-free 1-855-838-8255 (1-855-VET-TALK)
- **Wounded Soldier and Family Hotline**: For wounded soldiers and their families who have problems related to medical care; toll-free 1-800-984-8523
WOUNDED, ILL, OR INJURED PROGRAMS

Comprehensive care for a severely wounded service member requires coordination across agencies and disciplines, and Wounded Warrior programs offer this linkage. Each of the individual branches of military service has its own Wounded Warrior program to address specific recovery, rehabilitation, and reintegration goals. These programs provide life-time support for the service member; eligibility does not end when the service member is discharged from a military treatment facility (MTF).

Army Wounded Warrior Program (AW2) is administered by the U.S. Army Warrior Transition Command; it offers personalized recovery services for severely wounded soldiers and families from injury, throughout recovery, and for as long as they need help. All wounded, injured, and ill soldiers are assigned to a Warrior Transition Unit (WTU) to focus on healing before returning to duty or transitioning to veteran status. The U.S. Army established WTUs at major military treatment facilities around the world to provide support to wounded soldiers who require at least six months of rehabilitative care and complex medical management. Each wounded soldier has a personalized Comprehensive Transition Plan (CTP) with goals that allow them and their families to move forward toward life post-injury. To contact a specific WTU, call the Wounded Soldier and Family Hotline, toll-free 1-800-984-8523. Those with extensive medical needs are assigned a local AW2 Advocate for long-term assistance. Information is available at http://wtc.army.mil/aw2.

Marine Corps Wounded Warrior Regiment (WWR) was formed to maximize recuperation for wounded, ill, and injured Marines and their family members as they return to duty or transition to civilian life. The WWR program designates Recovery Care Coordinators (RCCs) to serve as the primary point of contact to assist Marines with transition plans and goals for recovery, rehabilitation, and reintegration; they provide support until the wounded warrior is able to return to the military ranks or transition back into the civilian community. District Support Cells utilize Marine reservists to conduct personal visits and outreach to service members in need; www.woundedwarriorregiment.org, or contact the WWR call center, toll-free 1-877-487-6299.
Marine For Life is a Marine Corps organization that provides nationwide assistance to Marines who are returning to civilian life. About one hundred Marine For Life representatives, who are Marine Corps reservists, work in cities and towns throughout the United States. For more information, call toll-free 1-866-645-8762 or visit the Internet site, www.marineforlife.org

U.S. Navy and U.S. Coast Guard Safe Harbor is the lead organization for coordinating the nonmedical care of wounded, ill, and injured sailors, Coast Guardsmen, and their families. Services include pay/personnel issues, invitational travel orders, lodging and housing adaptation, child and youth programs, transportation needs, legal and guardianship issues, education and training benefits, commissary and exchange access, respite care, transition support to VA, and other continuing care support; safeharbor.navylive.dodlive.mil

Air Force Wounded Warrior (AFW2) program provides support for airmen who have a combat or hostile-related injury or illness.
MILITARY & VETERANS

require long-term care. The program works closely with the Air Force Survivor Assistance Program and Airman & Family Readiness Centers to make sure airmen get face-to-face support; www.woundedwarrior.af.mil. Call toll-free 1-800-342-9647.

U.S. Special Operations Command (SOCOM) Care Coalition provides Special Operation Forces (SOF) warriors of all services and their families an advocacy program to enhance their quality of life. All personnel assigned to or attached to or working with SOCOM at the time of injury, whether Army, Air Force, Navy, or Marine, will be provided care under the Care Coalition. For more, visit www.socom.mil or call toll-free 1-877-672-3039.

Transition Assistance Advisors (for National Guard/Reservists) address post-service concerns and connections to the VA services and benefits. TAAs are assigned to the Office of the Adjutant General in each state; they primarily support uniformed service members and

REAL WARRIORS

The Real Warriors Campaign encourages help-seeking behavior among service members, veterans and military families. Launched by the Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury, the campaign is part of a broader Defense Department effort to encourage warriors and families to seek appropriate care and support for psychological health concerns. The campaign features stories of real service members who reached out for psychological support or care with successful outcomes, including learning coping skills, maintaining their security clearance and continuing to succeed in their military or civilian careers. Contact DCoE Outreach Center, toll-free 1-866-966-1020; online see www.realwarriors.net
their families by explaining the services available through the VA and the military health system. Additionally, TAAs coordinate resources for service members and their families with the service programs provided by the VA, TRICARE, Veterans Service Organizations, and other supporting agencies. Visit www.turbotap.org/register.tpp

**Yellow Ribbon Reintegration Program (YRRP)** is a post-deployment service for National Guard and Reserve members and their families. Yellow Ribbon helps to ensure that geographical separation from the military doesn’t equate to emotional or social isolation. Assistance includes help with TRICARE benefits, counseling services, VA benefits and enrollment, domestic violence and sexual assault, psychological and behavioral services, marriage and singles enrichment, and employment issues. For more see www.jointservicessupport.org/YRRP

**milConnect** is a website provided by the Defense Manpower Data Center (DMDC) that allows sponsors, spouses, and their children (eighteen years and older) to access personal information, healthcare eligibility, personnel records, and other information from a database (Defense Enrollment Eligibility Reporting System, DEERS) that contains information for each uniformed service member. DEERS registration is
required for TRICARE eligibility and enrollment. The DMDC Support Office answers eligibility questions. Contact toll-free 1-800-538-9552 or visit www.dmdc.osd.mil/milconnect

**Medical Evaluation Process**

**Integrated Disability Evaluation System** (IDES): This process is complex. Evaluation begins after an injured or ill service member has passed through the acute phases of treatment. The service member will soon have to choose to Continue on Active Duty (COAD), Continue on Active Reserve (COAR), or separate/retire from the military. The IDES process begins when it appears that a service member’s condition is permanent and may interfere with his or her ability to serve on active duty.

A service member who fails to meet medical retention standards will be referred into the IDES by the medical authority when it can be reasonably determined that further treatment will not render the service member capable of performing the duties of office, grade, rank, or rating. The IDES includes a medical evaluation board (MEB), a physical evaluation board (PEB), an appellate review process and a final disposition.

The MEB is an informal process initiated by the medical treatment facility; a PEB is a formal fitness-for-duty and disability determination that may recommend one of the following:

- Return the member to duty
- Place the member on the temporary disabled/retired list
- Separate the member from active duty
- Medically retire the member

Importantly, the PEB will determine the percentage of the service member’s disability compensation. This is a change from the previous process wherein both DOD and VA prescribed a disability rating, which often did not match. The percentage of disability determines whether the service member will separate or retire (ratings below 30 percent for those with less than 20 years of active service will result in a separation).

If the service member disagrees with any of the information included in the medical board documents, he or she may submit a
rebuttal. The PEB reviews all medical board documentation to determine if the service member is fit for continued military service. Members found not fit for duty have the right to demand a Formal Board; an attorney is appointed to represent the service member (or the member may hire an attorney). The Board reexamines the evidence, hears testimony, and considers any new evidence before making its recommendation.

Veterans medically separated from the U.S. military between September 11, 2001 and December 31, 2009 can have their disability ratings reviewed by the Physical Disability Board of Review (PDBR) to ensure fairness and accuracy. The PDBR, legislated by Congress and implemented by the Department of Defense, uses medical information provided by the VA and the military. Once a review is complete, the PDBR forwards a recommendation to the secretary of the respective branch of the armed services. The service branch makes the final determination on disability rating. See www.health.mil/pdbr

DEPARTMENT OF VETERANS AFFAIRS

THE UNITED STATES DEPARTMENT OF VETERANS AFFAIRS (VA) is a military veteran benefit system with Cabinet-level status, headed by the Secretary of Veterans Affairs. The VA is the federal government’s second largest department, after the Department of Defense. With a budget of more than $500 billion, the VA employs nearly 280,000 people at hundreds of medical facilities, clinics, and benefits offices and is responsible for administering programs of veterans’ benefits for veterans, their families, and survivors. Benefits include disability compensation, pension, education, home loans, life insurance, vocational rehabilitation, survivors’ benefits, medical and burial benefits.

Eligibility for VA programs varies; veterans are categorized into eight priority groups, based on factors such as service-connected disabilities, income, and assets. Veterans with a 50 percent or higher service-connected disability as determined by a VA regional office “rating board” are provided comprehensive care and medication at no charge. Veterans with lesser qualifying factors who exceed a predefined income threshold make co-payments for care for non-service-connected issues. VA dental and nursing home care benefits are more restricted. No co-payment
is required for VA services for veterans with military-related medical conditions (problems that started or were aggravated due to military service). Reservists and National Guard personnel who served stateside in peacetime settings or have no service-related disabilities generally do not qualify for VA health benefits. To learn more call toll-free 1-800-827-1000 or visit the comprehensive VA website at www.va.gov. For more on veterans’ benefits, see benefits.va.gov/benefits

Polytrauma care is for veterans and returning service members with injuries to more than one physical region or organ system, which results in physical, cognitive, psychological, or psychosocial impairments and functional disability. When medically stable, the most severely injured are often transferred to one of five Polytrauma Rehabilitation Centers (PRCs): McGuire VA Medical Center in Richmond, Virginia; James A. Haley VA Medical Center in Tampa, Florida; the Minneapolis VA Medical Center in Minnesota; Palo Alto Health Care System in California; and the South Texas Veterans Health Care System in San Antonio, Texas. There are also 23 Polytrauma Network Sites, allowing service members to recover closer to home; see www.polytrauma.va.gov

The National Resource Directory (NRD) is an information portal under the supervision of the Departments of Defense, Labor, and Veterans Affairs (VA); the NRD contains information from federal, state and local government agencies; veteran service organizations; nonprofits (including the Reeve Foundation); faith-based and community organizations; academic institutions; and professional associations. www.nrd.gov

The Federal Recovery Coordination Program (FRCP) is a VA initiative in coordination with the Department of Defense and the Department of Health and Human Services; it is designed to cut across bureaucratic lines and reach into the private sector as necessary to identify services needed for seriously wounded and ill service members, veterans, and their families. Injured service members or veterans are assigned a Federal Recovery Coordinator (FCR), who develops a Federal Individualized Recovery Plan with input from a multidisciplinary healthcare team. Though initially based in military and VA facilities, the FRCP involvement maintains a lifetime commitment to veterans and their families. FRCP staff are available at military treatment facilities and
installations across the country, and they work within wounded warriors programs. For more information call toll-free 1-877-732-4456; or visit www.oefoif.va.gov/fedrecovery.asp

My HealtheVet is a free, online personal health record designed for veterans, active-duty service members, and their dependents and caregivers. Users who have a Basic account are able to view their self-
entered information. Advanced or Premium account types may allow one to refill VA prescriptions online and view parts of VA health records and/or DOD Military Service Information. My HealtheVet also offers a Caregiver Assistance Center, designed to help veterans, family members, friends, and their healthcare teams achieve the best healthcare possible through education, research, and improved patient-provider communication. [www.myhealth.va.gov/index.html](http://www.myhealth.va.gov/index.html)

**Civilian Health and Medical Program** of the Department of Veterans Affairs (CHAMPVA) is a health benefits program. To be eligible for CHAMPVA, a beneficiary cannot be eligible for TRICARE. CHAMPVA provides coverage to the spouse or widow and to the children of a veteran who died or who is permanently and totally disabled. [www.va.gov/hac/forbeneficiaries/champva/champva.asp](http://www.va.gov/hac/forbeneficiaries/champva/champva.asp). Primary family caregivers of eligible post-9/11 veterans may qualify for CHAMPVA; contact the Caregiver Specialty Unit toll-free at 1-877-733-7927.

**GI Bill:** Veterans who have served at least ninety days of active duty service after September 10, 2001 and received an honorable discharge will qualify for the Post-9/11 GI Bill. To qualify for the full benefit, a veteran must have served at least three years of active duty after September 10, 2001. Benefits include college tuition and, in some cases, housing, books, and training and retraining programs. For more call toll-
free 1-888-GIBILL-1 (1-888-442-4551); or visit www.gibill.va.gov

eBenefits is a one-stop personalized Internet resource for active duty military personnel and veterans. Here, with an eBenefits account, one can apply for benefits, download a DD 214 or other important documents, and view benefits status regarding compensation, housing, adaptive housing, home loans, education, healthcare, transition assistance, vocational rehabilitation, insurance, death, etc. One site, streamlined to cover many functions; www.ebenefits.va.gov

National Personnel Records Center, Military Personnel Records (NPRC-MPR) is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services during the 20th century. Start here: 314-801-0800, toll-free 1-866-272-6272; www.archives.gov/st-louis/military-personnel

Forms: The federal government has made it easy to find any of its hundreds of forms, for claims, benefits, taxes, licensing, etc. For federal forms see www.usa.gov/forms. For VA forms: www.va.gov/vaforms. For Social Security forms, www.ssa.gov/online/index.html

Returning Service Members (OEF/OIF): combat veterans can receive cost-free medical care for any condition related to their service for five years after the date of their discharge or release; OEF/OIF combat veterans may be eligible for one-time dental if applied within 180 days of separation date. Returning service members help line: toll-free 1-877-222-8387; see www.oefoif.va.gov

Other VA Connections:

The National Call Center for Homeless Veterans provides assistance to homeless veterans and their families. Call 1-877-4AID-VET (1-877-424-3838) to receive free, confidential support from a trained VA staff member. www.va.gov/homeless

Spiritual Services: Chaplains are available to care for veterans’ spiritual needs and, in some cases, those of the immediate family. Contact a VA medical center to speak with a chaplain. For the nearest VA medical center, call toll-free 1-877-222-VETS.

Vet Center program is a VA community-based program
providing counseling to veterans for war-related social and psychological readjustment problems, family military-related readjustment services, substance-abuse screening and referral, military sexual trauma counseling and referral, bereavement counseling, and employment services. Vet Centers provide services in a nonclinical environment to avoid any stigma that vets might perceive about seeking assistance. All Vet Center services are prepaid through military service. To find a Vet Center: 1-877-WAR-VETS; www.vetcenter.va.gov

Veterans Crisis Line features counselors experienced in helping veterans of all ages and circumstances. For concerns about the safety and well-being of a veteran, call 1-800-273-8255 to receive free, confidential support with issues of aging, stress, or other effects from their military service—including pain, anxiety, depression, sleeplessness, anger, or even homelessness.

More VA links:

- Center for Minority Veterans: www.va.gov/centerforminorityveterans
- VA Office of Survivor Assistance (OSA): www.va.gov/survivors
- Center for Women Veterans: www.va.gov/womenvet

DON’T LOSE THIS NUMBER

DD 214—the Certificate of Release or Discharge from Active Duty—is one of the most important documents you will ever receive during your military service. It is your key to participation in all VA programs as well as several state and federal programs. Keep your original in a safe, fireproof place, and have certified photocopies available for reference. In many states, the DD 214 can be registered/recorded just like a land deed or other significant document. Call the National Personnel Records Center at 314-801-0800 to request an application for replacement of your DD 214.

Circa 1948, memorializing four interfaith chaplains who died at sea in 1943.
TRICARE

If you are a service member in the armed services, your healthcare needs are processed by TRICARE, a family of health plans for service members and their families based upon their location and status (active duty, Reserves, National Guard). Service members on active duty, including Reservists and National Guardsmen on orders to federal active duty for more than thirty days, are most likely covered by TRICARE Prime, a comprehensive managed care program coordinated by a Primary Care Manager (PCM) at a Military Treatment Facility; a PCM could also be a doctor in the civilian community who is under contract with TRICARE. If you retire, you and your family are automatically covered under TRICARE Standard and TRICARE Extra. Neither requires enrollment fees or premiums.

When a military retiree turns sixty-five, his or her primary health insurance becomes Medicare; TRICARE Standard serves as a secondary coverage under a program called TRICARE for Life. To find a TRICARE network provider, visit www.tricare.mil/findaprovider. For full details, visit the TRICARE website at www.tricare.mil. Note: Eligibility to receive care under any TRICARE program requires registration in the Defense Enrollment Eligibility Reporting System (DEERS). Active duty and retired service members are automatically registered in DEERS, but they must make sure that eligible family members are registered. For more information call the DEERS Support Office toll-free 1-800-538-9552.

To reach the TRICARE contractor for your region:

- **North Region** (HealthNet Federal Services, LLC): 1-877-874-2273
- **South Region** (Humana Military Healthcare Services): 1-800-444-5445
- **West Region** (United Healthcare): 1-877-988-9378

Social Security & Medicare

Military service members can receive expedited processing of disability claims from Social Security. These benefits are different than those from
TRICARE and the Affordable Care Act

The Patient Protection and Affordable Care Act (PPACA) signed into law in 2010 meant changes in healthcare coverage for many Americans. The legislation did not apply directly to TRICARE, which is authorized by an independent set of statutes, and remains under authority of the Defense Department and the Secretary of Defense.

TRICARE provides coverage for preexisting conditions and serious illnesses; offers an array of preventive care services with no cost shares; maintains reasonable out-of-pocket costs with no or low deductibles and co-payments; and there are no annual or lifetime caps on coverage.

One benefit addressed by the PPACA, which was previously not part of TRICARE, was coverage of young adults up to age 26. However, the National Defense Authorization Act, signed into law in January 2011, led to the speedy implementation of TRICARE Young Adult (TYA), which gives eligible uniformed service dependents under twenty-six who are unmarried, and not eligible for their own employer-sponsored healthcare coverage, the option to purchase TYA. For more information about TYA and how to purchase it, go to www.tricare.mil/tya.
# VETERANS SERVICE ORGANIZATIONS (VSO)

**American Legion** is a congressionally chartered mutual-aid veterans organization founded in 1919 by veterans returning from Europe after World War I. Today the group has nearly 3 million members in more than 14,000 posts worldwide. The Legion supports the interests of veterans and service members, including veterans’ benefits and the VA hospital system. 317-630-1200, toll-free 1-800-433-3318; [www.legion.org](http://www.legion.org)

**AMVETS** (or American Veterans): In one recent year, AMVETS national service of ficers processed more than 24,000 claims that resulted in veterans receiving $400 million in compensation. Toll-free 1-877-726-8387; [www.amvets.org](http://www.amvets.org)

**Disabled American Veterans** (DAV) was founded in 1920 to represent disabled veterans returning from World War I. DAV provides free assistance to veterans and their families in obtaining benefits and services earned through military service. Toll-free 1-877-426-2838; [www.dav.org](http://www.dav.org)

**Paralyzed Veterans of America** (PVA) was founded by a band of service members who came home from World War II with spinal cord injuries. A core strength of PVA is its network of National Service Officers, highly trained in VA law, benefits, and healthcare. Toll-free 1-800-424-8200; [www.pva.org](http://www.pva.org)

**United Spinal Association** is a national disability and veterans service organization that helps vets sort through the array of benefits available through state and federal agencies. Toll-free 1-800-404-2898; [www.unitedspinal.org](http://www.unitedspinal.org)

**Veterans of Foreign Wars** of the United States (VFW) traces its roots to 1899. VFW maintains a nationwide network to assist veterans with their VA disability claims. A VFW program called Unmet Needs assists military service members and their families who run into unexpected financial difficulties; assistance grants of up to $2,500 do not need to be repaid. 816-756-3390; [www.vfw.org](http://www.vfw.org)