



## AFSA Retiree and Veteran Affairs Newsletter

### - SIGNIFICANT INCREASES IN VA DISABILITY, SOCIAL SECURITY, & RETIRED PAY COMING

Military.com reports, “Veterans receiving disability pay from the Department of Veterans Affairs and military retirees will likely get record monthly check increases for 2023 thanks to the pace of inflation, according to a new estimate. The annual VA disability pay, and military retirement cost-of-living pay adjustment, known as COLA, is typically tied to the Social Security rate change, which will likely be announced in October. An early projection based on national inflation data by The Senior Citizens League (TSC), a nonpartisan senior advocacy nonprofit, estimates rates will rise by 8.7%.”

Note: We will know the actual COLA on October 13th when the Bureau of Labor Statistics releases its September Consumer Price Index figures.

### - PUBLIC SERVICE LOAN FORGIVENESS APPLICATIONS MUST BE SUBMITTED BY OCT. 31, 2022

Eligible Veterans, active-duty service members and others can erase their student loans through the Public Service Loan Forgiveness program. Moreover, if you have worked in public service (federal, state, local, tribal government, or a non-profit organization) for 10 years or more (even if not consecutively), you may be eligible to have all your student debt canceled. Now, for a limited time, it is easier than ever to receive that forgiveness, or get credit toward forgiveness, if you have not yet served 10 years.

Remember! Until Oct. 31, 2022, borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. Learn about this time limited PSLF opportunity visit: <https://studentaid.gov/announcements-events/pslf-limited-waiver>

### - QUALIFYING FOR A DISABILITY RETIREMENT

Your disability percentage, which will be assigned by the Physical Evaluation Board, will determine whether your disability qualifies you for retirement or separation:

- If you have less than 20 years of active service a disability rating of 30 percent or higher will qualify you for retirement, and a disability rating below 30 percent will result in separation.
- If you have 20 or more years of active service, retirement will be recommended regardless of your disability rating.

- If your disability existed before you entered the armed forces, you will be recommended for discharge without benefits.

Your Branch of Service may place you on either the Temporary Disability Retired List (TDRL) or the Permanent Disability Retired List (PDRL).

A member of the TDRL or the PDRL is a retired member of the armed forces. You are entitled to all rights and privileges of a military retiree, which may include:

- Participation in Survivor Benefit Plans
- Voluntary/involuntary allotments from your retired pay
- Disability compensation from the Department of Veterans Affairs

If you meet additional requirements, you may also qualify for Combat-Related Special Compensation or Concurrent Retirement and Disability Pay.

### ***Temporary Disability Retirement List***

If you are found unfit to perform your duties because of a disability that may not be permanent, you may be placed on the Temporary Disability List (TDRL).

Your retired pay will be computed using one of two methods:

- your disability percentage (using a minimum of 50 percent for payment purposes while on the TDRL), referred to as Method A, or
- your years of active service, referred to as Method B.

Your pay will be computed based on whichever is more beneficial for you.

While on the TDRL, a physical examination is required at least once every 18 months. If you fail to report for your physical examination, your Branch of Service will remove you from the TDRL list and your retired pay will be suspended until your examination has been completed.

If you were placed on the TDRL prior to January 1, 2017, may remain on the TDRL for up to five years, providing your condition does not change during that time. If you were placed on the TDRL on or after January 1, 2017, you will remain on that list for up to three years providing you condition does not change during that time. If at any time you are found fit for duty, you may be removed from the TDRL and returned to active duty.

If your disability stabilizes and is rated at 30 percent or greater, you will be transferred to the Permanent Disability Retired List (PDRL). If your disability stabilizes and is rated at less than 30 percent and you do not have 20 years of service, you will be discharged from the TDRL with severance pay.

### ***Permanent Disability Retired List***

If your disability is found to be permanent and is rated at 30 percent or greater, or you have 20 or more years of service, you will be placed on the Permanent Disability Retired List (PDRL).

Your retired pay will be computed using one of two methods.

- Your disability percentage, referred to as Method A.
- Your years of active service, referred to as Method B.

Your pay will be computed based on whichever method is more beneficial for you.

If you have been transferred from the TDRL to the PDRL, your retired pay will be recalculated using your most current disability rating.

For more information, submit your question online or call 800-321-1080 to speak to a Customer Service Representative. If you have concerns about your VA disability rating, please contact the VA at 800-827-1000.

### **- FREE FLU SHOT AT VA OR IN-NETWORK RETAIL PHARMACIES**

It's time to get a flu shot. Eligible Veterans can get a no-cost flu shot from a nearby VA clinic or choose from one of nearly 70,000 in-network retail pharmacies and urgent care walk-in locations. To locate a VA medical facility, in-network urgent care or retail pharmacy near you, use the VA locator at the following website URL:

[https://www.va.gov/COMMUNITYCARE/revenue\\_ops/flushot-billing.asp](https://www.va.gov/COMMUNITYCARE/revenue_ops/flushot-billing.asp)

### **- BE VIGILANT OF PACT ACT SCAMS**

The PACT Act was signed into law, bringing new opportunities for expanded health care, benefits, and fraud to Veterans. Stay safe against new scams by protecting yourself with these tips.

President Biden signed the PACT Act into law. This bill will help millions of Veterans and their survivors by:

- Extending VA health care eligibility for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and Post-9/11 (Post-September 11, 2001) eras
- Expanding benefits eligibility for Veterans exposed to toxic substances and their survivors

#### ***How to Apply for PACT Act Benefits***

We want Veterans and survivors to apply now for their PACT Act-related benefits. You can learn more and sign up at [www.va.gov/PACT](http://www.va.gov/PACT), or call us at 1-800-698-2411

If you need help applying for benefits, VA, accredited representatives, and Veteran Service Officers are always standing by and ready to help. There's no cost for the forms, no fees to apply, and VA will never charge Veterans for processing a claim.

#### ***Tips to Avoid PACT Act Scams***

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in PACT Act-related phishing (email), vishing (phone), and social media scams targeting Veterans to access their PACT Act benefits or submit claims on their behalf.

Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service. To report suspected fraudulent activity, please contact at [vaoighotline@va.gov](mailto:vaoighotline@va.gov) or call (800) 488-8244.

Protect yourself against new scams with these tips:

- Do not provide personal, benefits, medical, or financial details online or over the phone. Federal agencies will not contact you unless you make a request.

- Do not click on online ads or engage with social media that seem suspicious.
- Check for “https://” at the start of website addresses.
- Enable multi-factor authentication on all accounts.
- Work with Veteran service providers you already know.
- Submit any suspected fraud to [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

Visit the Cybercrime Support Network for additional resources to help Veterans, service members, and their families combat cybercrime.

## **- POST TRAUMATIC STRESS DISORDER (PTSD)**

Post-traumatic stress disorder (PTSD) is a natural reaction to experiencing a traumatic or life-threatening event. For veterans, in particular, stressful traumatic events may include serving in combat zones, participating in peacekeeping missions, training accidents, and medical emergencies. It should be remembered that PTSD stressors can be non-combat related for example Military Sexual Trauma (MST). These events may cause the survivor to exhibit four main groups of symptoms: intrusive memories of the event, avoiding situations that remind you of the event, negative alterations of mood, and hypervigilance.

Exposure to traumatic events can result in significant psychological injury, which when left untreated can have a long-term effect on a veteran’s health and well-being. It is important to seek medical care for the symptoms of PTSD because when left untreated they may impact a veteran’s ability to perform day to day functions, interact normally with family and friends, and maintain gainful employment. Without proper and timely treatment, PTSD may become permanent and can lead to other conditions like depression, substance abuse, memory and cognition issues, and other physical and mental health diagnoses.

Help is available. Whether you were in the military many years ago, or of you are still in uniform, there are trained professionals who understand military trauma and PTSD treatment. The Department of Veterans Affairs (VA) has established more than 206 Vet Centers and Sexual Assault Treatment Programs nationwide. The Vet Centers, initially created for Vietnam Veterans, now offer services to Veterans from WWII, Korea, Panama, Lebanon, Grenada, Persian Gulf, Haiti, Somalia, Bosnia, Operation Iraqi Freedom, and Operation Enduring Freedom.

The Vet Centers offer group therapy, bereavement counseling, MST counseling, individual counseling, and marriage and family counseling. Many of the counselors have experienced combat themselves and have a personal understanding of the issues faced by combat veterans.

VA now offers patient centered integrative health services. Through the Integrative Health and Wellness Program, veterans can receive holistic services which aim to support the overall health and wellness of the patient rather than just one symptom. Auricular acupuncture, meditation, yoga, T’ai Chi, wellness massage, nutrition classes, and other programs are available. Your VA provider can submit an Integrative health and Wellness consult.

VA also has inpatient PTSD programs, residential treatment, and day hospital programs. In addition, VA has special programs for substance abuse, homeless veterans, and women's coordinators for female veterans. There are also many private clinicians or not-for-profit agencies that offer specialized treatment for PTSD like care provided by VA.

Veterans who are in crisis or have had thoughts of suicide should call the Veterans Crisis Line at (800) 273-8255, and Press 1, chat online at [www.veteranscrisisline.net/chat](http://www.veteranscrisisline.net/chat) , or text to 838255. If you know someone at risk, help them get help.

## **- LONG-TERM CARE**

Community Living Centers provide long-term Care (nursing home care) to veterans who are not acutely ill and not in need of hospital care. VA will provide needed long-term care to any veteran whose service-connected (SC) disability medically requires such care or if they are 70 percent or more service connected. Veterans who are provided Long Term Care for a service-connected disability, or who have a combined SC disability rating of 70 percent, or more are not charged a copayment for long-term care services. Whereas nonservice connected veterans and veterans with service-connected disability ratings of 60% or less may be subject to VA LTC copayments decided by information collected on the 10-10EC (Extended Care Form, differing from the 10-10EZ Health Care Form). Veterans requiring long term care for a SC disability or who have a service-connected rating at 70 percent or higher have mandatory eligibility and cannot be denied VA long term care. If services are not available in the VA, VA must purchase such care through outside community providers. Additionally, veterans who fall in any of the following categories are eligible for VA long term care services and are not subject to a VA LTC copayment: for a disorder associated with exposure to a toxic substance or radiation, for a disorder associated with service in the Southwest Asia theater of operations during the Gulf War, or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998.

For information on VA's Long-Term Care program, you can access information at:  
<http://www.va.gov/GERIATRICS/Guide/LongTermCare/index.asp>

## **- VA VIDEO CONNECT**

Veterans, did you know that you can get high-quality health care from the comfort of your own home?

VA Video Connect enables you to securely meet with your health care provider anywhere using either your computer or mobile device with internet access.

To learn more about VA Video Connect, you can either contact your primary care team or visit the VA Mobile VA Video Connect website.

Need Help? VA can help you get set up or troubleshoot technical problems. Call the Office of Connected Care Help Desk at (866) 651-3180 24 hours a day, 7 days a week. We are excited to introduce the Form Wizard for the DD Form 2894 – Designation of Beneficiary. This is the first Form Wizard available for use by retirees. There will be more to follow.

## **- YELLOW RIBBON PROGRAM**

The Yellow Ribbon Program can help you pay for higher out-of-state, private school, foreign school, or graduate school tuition and fees that the Post-9/11 GI Bill doesn't cover. Keep reading to find out if you're eligible and if your school takes part in this program

### ***Am I eligible for the Yellow Ribbon Program?***

You may be eligible for this program if you and your school meet these requirements.

You must qualify for the Post-9/11 GI Bill at the 100% benefit level and at least one of these must be true:

- You served at least 36 months on active duty (either all at once or with breaks in service) and were honorably discharged, or
- You received a Purple Heart on or after September 11, 2001, and were honorably discharged after any amount of service, or
- You served at least 30 continuous days (all at once, without a break) on or after September 11, 2001, and were discharged or released from active duty for a service-connected disability, or
- You're an active-duty service member who has served at least 36 months on active duty (either all at once or with breaks in service), or
- You're a spouse using the transferred benefits of an active-duty service member who has served at least 36 months on active duty, or
- You're a dependent child using benefits transferred by a Veteran, or
- You're a Fry Scholar

Learn about the Fry Scholarship at: <https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/>

Learn about transferring Post-9/11 GI Bill benefits at: <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/>

***Your school must meet certain requirements***

- All of these must be true:
- Your school is an institution of higher learning, and
- Your school offers the Yellow Ribbon Program, and
- Your school hasn't offered the Yellow Ribbon benefit to more than the maximum number of students in their agreement with us, and
- Your school has certified your enrollment with us and provided Yellow Ribbon Program information

Find schools that offer the Yellow Ribbon Program this year at: <https://www.va.gov/education/yellow-ribbon-participating-schools/>

**- ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?**

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255.)

**- AFSA MEMBERSHIP INFORMATION**

AFSA MEMBERSHIP is open to all: UNIFORMED SERVICES: Active Duty, Guard, Reserve, Retired and Veteran Military Members (Joint Services Enlisted and Commissioned Officers), Public Health Services (PHS), and National Oceanic Atmospheric Administration (NOAA) personnel; FAMILY MEMBERS of Uniformed Service Members, and ASSOCIATE MEMBERS: DoD Civilians, Civil Air Patrol, JROTC, Mission Partners/Sponsors and all Military Supporters. Visit: [www.hqafsa.org](http://www.hqafsa.org) for more information and to join.