

# TRANSITION RESOURCES

*Making the Connection*





# Introduction

This booklet, *Transition Resources - Making the Connection*, is intended for members of the National Guard and Reserve leaving active duty and addresses a number of key transition issues.

## General Resources

The majority of transition resources are available through the Department of Defense (DoD), Department of Labor (DOL), and Department of Veterans Affairs (VA):

- DoD provides transition programs and resources through the National Guard, the Office of the Assistant Secretary of Defense for Reserve Affairs (RA), and each Service branch. Assistance includes group programs, individual counseling, and access to resources such as the Transition Assistance Program website and Military OneSource, a 24/7 information and referral resource.
- DOL provides services and resources to assist Guard and Reserve personnel being released from active duty by maximizing employment opportunities, protecting employment rights, and meeting labor-market demands with qualified employees. The DOL's [Veterans' Employment and Training Service \(VETS\)](#), through cooperative efforts with each state, offers employment and training services to eligible veterans.
- VA provides various benefits and services, medical care, and social support to veterans geared towards ensuring a smooth transition from active military service to civilian life. The VA also strives to restore the capability of veterans with disabilities to the greatest extent possible and to improve the quality of their lives and that of their families.
- The Transition Assistance Program (TAP) is a partnership among the DoD, VA, and the DOL VETS, and consists of comprehensive workshops focused on job search assistance and related services.

## Eligibility

Eligibility criteria are listed for the transition resources noted in this booklet. Current and former members of the Reserve who served on active duty may establish veteran status and may, therefore, be eligible for VA benefits, depending on the length of active military service and the character of discharge or release. National Guard members can establish eligibility for VA benefits only if activated by the President for federal duty during a period of war or domestic emergency.

## TABLE OF CONTENTS

*Click to jump to a section*

1. Taking Care of Yourself and Family
2. Employment Opportunities
3. Healthcare and Life Insurance Benefits and Options
4. Educational Opportunities and Benefits
5. Financial Support and Assistance
6. Support for Wounded/Injured Service Members
7. National Guard Transition Assistance Advisors
8. Online Resources

As you are released from active duty and return home, many resources are available to ease your transition. It is critical to know the benefits to which you are entitled and how to access them.

Be aware that some benefits require that you apply before you leave mobilized status.

# Taking Care

## of Yourself & Family

CONNECTION ONE

You are entitled to valuable services and benefits that can help you take care of yourself and your family as you transition from active duty.

### Preseparation Counseling

While preparing to leave active duty, you received preseparation counseling describing the transition benefits and services available to National Guard and Reserve members. The Preseparation Counseling Checklist (DD Form 2648-1) is used to help you identify necessary steps to a smooth transition from active duty.

### Transition Assistance Program (TAP)

TAP provides the tools and information to enable you to make a successful transition from active duty. Program goals include increasing employability and awareness of education and volunteer opportunities. You are entitled to TAP participation if you have been in a mobilized status for more than 180 days. Service members and eligible spouses can also access TAP services up to 180 days following separation.

Comprehensive TAP workshops are led by professionally-trained workshop facilitators from the State Employment Services, military family support services, DOL contractors, or VETS staff. TAP services are provided on major military installations. On Air Force, Navy, and Marine Corps installations, transition assistance services are typically available through the Family Support or Community Service Center. On Army installations, services are provided at Army Career and Alumni Program (ACAP) Centers.

### Individual Transition Plan (ITP)

To take full advantage of available services, develop an ITP. The ITP is a tool intended to help identify and achieve realistic career and personal goals. It is not a DoD form, but rather a document you create, taking into consideration your unique skills, knowledge, experience, and abilities. Use an ITP to identify education, training, and employment actions associated with your transition. Include goals, tasks necessary to reaching those goals, available benefits, and a timeline. Contact your Transition Assistance Office for further information.

### Coping with Change

Transition back to everyday life may present unique emotional and psychological challenges. It is natural to experience a sense of significant change, some stress, and feelings of ambivalence. You must reconnect with family, friends, and community while attempting to understand and cope with deployment experiences.

Preseparation counseling and the Transition Assistance Program (TAP) can assist you in identifying the resources and services necessary to take care of yourself and your family, and to return successfully to work and your community.

TAP consists of four essential components:

- Preseparation Counseling
- DOL TAP Employment Workshops
- VA Benefits Briefings
- Disabled Transition Assistance Program (DTAP)



Coming home represents a return to comfort and security, but the routines of home and work are markedly different from the focused, intense, and regimented life of active duty. There are several things to keep in mind for a smoother, healthier transition:

- A period of readjustment is normal. Take things slowly. It takes time to re-establish relationships.
- Things will be different. You have changed, as have your family members. Everyone needs to adapt to a new and mutually acceptable family pattern.
- Communication is key. Talk things out. Be honest, be clear, and be sure to listen.

## Returning from Hazardous duty

If you have been in harm's way or on hazardous duty, you may experience symptoms of combat stress. Most conditions related to stress during combat are normal reactions to abnormal circumstances. Reactions may be physical (such as sleep disturbances), cognitive (such as concentration or memory problems), or emotional (such as anger or depression).

Posttraumatic Stress Disorder (PTSD) can also become an issue for those returning from hazardous duty. PTSD is an anxiety disorder that may develop weeks, months, or even years after exposure to a terrifying event or ordeal. Not everyone who experiences a traumatic event will develop PTSD.

A person with PTSD exhibits three main types of symptoms:

- re-experiencing the traumatic event
- avoidance and emotional numbing
- increased arousal (hyper-vigilant or "on-guard")

There are many ways to cope with these reactions. Positive coping strategies include rest, exercise, and social involvement. If these symptoms persist, consult with a trained health professional. Therapy, with or without medication, has proven extremely effective.

## Readjustment to Work

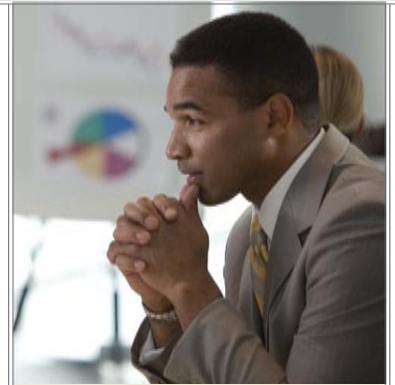
Returning to work may also be challenging. Personnel may have changed and new projects may be underway. Request a briefing on any changes that occurred in your absence. Do not hesitate to ask for help or support. Take advantage of training opportunities that may help you to feel more confident in your work.

## Primary Sources of Information and Support

Military OneSource is a free support service provided by DoD offering assistance and resources to Service members and their families on many different issues. Go to [www.militaryonesource.com](http://www.militaryonesource.com).

The Transition Assistance Program website provides information for Service members on transitioning from military service. Visit [www.TurboTAP.org](http://www.TurboTAP.org).

For further information on PTSD visit the website for the National Center for PTSD, a special center within Veterans Affairs, at [www.ncptsd.va.gov](http://www.ncptsd.va.gov).



If you find that the transition back to work is not going smoothly:

- Consult with your commanding officer.
- Talk to other Reserve or Guard members.
- Take advantage of the employee assistance program (EAP) if one is available through your employer.

If you feel overwhelmed by the return or are unable to function at work or home, seek help from a mental health professional. Talking with others about your experiences and what you are feeling can help. It is not a sign of weakness. Contact the nearest VA Medical Center at 1-877-222-8387 for assistance.

# Employment

CONNECTION TWO

## Opportunities

Whether returning to your previous workplace or seeking a new job, you should become familiar with employment-related rights and resources.

### Returning to Previous Employment

If you left a civilian job to fulfill Reserve or National Guard duty, you are entitled to return to the job after demobilization if you have:

- given advance notice of military service to your employer (except when precluded by military necessity);
- not exceeded five years cumulative absence from the civilian job (with some exceptions);
- submitted a timely application for re-employment; and
- not received a dishonorable or other punitive discharge.

The Uniformed Services Employment and Reemployment Rights Act (USERRA) prohibits employers from denying any benefit of employment due to military service and protects employee rights when reclaiming civilian employment after an absence due to military service or training. These rights include the following:

- Upon completion of military service, employers must provide prompt reemployment. Your right to return to your job is protected by federal law.
- Individuals returning from military service are entitled to the seniority and seniority-based benefits held prior to military service, and are also entitled to any additional seniority and seniority-based benefits that would have accrued had they not been called to active duty.
- You are entitled to required retraining, employer-provided healthcare plans, and employer-provided pension plans.
- If you can no longer perform the job, your employer must use reasonable efforts to help you upgrade or update your skills.
- You are entitled to special protection against discharge, except for cause.

Failure to report to work or make timely application to return to work does not automatically result in the loss of reemployment rights. However, it does subject you to the rules of conduct, policies, and general practices established by your employer, which may result in loss of USERRA protections.

If you believe that your rights under USERRA have been violated, there are options for resolving the issue:

- Speak directly with the employer. More often than not, discussions with employers can lead to acceptable solutions.

You have the right to go back to the civilian job you held before being called to active duty. The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects you from discrimination with respect to hiring, retention, promotion, or other benefits.

There are certain circumstances under which a civilian employer may not be required to reemploy you. However, the employer has the burden of proving reemployment is not possible.



- Speak with your unit commander. Unit commanders may be able to discuss or articulate the issue with the employer in a different manner, or they may be able to suggest compromises and alternatives.
- If the first two options are not successful, contact Employer Support for the Guard and Reserve (ESGR). ESGR is a DoD organization that promotes cooperation between Guard and Reserve component members and their employers.

## Searching for New Employment

Searching for a job can be a daunting task, but attending TAP workshops is a good starting point. The workshops provide information on resume-writing, interviewing techniques, current methods for successful job searches, and how to assess individual skills and competencies. The workshop facilitators also provide information on government, DOL, and VA employment programs and services.

### State Employment Office

Your state employment office has numerous programs to assist you in finding a job. Although states have different names for their employment offices (e.g. Employment Development Department, Workforce Services, or Department of Economic Security), they all offer VETS and One-Stop Career Centers.

### VETS

Through cooperative efforts with each state, DOL offers employment and training services to eligible veterans through two principal programs:

- Local Veterans' Employment Representatives (LVERs) are state employees who can provide job counseling and testing, and assist in identifying training and employment opportunities. They also monitor job listings from federal contractors to ensure that eligible veterans get priority in referrals to these jobs.
- Disabled Veterans' Outreach Program (DVOP) specialists develop job and training opportunities for veterans, with special emphasis on veterans with service-connected disabilities. See Connection 6 for further information.

### One-Stop Career Center

The nearly 2,000 DOL-sponsored [One-Stop Career Centers](#) are designed to provide a full range of assistance to job seekers under one roof. Located at state employment offices, they offer training referrals, career counseling, job listings, and similar employment-related services. Visit a center in person or connect to the center's information through the Internet.

### HireVetsFirst

HireVetsFirst is a comprehensive career website designed for veterans seeking employment and also for prospective employers. The website provides a number of resources including an online program that offers information on writing effective resumes and cover letters, proper interviewing techniques, and numerous methods for successful job searches. Go to [www.hirevetsfirst.gov](http://www.hirevetsfirst.gov) and click on Transition Assistance.

The following resources can also be of help in addressing reemployment issues:

- VETS in your employer's state
- Merit Systems Protection Board for Federal employees not properly re-employed

If you need assistance seeking employment as you transition from active duty, contact your state employment office.



### CareerOneStop

Sponsored by the DOL, [CareerOneStop](#) includes:

- *America's Career InfoNet* – national, state, and local career information and labor market data with innovative web-based tools
- *America's Job Bank* – an online labor exchange with job listings, customized job orders, and a searchable database of resumes
- *DoD Job Search* – a career resource for businesses and for military personnel transitioning to civilian careers

### Federal Employment Opportunities

Military service may entitle you to preferential treatment when competing for a federal position. For further information, go to the DOL's FirstGov for Workers website [www.firstgov.gov](http://www.firstgov.gov) and the Office of Personnel Management (OPM) at [www.opm.gov/veterans/html/vetguide.htm](http://www.opm.gov/veterans/html/vetguide.htm).

### Primary Sources of Information and Support

For USERRA information and links, go to the DOL website at [www.dol.gov/vets](http://www.dol.gov/vets).

Learn more about ESGR and how it can work for you at [www.esgr.com](http://www.esgr.com).

For veterans seeking jobs with the Federal Government, go to [www.opm.gov/veterans](http://www.opm.gov/veterans).

For an online transition course, go to [www.hirevetsfirst.gov](http://www.hirevetsfirst.gov) and click on Transition Assistance.

CareerOneStop is an integrated group of websites designed to help identify employment and career resources.

# Healthcare & Life Insurance

## CONNECTION THREE Benefits/Options

There are several health and life insurance benefits available to Guard and Reserve members leaving active duty. Consider individual and family needs when making decisions about healthcare and insurance needs.

### Health Screenings

All Service members returning from deployment receive a health assessment and complete a Post-Deployment Health Assessment (PDHA) questionnaire. This screening reviews current health and mental health issues commonly associated with deployments. Concerns and referral needs will be documented and available resources discussed to help resolve any post-deployment issues.

The Post-Deployment Health Reassessment (PDHRA) is designed to identify and address health concerns, with specific emphasis on mental health, that have emerged since deployment. The PDHRA provides a second health assessment during the three to six-month period after return from deployment. It is also



available to individuals who have separated since their return. The reassessment is scheduled for completion within 180 days after return from deployment to allow the option of treatment using TRICARE. A healthcare provider will discuss any health concerns and make referrals to appropriate healthcare or community-based services if further evaluation or treatment is needed.

### Health Insurance Options

When ordered to active duty for more than thirty consecutive days, you have comprehensive health care coverage under TRICARE. Once the active duty commitment has ended, there are several health insurance options available. If returning to your previous employment, you may opt for healthcare coverage through your employer. You may also be covered through your spouse’s employee/family health insurance. In addition, you have the option for health insurance through TRICARE. When options for coverage exist through more than one source, it might be best to have both a primary and secondary insurer.

#### TRICARE Benefits

Whether or not you are ending your service commitment, there are TRICARE options available. The following chart provides a brief summary of the TRICARE benefits and where to obtain further information.

#### TRICARE Options When Released from Active Duty

<b>Transitional Assistance Management Program (TAMP)</b>	Offers transitional TRICARE coverage for 180 days with the same costs as active duty family members.	For more information about TAMP, visit <a href="http://www.tricare.osd.mil/contactus">www.tricare.osd.mil/contactus</a> and contact the TRICARE office closest to you.
<b>Continued Health Care Benefit Program (CHCBP)</b>	A temporary, premium-based health plan available for purchase by qualified members after TAMP ends. Provides up to eighteen months of coverage.	Call Humana Military Healthcare Services, Inc. at 1-800-444-5445 or visit <a href="http://www.tricare.osd.mil/chcbp">www.tricare.osd.mil/chcbp</a> .
<b>TRICARE Reserve Select (TRS)</b>	A voluntary, premium-based health plan available for purchase by qualified members. Provides coverage similar to TRICARE Standard. If purchased, coverage begins after TAMP.	Contact the reserve personnel office or visit the Guard-Reserve Portal to see if you qualify for TRS. Contact your regional contractor or overseas TRICARE Area Office (TAO) for assistance with obtaining care.
<b>TRICARE Dental Program (TDP)</b>	A voluntary, premium-based dental plan. If enrolled in TDP before you were activated, you will be automatically re-enrolled upon deactivation.	Call United Concordia at 1-800-866-8499 or visit <a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a> .

Carefully consider your personal and family situation regarding health insurance. Explore your healthcare insurance options before making a decision.

It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continuous, and new benefits are added regularly. For the most recent information, contact your TRICARE regional contractor.

#### VA Healthcare

Reserve and National Guard members, if activated for federal duty, can qualify for veteran’s status and utilize a number of healthcare services provided by the VA. These include, but are not limited to, inpatient and outpatient services, readjustment counseling, and alcohol and drug dependency treatment. Additionally, VA Medical Centers provide a one-time dental treatment if an application is filed within ninety days following separation and item 17 on the DD 214 is marked “no” (indicating that no dental exam and/or treatment was provided within ninety days prior to separation).

VA has extended health care benefits for those veterans who have served in combat. For two years after leaving the military, combat veterans are eligible for VA hospital care, medical services, and nursing home care for any illness possibly related to wartime deployment. Veterans must contact VA to receive these services. VA Vet Centers provide no cost readjustment counseling, extensive case management, and outreach services to all veterans who served in any combat zone and who suffer from psychological war trauma.

There are more than 200 community-based Vet Centers located around the country, which also provide services to family members for military-related issues.

### Life Insurance

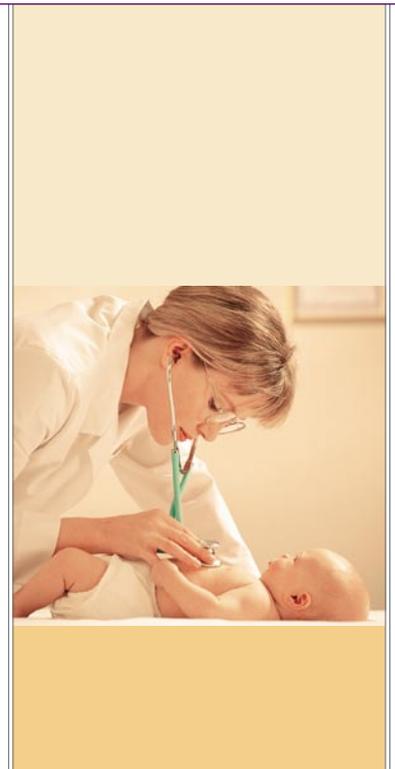
Life insurance options are available through the VA that can meet your specific needs.

<b>Servicemembers' Group Life Insurance (SGLI)</b>	All Service members are automatically insured under SGLI, a group life insurance policy purchased from a commercial insurance carrier by the Veterans Benefits Administration. Members can be insured up to \$400,000.	SGLI may be converted, upon release from active duty or upon separation from the Reserve, to Veteran's Group Life Insurance (VGLI) or to a commercial life insurance policy effective at the end of the 120-day SGLI extension period.
<b>Family Servicemembers' Group Life Insurance (FSGLI)</b>	A program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI coverage, and \$10,000 for dependent children.	Spouse coverage may be converted, upon separation, to a commercial life insurance policy.
<b>Veteran's Group Life Insurance (VGLI)</b>	Members with full-time SGLI coverage are eligible for VGLI upon release from service.	To convert SGLI to VGLI, an eligible member must apply with the required premium within one year and 120 days from discharge. Service members who submit their application within 120 days of discharge do not need to submit evidence of good health. VGLI policyholders can convert their VGLI to an individual commercial life insurance policy at any time.

### Primary Sources of Information and Support

For additional TRICARE benefit information, visit the TRICARE website at [www.tricare.osd.mil/reserve](http://www.tricare.osd.mil/reserve). You may also contact your regional managed care support contractor or TRICARE Service Center representative.

For further information on VA healthcare or life insurance benefits, go to the VA website at [www.va.gov](http://www.va.gov).



# Educational

CONNECTION FOUR

## Opportunities & Benefits

There are several federal programs that can assist you in connecting to educational opportunities. Benefits are available through the VA, DOL, and possibly the state in which you reside.

### VA Educational Benefits

VA counseling is available to help determine educational strengths and plan education or employment goals. Even if ineligible for VA benefits, you may still receive VA counseling beginning 180 days prior to separation from active duty through the first full year following an honorable discharge. To request counseling, contact the local Veteran's Assistance Center.

The VA has a variety of programs for which you may be eligible. Work with a VA counselor to determine which program is best for you as your decision will need to be made before receiving benefits.

#### Montgomery GI Bill (MGIB)

MGIB is a federally funded program administered by the Veteran Benefits Administration. Eligible Service members may receive a maximum of thirty-six months of MGIB benefits for fulltime study. Payments are prorated for part-time study.

The MGIB-SR (Selected Reserve) program may be available if you are a member of the Selected Reserve. The MGIB-SR may be used for any degree program, certificate or correspondence courses, cooperative training, independent study programs apprenticeship/on-the-job training, vocational school, and flight training programs, licensing and certification testing, and entrepreneurship training. You must have a high school diploma, equivalency certificate, or completed twelve hours toward a college degree before applying for benefits.

Eligibility for this program may be established only one time. Once eligible, you are entitled to receive up to thirty-six months of education benefits. Benefits last fourteen years from the eligibility start date or as long as you remain in an active drilling status in the Selected Reserve, whichever is shorter.

#### Reserve Education Assistance Program (REAP)

REAP provides educational assistance to Reserve and Guard members who were called or ordered to active service in response to a war or national emergency. Approved training under REAP includes graduate and undergraduate degrees, vocational/technical training, on-the-job or apprenticeship, correspondence and flight training programs, licensing and certification testing, and entrepreneurship

Application procedures for educational programs may vary from state to state. Contact your National Guard or Reserve state education office or your Reserve/Guard unit.

To obtain certain education benefits under MGIB, members of the Reserves and National Guard must apply while still on active duty.



training. DoD and the Department of Homeland Security determine eligibility for this program. To be eligible, you must continue to serve in the Reserve.

### Student Loans

Tuition assistance for Service members was established by public law and is implemented by a DoD directive and DoD instruction. Service instructions and regulations based on the DoD directive contribute to program implementation. Questions regarding tuition assistance should be directed to your unit education representative or Education Services Office.

### Defense Activity for Non-Traditional Education Support (DANTES)

DANTES is a DoD organization that helps Service members pursue their educational goals and earn degrees or certification through support programs and resources. Some of the programs offered through DANTES include:

<b>Credit-by-Examination</b>	Allows individuals to earn a high school credential, satisfy undergraduate and graduate-level college admission requirements, earn college credit, and gain professional certification.
<b>Distance-Learning</b>	Allows easy access to individual courses and to certification or degree programs.
<b>Military Evaluations</b>	Provides academic credit recommendations for training completed while in the Service.
<b>Career Guidance Materials and Interest Inventories</b>	Provides a framework for education center and family support center personnel when counseling Service members.
<b>Certification</b>	Provides opportunities for certification in such areas as Information Technology, human resources management, automotive services, and emergency medical technology.
<b>Troops to Teachers (TTT)</b>	Helps eligible military personnel begin new careers as teachers in public schools.

For more information about programs available through DANTES, contact your local Education Services Office.

### Primary Sources of Information and Support

The VA website [www.gibill.va.gov](http://www.gibill.va.gov) provides information on educational benefits provided under MGIB.

More information on DANTES is available at [www.dantes.doded.mil](http://www.dantes.doded.mil).

You may be entitled to a reimbursement benefit that pays for one certification or licensure examination sponsored by DANTES. Check with your Education Services Office.

Servicemembers Opportunity Colleges (SOC) is a consortium of national higher education associations providing various educational assistance programs for Service members. SOC can assist Service members encountering problems relating to course credit, tuition, or reenrollment. For more information go to [www.soc.aascu.org](http://www.soc.aascu.org).



# Financial

CONNECTION FIVE

## Support & Assistance

Mobilization may have resulted in financial difficulties for you and your family. Now that you are returning home, there are programs and services that may help alleviate financial stress.

### Servicemember's Civil Relief Act (SCRA)

The SCRA provides protection for individuals entering or called to active duty military service. It is intended to postpone or suspend certain civil obligations to enable Service members to devote full attention to duty.

SCRA offers a variety of protections to help meet civil and financial obligations. Some of the protections include:

- reduced interest rate on mortgage payments
- reduced interest rate on credit card debt
- protection from eviction (depending on the amount of rent paid)
- delay of all civil court actions, such as bankruptcy, foreclosure, or divorce proceedings
- protection from paying taxes in two different states

Some of these protections, such as interest rate reductions, are only for the period of active military service. Other benefits, such as postponement of monthly principal payments on a loan and restrictions on foreclosure, may begin immediately upon assignment to active duty and end on the third month after your return. Some benefits may also be available retroactively. If you think that you may be entitled to the protection provided by SCRA, contact your lender, credit card company, or bank. You may also wish to contact your legal services officer or a private attorney.

### Unemployment Compensation for Ex-Service Members

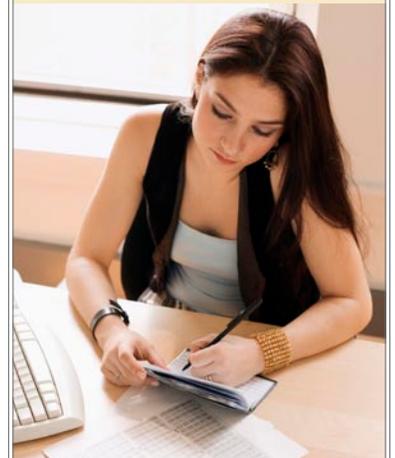
Unemployment Compensation for Ex-Service Members provides benefits if you are separating from active duty under honorable conditions and will be unemployed. The law of the state (under which the claim is filed) determines benefit amounts, length of benefits, and other eligibility conditions. For further information or to apply for unemployment compensation, contact your [state Unemployment Insurance agency](#) as soon as possible after separation.

### Small Business Administration (SBA) Assistance

If you are a small business owner, the SBA has produced comprehensive business planning guides. These guides provide SBA program information and assistance to self-employed Reserve and Guard members prior to, during, and

Protections offered under SCRA may be available retroactively or for a short period of time after demobilization. Contact your financial institutions or legal services officer.

Reserve and National Guard members are protected under SCRA while on active duty. The protection begins on the date members enter active duty and generally terminates within thirty to ninety days of the date of discharge.



following mobilization and demobilization. The guides, [Balancing Business and Deployment](#) and [Getting Veterans Back to Business](#) are available on the SBA website.

If you are returning home and need financing to expand an existing business or start a new one, the SBA has loan programs that may be available to you. These loan programs provide veterans with small business financing that may not be available through other channels.

The Military Reservist Economic Injury Disaster Loan Program (MREIDL) provides funds to eligible small businesses to meet ordinary and necessary operating expenses they are unable to meet because an essential employee was called to active duty. An essential employee is an individual (including the owner of the small business) whose managerial or technical expertise is critical to the successful day-to-day operations of the small business.

These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary obligations until operations return to normal upon the return of the essential employee. The purpose of these loans is not to cover lost income or lost profits. The loan assistance application filing period for small businesses begins on the date the essential employee is ordered to active duty and ends ninety days after the essential employee is discharged or released from active duty.

For further information on interest rates, loan terms, amounts, and limits, and to determine eligibility, contact the SBA.

### VA Home Loans

VA home loan guaranties are issued to help eligible Service members and veterans obtain homes and to refinance loans. In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility, and must agree to live in the property. National Guard and Reserve members are eligible for a VA home loan if they have completed at least six years of honorable service or were discharged because of a service-connected disability. Guard and Reserve members are also eligible if they were activated after August 1, 1990, served at least ninety days, and received an honorable discharge.

### Primary Sources of Information and Support

A brief explanation of SCRA can be found at [http://legalassistance.law.af.mil/content/legal\\_assistance/cp/scra\\_fact\\_sheet\\_dec04.pdf](http://legalassistance.law.af.mil/content/legal_assistance/cp/scra_fact_sheet_dec04.pdf)

SBA information can be found at [www.sba.gov/reservists](http://www.sba.gov/reservists)

For additional information on VA home loans go to [www.homeloans.va.gov](http://www.homeloans.va.gov).

If you own or are employed by a small business that may qualify for MREIDL and did not apply upon deployment to active duty, you have ninety days from demobilization to do so.

If you do not qualify for VA housing loan benefits, you may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA).



# Disability Support

## for the Wounded/Injured

CONNECTION SIX

If you are being released from the Reserve or National Guard due to a service-connected injury, you may be eligible for additional training and education benefits.

### Disabled Transition Assistance Program (DTAP)

DTAP is an integral component of transition assistance for Service members who may be released because of disability or who believe they have a disability qualifying them for vocational rehabilitation and employment-related services. DTAP presentations include a comprehensive discussion of VA's Vocational Rehabilitation and Employment (VR&E) Program and available educational/vocational counseling.

### Military Severely Injured Center (MSIC)

MSIC works with severely injured Service members and their families to help prepare them to return to duty or to reintegrate successfully into the civilian community and their homes. The center provides personalized assistance, tailored to meet the specific needs of the Service member throughout recovery and rehabilitation. Services include medical care, education and job placement, accommodations to the individual's home, workplace, and/or vehicle, and counseling.

### VA Disability Programs and Benefits

The VA provides a variety of services and benefits to Service members who are disabled by an injury or disease that was incurred or aggravated during active military service.

#### *Disability Compensation*

Disability compensation is a monetary benefit paid to veterans who are disabled by an injury or a disease that was incurred or aggravated during active military service. There is no time limit to apply for VA disability compensation. However, you are encouraged to apply within one year of your release from active duty because entitlement is established retroactively to the date of separation if your claim is filed within this period. The effective date of eligibility for benefits will be based on the date of your claim if you apply after the one-year period.

#### *Pension*

Pension benefits are intended to assist eligible veterans, surviving spouses, and children who demonstrate financial need. There are two broad categories of pension benefit programs through the VA. Veterans pension is a monthly benefit paid to a wartime veteran with limited income who is under 65 and permanently and totally disabled or at least 65 years old. The other primary category is a needs based benefit paid to an unremarried surviving spouse, or an unmarried child of a deceased wartime veteran. There is no time limit to apply for this benefit.

DTAP can ease your transition by helping you determine job readiness and address your special needs due to a disability.

DTAP assists potentially eligible Service members in making an informed decision about the VR&E Program and facilitates the prompt delivery of vocational rehabilitation services.

MSIC counselors and nurses are accessible via telephone 24/7 at 1-888-774-1361. Regional advocates are available to meet in person with Service members and their families.



**Life Insurance**

Different life insurance options are available through the VA if you are disabled:

<p><b>Service-Disabled Veterans Insurance (S-DVI)</b></p>	<p>Meets the insurance needs of certain veterans with service-connected disabilities. S-DVI is available in a variety of permanent plans as well as term insurance. Must apply within 2 years of a new disability rating by VA.</p>
<p><b>The Servicemembers' Group Life Insurance (SGLI) Disability Extension</b></p>	<p>Allows Service members who are totally disabled at time of discharge to retain SGLI coverage at no cost for up to two years.</p>
<p><b>Traumatic Servicemembers' Group Life Insurance (TSGLI)</b></p>	<p>Provides payment to any member who sustains a traumatic injury that results in certain severe losses. Every Service member who has SGLI also has TSGLI.</p>

**Medical Care**

If you are disabled by injury or disease incurred or aggravated during active duty, you will receive VA medical care on a mandatory basis. In general, needed services will be provided at no cost. If your disability originated outside of active service, you will receive VA medical care on a space-available basis, as long as you agree to make a co-payment.

**VA Vocational Rehabilitation and Employment (VR&E) Program**

VR&E (sometimes referred to as Chapter 31) assists veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. VR&E offers a number of services including help with job search and job placement, self-employment counseling, independent living services, and counseling related to re-employment and reasonable accommodations you may request from an employer.

Eligibility requirements include a discharge other than dishonorable and a service-connected disability rating of at least 10%. If eligible, a vocational rehabilitation counselor (VRC) determines whether you have an employment handicap and are entitled to VR&E services.

**Reserve Education Assistance Program (REAP)**

Service members released early for a disability incurred or aggravated in the line of duty may receive REAP benefits. If you are separated for a disability which was not the result of your own willful misconduct, you are entitled to REAP benefits for ten years after the date of eligibility. See Connection Four for more information.

**Uniformed Services Employment and Reemployment Rights Act (USERRA)**

Under USERRA, an employer is required to make reasonable efforts (without creating an undue hardship) to accommodate your disability and to enable you to return to your job. If the disability cannot be reasonably accommodated in that job, the employer is required to reemploy you in some other position that provides like seniority, status, and pay, or the closest approximation thereof.

▲ The amount of coverage under these life insurance options varies, as do the rates. Contact VA for further information.



## DOL Services

### *The Recovery and Employment Assistance Lifelines (REALifelines)*

REALifelines provides wounded and injured veterans/transitioning Service members with resources to successfully transition to a career. Developed by VETS, REALifelines provides one-on-one employment assistance and online resources. Services are available at the DOL's One-Stop Career Centers.

### *Disabled Veterans' Outreach Program (DVOP)*

DVOP specialists develop job and training opportunities for veterans with service-connected disabilities enabling veterans to be competitive in the labor market. Specialists provide outreach and offer assistance by promoting community and employer support for employment and training opportunities, including apprenticeship and on-the-job training.

### **The Community Based Health Care Organization (CBHCO)**

CBHCO was created to assist Guard and Reserve Service members injured in the line of duty to return to their homes. Regional Medical Commands staffed by Guard members coordinate care locally while Service members are evaluated for return to duty, medical release, or medical board.

### **Service Branch Support Programs**

The U.S. Army Wounded Warrior Program, Marine for Life Injured Support, the Navy Safe Harbor Program, and the Air Force Palace Hart provide personal assistance, advocacy, and support to disabled Service members and their families. Each of these programs tailors the support they provide to the unique needs and circumstances of the Service member.

<b>U.S. Army Wounded Warrior Program</b>	1-904-296-7350
<b>Marine for Life Injured Support Program</b>	24 hour hotline – 1-888-774-1361 Injured Support – 1-866-645-8762
<b>Navy Safe Harbor Program</b>	1-877-746-8563
<b>Air Force Palace HART Program</b>	1-800-581-9437

### **Primary Sources of Information and Support**

For more information on the DTAP program go to:

<http://vetsuccess.gov/dtap/dtap.html>

The VA's website has information on all of their programs for disabled veterans. For more information, visit their website [www.va.gov](http://www.va.gov) and click on "benefits".

The DOL website, [www.dol.gov/vets/](http://www.dol.gov/vets/), has information on TAP/DTAP and other DOL programs.

Disabled Service members have rights to special accommodations on the job. These special accommodations are available under USERRA and the Americans with Disabilities Act (ADA). Both generally require employers to make reasonable accommodations for disabled persons.

To be eligible for CBHCO, you must have a referral into the program from your respective branch of Service.



# National Guard

CONNECTION SEVEN

## Transition Assistance Advisors

The National Guard has created a new initiative to help its members to more easily access and understand the benefits available to them.

### Transition Assistance Advisors

Through a partnership with the VA, the National Guard has placed a Transition Assistance Advisor at each of the State Joint Forces Headquarters to serve as the statewide point of contact and coordinator for easy access to VA benefits and to entitlements through the Military Health System (TRICARE). The Advisors assist National Guard and Reserve members with access to care and enrollment at VA healthcare facilities near their home of record. They also assist members and their families in applying for other VA entitlements and benefits such as compensation and pension for disabilities, insurance, loan guarantee, vocational rehabilitation/employment (VR&E) and educational benefits.

### State Coalition Model

The state coalition is a model that ties together the resources of DoD, VA, National Guard, and state and local community resources in an effort to ensure National Guard members and their families receive the benefits and support to which they are entitled. The Transition Assistance Advisor facilitates the integrated delivery of these services and minimizes duplication of effort.

### Role of the Transition Assistance Advisor

The Transition Assistance Advisor helps identify a member's needs and the services and organizations that can best meet those needs by:

- helping members and their families to understand and access benefits and services through VA and TRICARE
- coordinating with appropriate VA, TRICARE, Veteran Service Organizations, and other federal, state, and community resources to provide critical information and assistance in obtaining services during the post-deployment period
- participating in the mobilization and demobilization process to brief/advise members and their families on available VA entitlements and services, and to provide information on available community resources
- assisting in the coordination of activities for the Post-Deployment Health Reassessment, a screening evaluation for lingering physical and mental health conditions at three to six months post-deployment
- researching and helping to resolve issues associated with entitlements when members/and or their family members encounter problems

While the Initiative was originally designed to primarily take care of Guard members and their families, Transition Assistance Advisors provide critical support and facilitate the integration for the delivery of VA and community services to all members of the active and reserve components.



- providing advice to the Joint Forces Headquarters and coordinating with Family Support Specialists and Employer Support Groups regarding entitlements available through VA, DOL, and other veterans' entitlement and benefit programs
- highlighting best practices through a monthly electronic report as well as quarterly newsletters and monthly conference calls with VA experts

### Primary Sources of Information and Support

Transitional Assistance Advisors can be reached through the National Guard Family Program website at [www.guardfamily.org](http://www.guardfamily.org).

# Online Resources

CONNECTION EIGHT

There are extensive resources on the Internet that provide helpful information for transitioning active duty members. The following resources are primarily military and government websites.

#### Air Force Reserve

[www.afreserve.com](http://www.afreserve.com)

Information on all aspects of the Air Force Reserve.

#### Air National Guard

[www.ang.af.mil](http://www.ang.af.mil)

Information on all aspects of the Air National Guard.

#### American Bar Association - Legal Advice for Reservists

[www.abanet.org/legalservices/helpreservists/](http://www.abanet.org/legalservices/helpreservists/)

Legal information for National Guard and Reserve members.

#### Army Career and Alumni Program (ACAP) On-Line

[www.acap.army.mil](http://www.acap.army.mil)

Army's website for transitioning soldiers.

#### Army Reserve Family Programs

[www.arfp.org](http://www.arfp.org)

Information for Army Reserve families.

#### Army National Guard

[www.arng.army.mil](http://www.arng.army.mil)

Information on all aspects of the Army National Guard.

#### Army Reserve

[www.armyreserve.army.mil](http://www.armyreserve.army.mil)

Information on all aspects of the Army Reserve.

#### Battlemind Training

[www.battlemind.org](http://www.battlemind.org)

Program from Walter Reed Army Institute of Research focuses on those returning from a combat situation. Videos and educational materials.

#### Career One Stop

[www.careeronestop.org](http://www.careeronestop.org)

Integrated suite of national websites that help businesses, job seekers, students, and workforce professionals find employment and career resources.

#### DANTES (Defense Activity for Non-Traditional Education Support)

[www.dantes.doded.mil](http://www.dantes.doded.mil)

DoD organization that helps Service members pursue their educational goals.

#### Defense Applicant Assistance Office

[www.goDefense.com](http://www.goDefense.com)

Application assistance for DoD careers.

#### Deployment Health Clinical Center

[www.pdhealth.mil/reservist/](http://www.pdhealth.mil/reservist/)

Deployment health resource center for the Reserve.

#### Disabled Transition Assistance Program (DTAP)

[vetsuccess.gov/dtap/dtap.html](http://vetsuccess.gov/dtap/dtap.html)

Extensive information about DTAP.

#### DoD Job Search

[dod.jobsearch.org](http://dod.jobsearch.org)

Career resource for businesses and military personnel transitioning to civilian careers to match work opportunities.

**DoD Transition Assistance Program**

[www.dmdc.osd.mil/ot](http://www.dmdc.osd.mil/ot)

DoD Operation Transition - access to the Transition Bulletin Board - a major source of job listings.

**DOL- Department of Labor**

[www.dol.gov/vets/](http://www.dol.gov/vets/)

Information on employment programs and services including TAP/DTAP and REALifelines.

**Employer Support of the Guard and Reserve (ESGR)**

[www.esgr.org](http://www.esgr.org)

Department of Defense organization promotes cooperation and understanding between Reserve component members and their civilian employers.

**Govbenefits.gov**

[www.govbenefits.gov](http://www.govbenefits.gov)

Access government benefit eligibility information through online screening tool.

**GovLoans.gov**

[GovLoans.gov](http://GovLoans.gov)

Federal loan information.

**Guard and Reserve Web Portal**

[www.dmdc.osd.mil/appj/esgr/privacyAction.do](http://www.dmdc.osd.mil/appj/esgr/privacyAction.do)

To facilitate the interaction and communication between civilian employers and DoD.

**Hire Vets First**

[www.hirevetsfirst.gov](http://www.hirevetsfirst.gov)

Comprehensive career website for hiring veterans has an online transition course.

**Marine Corps Community Services**

[www.usmc-mccs.org](http://www.usmc-mccs.org)

Information on family related activities including transition assistance.

**Marine Corps Reserve**

[www.marforres.usmc.mil](http://www.marforres.usmc.mil)

Information on all aspects of the Marine Reserve.

**Marine for Life Injured Support**

[www.m4l.usmc.mil](http://www.m4l.usmc.mil)

Information, advocacy, and support for severely injured Marines and their families.

**MilitaryHOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

Official DoD website for reliable Quality of Life information designed to help troops and their families.

**Military OneSource**

[www.militaryonesource.com](http://www.militaryonesource.com)

Phone assistance by professionally trained consultants 24/7 for Service members and their families on many different issues.

**National Center for Post-Traumatic Stress Disorder (PTSD)**

[www.ncptsd.va.gov](http://www.ncptsd.va.gov)

Veterans Affairs website provides information on PTSD.

**National Guard Online Community**

[www.guardfamily.org](http://www.guardfamily.org)

National Guard Bureau-Family Program website. Information on programs, benefits, resources and more.

**National Guard Bureau**

[www.ngb.army.mil](http://www.ngb.army.mil)

Information about the National Guard.

**Navy Transition Assistance Management Program**

[www.npc.navy.mil](http://www.npc.navy.mil)

Information on the Navy's Transition Assistance Program.

**Navy Reserve**

[www.navyreserve.com](http://www.navyreserve.com)

Information on all aspects of the Navy Reserve.

**Navy Safe Harbor Program**

[www.npc.navy.mil/CommandSupport/SafeHarbor/](http://www.npc.navy.mil/CommandSupport/SafeHarbor/)

Information, advocacy, and support for severely injured Sailors and their families.

**Office of Personnel Management - OPM**

[www.opm.gov/veterans/](http://www.opm.gov/veterans/)

Information for veterans seeking jobs with the Federal Government.

**Reserve Affairs**

[www.dod.mil/ra/html/aboutra.html](http://www.dod.mil/ra/html/aboutra.html)

Office of the Assistant Secretary of Defense - information on all matters which involve the Reserve. Includes family support/readiness issues.

**Servicemembers Opportunity Colleges (SOC)**

[www.soc.aascu.org](http://www.soc.aascu.org)

A consortium of national higher education associations provides various educational assistance programs for Service members.

**Small Business Administration (SBA)**

[www.sba.gov/reservists/](http://www.sba.gov/reservists/)

Provides information on small business programs designed to help veterans start their own business.

**Transition Assistance Program**

[www.TurboTAP.org](http://www.TurboTAP.org)

Official Transition Assistance Program website.

**TRICARE**

[www.tricare.osd.mil/reserve/](http://www.tricare.osd.mil/reserve/)

TRICARE information on the Reserve component.

**Troops to Teachers**

[www.proudtoserveagain.com](http://www.proudtoserveagain.com)

Program that helps eligible military personnel begin a new career as teachers.

**U.S. Army Wounded Warrior Program**

[www.aw2.army.mil](http://www.aw2.army.mil)

Information, advocacy, and support for severely injured Soldiers and their families.

**USA Jobs**

[www.usajobs.com](http://www.usajobs.com)

Official job site of the US federal government. Contains information on veterans' preference.

**USERRA information**

[www.dol.gov/vets/#userra](http://www.dol.gov/vets/#userra)

DOL website with USERRA information and links.

**VA - Veterans Affairs**

[www.va.gov](http://www.va.gov)

Information on VA services, benefits and special programs with on-line application forms.

**VA - Veterans Benefits Administration**

[www.vba.va.gov](http://www.vba.va.gov)

Specific link to VA benefits.