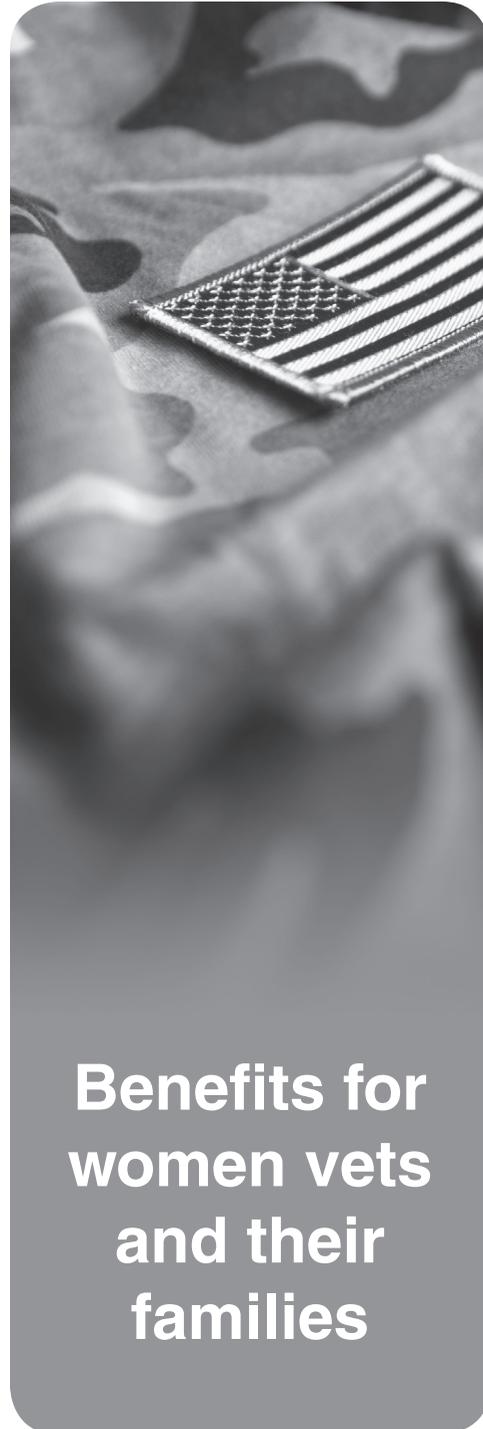


Readjustment counseling

Vet centers are located around the country to help veterans deal with readjustment problems. Women veterans are not immune to the problems that afflict many of their male counterparts, yet they often do not seek help that is available to them. Women veterans trying to cope with problems such as Post Traumatic Stress Disorder or sexual trauma are encouraged to contact one of the federal veterans' centers located throughout New York State, which are listed below or visit: www.publichealth.va.gov or call the state Division of Veterans' Affairs for more information at 888-838-7697.*

Albany	518-626-5130
Babylon	631-661-3930
Binghamton	607-722-2393
Bronx	718-367-3500
Brooklyn	718-630-2830
Buffalo	716-862-7350
Hicksville (Nassau)	516-348-0088
Middletown	845-342-9917
New York (Harlem)	646-273-8139
New York (Manhattan)	212-742-9591
Rochester	585-232-5040
Staten Island	718-816-4499
Syracuse	315-478-7127
Watertown	315-782-5479
White Plains	914-682-6250
Woodhaven (Queens)	718-296-2871

*Log on to: www.va.gov for a list of federal VA outpatient clinics in New York State and the St. Albans domiciliary in Jamaica.



Benefits for women vets and their families



A Message to Veterans from

**Assemblyman
Alfred C. Graf**



Are you a woman who served in the U.S. Armed Forces?

If so, you may be eligible for state and federal veterans' benefits – hard-earned benefits available from a grateful nation and state.

Unfortunately, many women veterans are unaware of their entitlements or are reluctant to claim them, due in part to the misconception that only those who served in combat have “veteran” status.

Women veterans should be aware of the benefits they may be entitled to. This brochure provides a general overview of federal and state benefits available to all eligible veterans and their families. However, it is not all-inclusive and these benefits are subject to change.

Therefore, to receive detailed information regarding eligibility and for help in applying for various programs, contact a state veteran counselor. For the counseling center nearest you, contact the NYS Division of Veterans' Affairs at www.veterans.ny.gov or call toll-free at 888-838-7697. Thank you for a job well done. Please contact me if I can help in this or any other matter.

Alfred C. Graf
Member of Assembly

Albany Office:
Room 433
Legislative Office Bldg.
Albany, NY 12248
518-455-5937

District Office:
991 Main Street, Suite 202
Holbrook, NY 11741
631-585-0230

Email: grafa@assembly.state.ny.us

Information

U.S. Department of Veterans Affairs: 800-827-1000

NYS Division of Veterans' Affairs: 888-838-7697

Vital Documents – A variety of supporting documents are frequently needed when filling for veterans' benefits. If you have any questions regarding any of this information, visit: www.va.gov or contact the U.S. Department of Veterans Affairs at 800-827-1000. The New York State Division of Veterans' Affairs may also be helpful. Visit: www.veterans.ny.gov, email: DVAlnfo@veterans.ny.gov or call 888-838-7697.

Review of Discharge – Boards of review have authority to correct and upgrade most discharges based on facts presented for consideration. A state counselor may assist you in attempting to obtain an upgraded discharge.

Education

The federal government offers several programs for veterans and service providers seeking assistance for education or vocational training. Contact the U.S. Department of Veterans Affairs at www.va.gov or call 800-827-1000. You can also contact the NYS Division of Veterans' Affairs at 888-838-7697 for more information.

In addition, if you meet the requirements, under the provisions of the GI Bill Fairness Act of 2011, you may be eligible for tuition and fees if attending private colleges and universities in seven states: Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina and Texas.

State Veterans Tuition Awards

Eligible veterans are those who served in Vietnam, Afghanistan or the Persian Gulf; have earned an Expeditionary Medal and have received a discharge under honorable conditions. For the 2012-2013 academic year, the awards are set at \$5,595 or the cost of tuition, whichever is less, and the amount is expected to be \$5,895 for the 2013-2014 academic year. These awards apply to full-time study and part-time study for eligible veterans enrolled in either an undergraduate degree, graduate degree, diploma and certificate programs at degree-granting institutions or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York State Education Department. Vocational students should contact HESC about

GI Bill Fairness Act of 2011.

In all other instances, applicants must establish eligibility, apply to the New York State Higher Education Services Corporation (HESC) and must also apply for the state Tuition Assistance Program, known as TAP, and to the federal Pell Grant Program with the Free Application for Federal Student Aid (FAFSA). Call 888-697-4372 or log on to www.hesc.com for information.

Operation Recognition. Awards high school diplomas to veterans of World War II, Korea and Vietnam who left school before graduating. GED recipients are also eligible.

GI Bill Fairness Act of 2011.

Provides financial help for certain students attending private colleges and universities in seven states: Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina and Texas, if enrolled in the

Children of Veterans (Regents) Awards.

Provides eligible children of deceased prisoners of war or those service-connected disabled veterans rated 40 percent or greater an annual, non-competitive monetary award. The parents must be a NYS resident or must have been a New York State resident at the time of death.

Military Service Recognition Scholarships.

Available to certain dependents of military personnel killed, severely and permanently disabled, or missing in action while serving in a combat zone or while engaged in hostilities or training for hostilities after Aug. 2, 1990.

Employment

Career advancement.

Under the Veterans' Bill of Rights for Employment Services, veterans are entitled to priority service at all NYS Department of Labor offices in referrals to jobs, employment counseling, vocational testing and other services. Call 800-342-3358 or contact your nearest NYS Department of Labor office.

Civil Service

Federal benefits. On competitive exams, there is a 10-point preference for eligible disabled veterans and a 5-point preference for non-disabled honorably discharged wartime veterans. Some requirements may be waived and special priority given in particular job categories. Unremarried surviving spouses, certain wives and mothers of disabled veterans may also be eligible for preference.

State and local benefits. Credit preferences and retention rights are available for disabled and non-disabled veterans. Some competitive positions are filled by appointment for veterans with disabilities. For information, log on to www.cs.ny.gov/dpm/c55.cfm or call 518-233-3118, 866-297-4356.

Home loan guarantees

Veterans and unremarried surviving spouses may be eligible for GI loan guarantees for homes. The VA guarantee often reduces or eliminates the need for a down payment. Visit www.benefits.va.gov/homeloans/. New York State provides low-interest mortgages through the State of New York Mortgage Agency – SONYMA. Visit www.nyshcr.org or call 800-382-4663.

Property tax exemptions

Municipalities have the option to grant an alternative exemption on a primary residence. This provides a property tax exemption of 15 percent of assessed

value for veterans who served during wartime, and an additional 10 percent exemption for those who served in a combat zone. Disabled veterans are provided with an additional exemption equal to one-half of their service-connected disability ratings, multiplied by the assessed value of their property. Check with your assessor to determine the maximum exemption limits in your community.

Veterans who have received the Armed Forces, Navy, Marine Corps or Global War on Terrorism Expeditionary Medal and, under certain conditions, members of the reserves are eligible.

Municipalities that offer the alternative exemption may increase the limits imposed under the Real Property Tax Law. In 1997, municipalities were given the option to allow veterans residing in cooperative apartment buildings to apply for the exemption.

The eligible funds veterans' real property tax exemption is another benefit and provides a partial exemption where property owned by a veteran or certain other persons designated in the law has been purchased with funds, such as a pension, bonus or insurance monies, referred to as "eligible funds."

A third, the Cold War Veterans' exemption, is for residential property of veterans who served during the

Cold War period covering Sept. 2, 1945, to Dec. 26, 1991, and who are not receiving the eligible funds veterans' real property tax exemption or the alternative veterans' exemption.

Unremarried surviving spouses of these veterans may also be eligible for these exemptions. A woman veteran, if married to a veteran, may combine her exemption with her husband's for even greater savings.

These exemptions are not automatic and are not provided by all municipalities. Veterans should contact their assessor's office for information and an application. Also, visit www.tax.ny.gov or call 888-838-7697 for additional information.

Disabled veterans' benefits

Automobile federal benefits. Eligible veterans, depending on their disability, may receive a one-time payment of up to \$19,505 that can be used toward the purchase of a new motor vehicle or other conveyance. Automobile adaptive equipment grants are also available.

Automobile state benefits. Auto registration, Thruway permits and public campsites and park permits are free to qualified, seriously disabled veterans receiving VA vehicle grants.

Blindness federal benefits. Blindness need not be service-connected. Seeing-eye dogs and

electronic and mechanical aids may be available.

Blindness state benefits. An annuity is available to blind wartime veterans and qualified unremarried surviving spouses plus a percentage increase, if any, for compensation and pension benefits administered by the U.S. Department of Veterans Affairs in the previous year. The NYS Division of Veterans' Affairs publishes by Feb. 1 of each year the amount of the annuity, as adjusted.

Wheelchair homes. Specific veterans who are totally and permanently disabled as a result of their military service may be eligible for grants to build or remodel a home to adapt it to meet their wheelchair needs.

Compensation. Veterans may apply for compensation for a service-connected disability or disease at any time. The disability rating is based on the severity of the condition and the reduction in earning power.

Non-service connected pension. A pension, based on a financial means test, may be available for eligible wartime veterans with permanent disabilities not connected with service.

Licenses and permits. Veterans with a 40 percent or greater disability rating are eligible for low-cost hunting and fishing licenses and free use of state parks, historic sites and recreational sites, with a park pass.

Health care

Honorably discharged women veterans may be eligible for free or low-cost care through the U.S. Department of Veterans Affairs, whether or not they served during times of war.

VA Medical Centers in New York State. The 12 VA Medical Centers in the state have each been directed to appoint a Women Veterans Program Manager to help develop the best possible environment for medical care and provide women veterans with a direct contact to solve problems.

VA Medical Center locations: Albany, Batavia, Bath, Bronx, Brooklyn, Buffalo, Canandaigua, Castle Point, Montrose, New York City, Northport, Syracuse.

Women may be entitled to VA benefits if they are veterans of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps or Coast Guard), served in the Women's Army Auxiliary Corps (WAAC), Women's Air Force Service Pilots (WASP) during World War II or in the Women's Reserve of the U.S. Navy (WAVES). Contact the NYS Division of Veterans' Affairs at 888-838-7697, which, in addition to directing you to federal benefits, can also tell you about its five New York State veterans' homes.

U.S. Department of Veterans Affairs Medical Center Services.

Women can receive a full continuum of comprehensive medical services, including health promotion and disease prevention; primary care; women's gender-specific health care, such as hormone replacement therapy, breast and gynecological care, maternity and limited infertility (excluding in-vitro fertilization); acute medical/surgical, telephone triage; emergency and substance abuse treatment; mental health; domiciliary; rehabilitation and long-term care. Treatment for sexual trauma experienced on active duty is also available.

Gender-specific services. For gender-specific health care services, first enroll for VA health care by completing VA form 10-10EZ, which may be obtained by visiting, calling or writing any VA health care facility or veterans' benefits office. You can also call toll-free, 877-222-8387 or access the form on the Internet at www.va.gov or www.va.gov/elig. The provision of health care to non-veterans' children is limited to those instances where specific authority is given to the VA by law.

Contact your local VA health care facility – through the white pages under U.S. Government, Department of Veterans Affairs or the VA website at www.va.gov – and ask to speak with the Women Veterans Program Manager; log on to www.womenshealth.va.gov or call the NYS Division of Veterans' Affairs at 888-838-7697. If you were involuntarily discharged

from the military for pregnancy prior to 1974 and have questions about your eligibility for services, contact your nearest VA health care facility.

Burial

Federal benefits. Financial assistance for burial and plot expenses is available for certain eligible veterans. Claims must be filed within two years after permanent interment. Burial in national cemeteries is available to veterans and certain family members. Also, an American flag to drape the casket and to be given to the next of kin is available for deceased veterans.

State benefits. Burial expenses and the cost of headstones for indigent veterans and certain family members are authorized by the county of the veteran's residence.

Supplemental burial allowance. A supplemental burial allowance of up to \$6,000 is authorized for certain military personnel killed in combat while on active duty in hostile or imminent danger zones on or after Sept. 29, 2003.

Hearing aids. This is a federal benefit. A veteran first has to register at the health administration/enrollment section of VA Medical Center of his/her choice. Log on to www.prosthetics.va.gov/Hearing_Aids.asp for eligibility specifics.

Survivors' benefits (federal)

Surviving spouse pension benefits. Certain surviving spouses and unmarried children of deceased veterans

with wartime service may be eligible for a non-service connected pension based on need. Minor children may be eligible even if the surviving spouse remarries.

Dependency and Indemnity Compensation benefits.

DIC payments are payable to eligible spouses, unmarried children under 18, certain children pursuing higher education, certain helpless children, certain remarried surviving spouses, and dependent parents of veterans who died of service-connected injuries or disease. Annual income of parents is an eligibility factor for parental DIC.

Insurance

Designated beneficiaries of deceased persons covered by all forms of government insurance may submit their claims to the nearest counseling center of the New York State Division of Veterans' Affairs. Service members with Servicemen's Group Life Insurance (SGLI) have 120 days following separation from service to convert to a Veterans' Group Life Insurance (VGLI) policy or a commercial policy. Visit www.insurance.va.gov/sglisite/convert/SGLI.htm for details.