

12 MYTHS ABOUT YOUR DoD/VA BENEFITS

For Guard and Reserve members

(Revised 11 08)

1. **After I return from OIF/OEF, I need to have my dental work (as part of my VA benefit) completed before the end of the 180 day period.**

False. Fact: The 180 day period refers to enrolling in the VA and making the dental appointment within 180 days of the REFRAD date, but you are NOT required to have all of your dental work completed before 180 days!

2. **If I receive disability compensation from the VA, I will be discharged from the National Guard.**

False. Fact: You can be a traditional National Guard member and receive VA disability compensation. However, you cannot receive VA compensation for the same time period that you receive military pay. For typical 'traditional' Guard members, this means 63 days of military pay (48 UTAs and 15 AT). Any Active Duty Operational Support Guard program (aka ADSW), RMA, etc. counts as military pay as well. If you are AGR or mobilized, you will be receiving military pay 24/7, and must stop VA compensation immediately, or you will become indebted to the Federal Government.

3. **I am receiving 40% disability compensation from the VA and have heard that I will be discharged if I am receiving more than 30%.**

False. Fact: Although there is something in the enlistment contract about 30%, that does not apply to you because you are not enlisting! The percentage of disability compensation from the VA does not affect your membership in the National Guard. However, you must pass the physical examination for the NG – “fitness for duty exam or ability to perform your duty” – this is what will determine if you are retainable. And always record accurate information on the Annual Medical Certification. There is a block that asks if you are receiving disability compensation from Social Security, VA, Workers Comp, etc. These are government documents and to give an untrue answer is deemed as committing fraud and then neither DoD (Department of Defense) or VA is going to be chomping at the bit to take care of you.

4. **VA does Retirement Physicals.**

False. Fact: They do not. Guard members often confuse the Compensation and Pension Exam as being a retirement physical. However, if there is a VA/DoD Sharing Agreement, the VA Medical Centers may be requested by DoD medical facilities to assist with these service retirement physicals, but these instances are rare. **Note:** Under the Benefits Delivery at Discharge Program, DoD will accept the VA's physical as their retirement physical. If the Service Member has already done a VA Compensation and Pension exam, they can get a copy of it and use it as their retirement physical.

5. **If I am injured in a car accident, my TSGLI benefits will reduce the amount of my SGLI in the event of my death at a later time.**

False. Fact: Payment of TSGLI has no impact on the amount of SGLI payable. For example, if a Service Member is insured for \$400,000 of SGLI coverage and receives a TSGLI payment of \$50,000 for a traumatic injury, that member is still insured for the full \$400,000 of SGLI coverage, which will be paid upon the Service Member's death.

6. **As a National Guard member, I heard that my SGLI coverage is only good while I'm at drill.**

False. Fact: If you are a National Guard member and have been assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time SGLI coverage is in effect 365 days of the year. You are also covered for 120 days following separation or release from duty.

7. I cannot go to the VA Hospital for a service-connected problem because I have private health insurance.

False. Fact: You may enroll with the Department of Veteran Affairs for healthcare benefits regardless of your private health insurance plan. You may, depending upon the circumstances, have to make a co-payment for treatment for non-service connected conditions. Your private insurance may be billed for non-service conditions as well.

8. If I am a Service Member returning from theater and do not have a job, I am not eligible for Unemployment Compensation.

False. Fact: Although the Unemployment Compensation benefit varies among states, you may be eligible in your state for unemployment insurance. Usually the states provide these temporary wage replacement benefits to qualified individuals who are out of work through no fault of their own. Check it out! Also check out your state benefits which may include employment benefits and job placement assistance, too.

9. I need to pay enrollment fees to take advantage of the new Post-9/11 GI Bill.

False. Fact: There are no enrollment fees to receive benefits under the Post-9/11 GI Bill.

10. If I file for my VA compensation then I have automatically enrolled in the VA Healthcare System.

False. Fact: The process to apply for VA compensation is separate from the process to enroll in the healthcare system. To enroll you must complete a 10-10EZ and submit it in person, online or via the mail to your nearest VA hospital. It must be signed before you submit it. It is also wise to have a copy of your DD214 to verify your active duty status and theater of deployment for combat vet eligibility for enhanced healthcare and other benefits.

Additionally, if you submitted your military medical records with your disability claim, it is not available to the hospital. For VA healthcare enrollment, it is also necessary to bring copies of any of your medical records so that they can be scanned into the VA's VISTA electronic record system.

11. Service Members and their families are not eligible for Pre-activation Benefits (Early Eligibility) TRICARE.

False. Fact: Guard and family members are eligible once the SM receives mobilization alert orders, is within 90 days of deployment and all are currently enrolled in DEERs. Special note: if you think there is a possibility that you may be found not fit for duty, you should keep your civilian health insurance until you are found fit for duty.

Remember that when you return from this deployment, you are eligible for 6 months of TRICARE TAMP for your and your family healthcare needs (enrollment is not automatic – see your Transition Assistance Advisor or TRICARE representative for details). VA healthcare covers only Veterans for 5 years from the REFRAD date.

12. I am enrolled in the TRICARE healthcare program and am automatically covered for dental care.

False. Fact: Enrollment in TRICARE does not cover your dental care. The TRICARE Dental Program (TDP) is offered by the Department of Defense (DoD) and you must purchase this benefit from United Concordia, which administers the program. (www.tricaredentalprogram.com)

Contact your Transition Assistance Advisor (TAA) for more information on your benefits and entitlements. To find the TAA in your state, go to www.taapmo.com/TAAProgram.htm.

**Your Transition Assistance Advisor is:
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