



## AFSA Retiree and Veteran Affairs Newsletter

### - AFSA LEGISLATIVE SURVEY

Help Us Help You by participating in our 2020 AFSA Legislative Survey. Your thoughts and comments help us learn more about you and your specific needs. The shared information helps to guide us as we legislate, advocate and educate for improved quality of life benefits on your behalf.

Visit AFSA to learn more about our global association and its local community impact.

**-- AFSA IS QUALITY OF LIFE --**

Click the link below to participate in the survey:

[https://www.votervoice.net/BroadcastLinks/XHzvOzXw11LD06Uj\\_cy4Kg](https://www.votervoice.net/BroadcastLinks/XHzvOzXw11LD06Uj_cy4Kg)

### - HAPPY NEW YEAR

Your AFSA Retired and Veterans Team along with AFSA International Executive Council and AFSA Headquarters Staff wishes each and every person a very happy new year. We hope that 2020 will be filled with joy and happiness and we hope that you will help us help you make AFSA an even better organization to serve and help meet the needs of our enlisted members and their families.

### - VETERANS FIND ASSISTANCE, CAMARADERIE AT VET CENTERS

Congress established Vet Centers in 1979 because a significant number of Vietnam combat and era Veterans were not accessing VA services at the same levels as Korean and World War II Veterans. Over the past 40 years, Veterans have used Vet Centers as a place for assistance as well as camaraderie.

Vet Centers are community-based counseling centers. They provide a wide range of social and psychological services, including professional readjustment counseling. Eligible Veterans, active duty service members, including National Guard and Reserve components, and their families can use the services.

Vet Center staff offers readjustment counseling to make a successful transition from military to civilian life or after a traumatic event experienced in the military. Staff offer individual, group, marriage and family counseling in addition to referral and connection to other VA or community benefits and services.

Vet Center counselors and outreach staff are many times Veterans themselves. Experienced staff can discuss the tragedies of war, loss, grief and transition after trauma.

One of the main benefits at Vet Centers is confidential readjustment counseling services. Clients can receive confidential readjustment counseling services at 300 Vet Centers, 80 mobile Vet Centers, numerous outstations and community access points as well as 24/7 through the Vet Center Call Center. More than 2,000 staff are ready to assist eligible Veterans, active duty service members and their families with a wide range of services, ranging from socioeconomic concerns to dealing with the trauma associated with war, sexual assault and psychological injury.

## **- DOD ANSWERS TOP 10 QUESTIONS ON EXPANDED COMMISSARY, EXCHANGE, MWR ACCESS**

The Defense Department recently announced expanded commissary, military service exchange and MWR access Jan. 1 and established a standard for physical access to military installations. Below are the top 10 questions Veterans have asked the Defense Department about the expanded access.

**Q1.** How do I get access if I have a 0 percent service-connected condition, but my income is too high to get a Veteran Health Identification Card?

**A1.** Veterans who have received a Health Eligibility Center Form H623A that states they have been placed in VA health care priority group 8E may bring this form paired with an acceptable credential like a REAL ID-compliant driver's license or a U.S. passport for installation and privilege access.

**Q2.** If I've got a DoD-issued identification card because I'm retired, a Medal of Honor recipient, or have a 100 percent VA-documented disability or unemployability rating, do I also need to have a Veteran Health Identification Card (VHIC) to get access to DoD privileges?

**A2.** No. If you are eligible for a DoD-issued retiree, Medal of Honor, or 100 percent disabled identification card, you should obtain and use the DoD-issued card to access DoD installations and privileges. While you could use a VHIC if you had one, you would be subject to the commissary credit/debit card user fee if you paid for your commissary purchases with a commercial credit or debit card. The commissary credit/debit card user fee is not charged to DoD-issued identification card holders. Your DoD-issued identification card will also allow you broader morale, welfare, and recreation activity access.

**Q3.** How does the installation access process work for me and my guests; and if I have old felony activity on my record, will I be denied access to the installation?

**A3.** All newly eligible Veterans and caregivers and any guests traveling with them who are age 18 or older must stop at the visitor control center before entering an installation for the first time to verify identify, establish purpose for the visit, and undergo a basic on-the-spot background check.

Newly eligible Veterans must show a Veteran Health Identification Card that displays "PURPLE HEART," "FORMER POW," or "SERVICE CONNECTED" below the photo on the front of the card; or a Health Eligibility Center Form H623A that states the Veteran has been placed in VA health care priority group 8E, paired with an acceptable credential like a REAL ID-compliant driver's license or a U.S. passport. (DoD installations cannot accept a driver's license that is not REAL ID-compliant as proof of identity.)

Newly eligible caregivers must show an eligibility letter from the VA's Office of Community Care that lists them as the Primary Family Caregiver for an eligible Veteran under the Program of Comprehensive Assistance for

Family Caregivers, paired with an acceptable credential like a REAL ID-compliant driver's license or a U.S. passport. (DoD installations cannot accept a driver's license that is not REAL ID-compliant as proof of identity.)

Guests of newly eligible Veterans or caregivers who are age 18 or older must show an acceptable credential like a REAL ID-compliant driver's license or a U.S. passport. (DoD installations cannot accept a driver's license that is not REAL ID-compliant as proof of identity.)

If the installation has credential enrollment capability and the acceptable credential(s) used are enrollable, they can be enrolled for recurring access so that the individual(s) don't have to stop at visitor control every time they want to visit the installation. Even a guest's acceptable credential can be enrolled. It will not allow them to enter the installation without someone who is eligible to enter the installation, but it will allow them to have their credential scanned from the car when entering with an authorized individual. This is the same process used for anyone who desires entry to an installation.

An individual may be denied access if derogatory information shows up on the background check that reflects on the integrity or character of an individual that indicates that such an individual may pose a risk to the good order, discipline, morale, or safety of a DoD installation or the resources or personnel on that installation. Examples include, but are not limited to, aspects of an individual's criminal history or current status as wanted or as a known or appropriately suspected terrorist. There is a process for an individual with accurately identified derogatory information that prevents individuals from establishing either historic or current fitness to seek an exception due to their specific circumstances, allowing them to be granted unescorted access. DoD Components may grant unescorted access to a convicted felon, in accordance with applicable Federal, State, and local laws, after considering appropriate mitigating factors such as the nature and seriousness of the offense, the circumstances surrounding the offense, recency and frequency of the offense, the individual's age and maturity at the time of the offense, the individual's effort toward rehabilitation, and other factors. Under these conditions, an individual should apply directly to the installation commander requesting an exception to all allow access to the installation.

**Q4.** Are dependents of newly eligible Veterans and caregivers also eligible for DoD privileges?

**A4.** No. The Purple Heart and Disabled Veterans Equal Access Act of 2018, only gave these privileges to specific Veterans and caregivers, not to their dependents. Dependents may accompany eligible Veterans and caregivers as their guests, but they may not make purchases.

**Q5.** Why can't all Veterans have these DoD privileges?

**A5.** The scope of operations on military installations is sized to take care of the needs of military members and their families. Military operations are not funded or sized to accommodate all Veterans. Expanding access to the 4.1 million Veterans and caregivers directed by the Purple Heart and Disabled Veterans Equal Access Act of 2018 (and that number continues to grow daily), will already be a test of DoD's capacity. Inserting another 15 million Veterans into the mix would overwhelm the system and our military members and their families would suffer for it.

**Q6.** Will Veterans who choose to live overseas be able to access military installations and privileges in overseas foreign countries?

**A6.** It depends. U.S. law doesn't apply outside of the United States and outside of the U.S. territories and possessions. Access in overseas foreign countries is subject to applicable host-nation laws and applicable international agreements, like status of forces agreements. The function of the installation also sometimes restricts access. It is best to check with the installation you desire to visit to find out if, as a Veteran or

caregiver in one of the new Veteran or caregiver categories, you will be authorized access. Chances are that if you are a retired military member living abroad and didn't already have access as a retiree, you will not get access under any of the new categories.

**Q7.** Can newly eligible Veterans and caregivers bring guests to the installations and facilities?

**A7.** Yes. Guests will be subject to installation access procedures described in #8 above and must remain with the eligible Veteran or caregiver at all times when they are on the installation. Also, guests cannot make any purchases in commissary or exchange stores.

**Q8.** Which of the following MWR activities can be used? (This is not an exhaustive list, only the most frequently asked about activities.)

**A8.**

- AmericanForcesTravel.com: Yes.
- Bowling: Yes.
- Camping: Yes. Tent sites and RV parks.
- Child Care: No.
- Clubs: Yes.
- Fishing: It depends. If lakes are operated as part of the installation park and picnic areas, no. If lakes are operated as part of the installation outdoor recreation activity, then it is at the discretion of the Military Department, subject to capacity and funding conditions.
- Golf: Yes.
- Gyms: No.
- Libraries: No.
- Lodging: Yes. Cabins, cottages, recreation centers, resorts, and official temporary duty and permanent change of station lodging (on a space-available basis).
- Movies: Yes, if there is an admission fee. (No, if the movies are shown at no charge.)
- Pools: Yes, if designated as a recreational swimming pool. (No if designated as an aquatic training facility.)
- Rentals: Yes.
- Tickets: At the discretion of the Military Department, subject to capacity and funding conditions.
- MAC /AMC Flights: This is NOT an MWR, exchange, or commissary activity and access is NOT authorized.
- Pharmacy: This is NOT an MWR, exchange, or commissary activity and access is NOT authorized.
- USO: This is NOT a military organization. USO is a non-Federal entity.

**Q9.** What conditions are required to get access to the DoD privileges?

**A9.** Newly eligible Veterans must meet at least one of the following conditions:

- Purple Heart recipient; Former prisoner of war; Service-connected disability rating (between 0-90 percent); Veterans with a 100 percent disability or unemployability rating and Veterans who are Medal of Honor recipients already have DoD privileges, so they are not newly eligible.
- Veterans include former members of any of the uniformed services (Army, Navy, Air Force, Marine Corps, Coast Guard, U.S. Public Health Service, and National Oceanic and Atmospheric Administration).
- Newly eligible caregivers must be the individual assessed, approved, and designated as the Primary Caregiver for an eligible Veteran under the Program of Comprehensive Assistance for Caregivers.
- In addition to meeting one of the above conditions, newly eligible Veterans and caregivers must possess the specific documentation that DoD will accept as proof of identity and eligibility for access: Veterans must possess a Veteran Health Identification Card (VHIC) that displays "PURPLE HEART," "FORMER

POW,” or “SERVICE CONNECTED” below the photo on the front of the card. If an eligible Veteran is not eligible to obtain a VHIC, the VA Health Eligibility Center Form H623A indicating placement in VA health care priority group 8E, paired with an acceptable credential, like a REAL ID-compliant driver’s license or U.S. passport, will be accepted.

- Caregivers must possess an eligibility letter from the VA Office of Community Care that lists them as the Primary Family Caregiver for an eligible Veteran under the Program of Comprehensive Assistance for Family Caregivers, paired with an acceptable credential like a REAL ID-compliant driver’s license or a U.S. passport.

**Q10.** Can anyone with a Veteran Health Identification Card (VHIC) get these privileges?

**A10.** No. Only Veterans with a VHIC that displays “PURPLE HEART,” “FORMER POW,” or “SERVICE CONNECTED” will be authorized the new privileges. Veterans may be able to use a VHIC that doesn’t contain one of these markings to access an installation with a medical facility if they have an appointment there, but if the VHIC does not display “PURPLE HEART,” “FORMER POW,” or “SERVICE CONNECTED,” they will not have access to commissaries, exchanges, or morale, welfare, and recreation facilities.

## **- IS ADOPTING A SERVICE DOG RIGHT FOR YOU? WHAT VETERANS DIAGNOSING ADOPTING A SERVICE DOG RIGHT FOR YOU? WHAT VETERANS DIAGNOSED WITH PTSD NEED TO KNOW**

As many as 20 percent of veterans who served in operations Iraqi Freedom and Enduring Freedom are affected by post-traumatic stress disorder, according to the Department of Veterans Affairs.

While there are multiple options one could choose for treatment, nonprofit organizations like K9s for Warriors and Southeastern Guide Dogs have championed a treatment method that veterans can’t receive directly from the VA: service dogs.

These trained animals can perform a range of tasks such as providing tactile stimulation to help the veteran cope with anxiety or panic attacks, or standing directly in front of their handler in a crowd to give the veteran space from other people. The goal is to empower veterans who are living with PTSD.

“The dogs are never going to be a cure for it, they’re simply going to be a tool to help them in their recovery with it,” Suzy Wilburn, director of admissions and alumni support at Southeastern Guide Dogs, told Military Times.

The VA is currently evaluating whether service dogs can benefit veterans diagnosed with PTSD. Although Congress first mandated a study on the topic in 2010, it has been put on the back burner twice.

Most recently, it was launched again in 2015 and is still being conducted. According to the New York Times, the VA said in May it will unveil the study’s results in 2020.

But K9s for Warriors, who matches post-9/11 veterans with service dogs, has pointed to research Purdue University released in 2018 that found veterans with service dogs experienced lower overall symptoms of PTSD, lower levels of depression and a greater ability to engage in social activities.

Purdue partnered with K9s for Warriors for the study and examined 141 veterans with PTSD: 75 who had graduated from K9s for Warriors program, and 66 who were on the waitlist.

Under current policy, veterans cannot be matched with a service dog through the VA. But the agency can recommend veterans work with nonprofits that are members of Assistance Dogs International or the International Guide Dog Federation, coalitions that provide accreditation to organizations who train and place service dogs, to start the process of adopting a service dog.

Military Times spoke with experts at K9s for Warriors and Southeastern Guide Dogs, accredited organizations with the agencies above, and here's what you need to know.

### ***What's the process like?***

In order to apply for a service dog, veterans typically must submit documentation that they have been diagnosed with PTSD from their military service, conduct a series of interviews over the phone and/or at home with the service dog providers, undergo criminal background checks, and participate in a training course.

Information, including the contact information of the veteran's current mental health provider, primary care physician, and references, are also commonly requested. "Here at Southeastern Guide Dogs we have a pretty extensive application process that they go through," Wilburn said. "What we want to find out is if they're appropriate to have a dog," Wilburn added.

This is to ensure that Southeastern Guide Dogs knows important information about the applicant up front to prevent wasting a veteran's time, and the organization's time if it's not a right match. Approximately 50 percent of the applications Southeastern Guide Dogs receives are rejected due to various reasons, including a criminal background or if the veteran is not also receiving treatment from a mental health professional, Wilburn said. "We tend not to place our dogs if there's a tendency toward any kind of violence," Wilburn said.

The organization also conducts an at-home interview to guarantee that the veteran lives in an environment safe for a dog. During those checks, Wilburn said they figure out what a veteran is looking for in a service dog. That is, do they want a dog that will help them leave the house for the grocery store during the middle of the day, or one that will help them cope with flashbacks or nightmares.

At that point, Southeastern Guide Dogs determines which dog they've been training is best suited for the veteran, and then they work with that animal for 12 weeks to customize commands tailored to that specific veteran. Lastly, veterans are brought to Southeastern Guide Dogs campus in Palmetto, Fla., for an 11-day training course to instruct them on how to work with their service dog.

Altogether, it can take up to two years for Southeastern Guide Dogs to train the service dogs the organization breeds, Wilburn said. Matching a veteran with a dog through Southeastern Guide Dogs takes between six months to a year.

K9s for Warriors also has a thorough application process, and asks for a variety of information in its 37-page application to service veterans diagnosed with PTSD, a traumatic brain injury, and/or military sexual trauma. "We look at your mobility, we look at your activity level, we look at your home life, we look at the animals that you have in your home, we look at the goals that you have within three to five years," Mike Drafts, Warrior Relations Manager at K9s for Warriors and a Marine Corps veteran, told Military Times.

Similar to Southeastern Guide Dogs' application process, veterans must submit documentation from a physician confirming they have service-connected PTSD. K9s for Warriors also conducts criminal background checks and contacts references.

Likewise, veterans also must submit confirmation that they are physically and mentally able to participate in a 21-day training program where they will go out in public with a service dog. According to Drafts, 85 percent of

the dogs K9s for Warriors trains are rescue dogs. The organization has a dedicated procurement team that evaluates dogs in shelters to determine if the dogs have an aptitude and are medically cleared to work as a service animal. In the event a dog cannot pass K9s for Warriors training program, they are then adopted through the organization to prevent them from ending up in a kill animal shelter.

According to Drafts, K9s for Warriors has accepted approximately 360 applications in 2019. Drafts said a “good percentage” of applicants are accepted, however noted that failing to meet requirements disqualifies some candidates. Those who are approved won’t receive a dog immediately though. Even after being accepted into the K9s for Warriors program, veterans must be patient because the organization’s wait list is between 12 to 18 months.

The final portion of the matching process requires the veterans to undergo 120 hours of training on site at its headquarters in Ponte Vedra, Fla., where the veteran is matched up with a fully trained service dog. The training is designed to show the veterans how they can instruct the service dog and work together as a team.

Once veterans graduate from programs like Southeastern Guide Dogs and K9s for Warriors, they must cover costs associated with having a service animal. However, veterans who have substantial mobility limitations stemming from a mental health disorder can qualify to receive veterinary benefits for their service dogs, provided the dogs were adopted through an organization Assistance Dogs International or International Guide Dog Federation has accredited. Drafts said approximately 38 graduates from the K9s for Warriors program have received approvals for this benefit this year.

### ***Service dog vs. emotional support animal***

Service dogs and emotional support animals are not the same, and do not perform the same functions. Although emotional support animals have attracted media attention in recent years, experts note there are several major distinctions between the two.

“The big difference between a service dog and an emotional support animal is actually not the dog itself, but the handler,” Rory Diamond, K9s for Warriors CEO, told Military Times. “For a service dog, the handler has a disability and that dog is trained to help with that disability.”

That differs from an emotional support animal that could help anyone “feel better,” regardless of whether the handler has a disability or not, Diamond said. Wilson expressed similar sentiments when asked about emotional support animals. “Although it does the emotional part of it, it’s not trained in any specific tasks to do that,” Wilson said. “It’s going to sit on your lap and let you pet it and love it, and you’re going to feel better about yourself...but it’s not going to help you mitigate anything disability-wise.”

Wilburn also pointed out service dogs have public access rights covered by the Americans with Disabilities Act, which only recognizes dogs and miniature horses as animals specifically trained to perform tasks for those with disabilities. In contrast, emotional support animals do not have public access rights at all.

### ***The PAWS Act***

Groups like K9s for Warriors do not charge veterans going through their program to train and place a service dog. But both chambers of Congress have introduced legislation that would provide veterans a voucher to use to receive a service dog, known as the Puppies Assisting Wounded Service Members Act, or PAWS Act.

“The PAWS Act would change VA policy completely,” Diamond said, adding this could allow groups to match more veterans with service dogs. The legislation would instruct the VA to establish a grant program to give veterans with PTSD \$25,000 vouchers they can use to adopt a service dog, if that organization belongs to the

Association of Service Dog Providers for Military Veterans. K9s for Warriors estimates it costs \$27,000 to train and place each dog.

Rep. John Rutherford, R-Fla., introduced the measure in the House in June, and Sen. Debbie Fischer, R-Neb., reintroduced it in the upper chamber in November. Previous efforts to pass the legislation have been unsuccessful. For example, it was first introduced in 2016 but was never brought to a vote.

Diamond said that K9s for Warriors will continue working to advance the legislation, and will instead invest more energy into the Senate in 2020 so the legislation advances this time. “What you’ll see is a big push in the Senate in January...we’re going to put all of our efforts into the Senate side, since the House seems to want to kill it every year,” Diamond said.

### ***Advice for veterans?***

For veterans starting the process of adopting a service dog, Wilburn and Diamond advised veterans to do their research ahead of time. In particular, Wilburn warned that illegitimate organizations could attempt to target veterans because they may be in a “vulnerable” state.

“Although they may not feel that way, there are organizations and scammers out there that know that they’re vulnerable and will take advantage of that,” Wilburn said. To safeguard against this, Wilburn said that veterans should head to Assistance Dogs International, which establishes standards of training to ensure the dogs “meet the highest standards in the industry,” according to the organization’s website.

“That’s the best place for a service member to start, is to look at these accredited organizations around the country,” Wilburn said. Diamond also recommended that veterans visit the Association of Service Dog Providers for Military Veterans’ website to familiarize themselves with various providers that connect veterans with service dogs, what the standards are, and what’s expected during the process.

Similarly, he recommended that veterans avoid working with organizations that require veterans to pay for the service dogs. “There are lots of groups that are working for free,” Diamond said. For Drafts, he recommended that veterans have ample support from their family to adopt a service dog because it can significantly alter the dynamic between a veteran and his or her family.

“What I mean by support is that this is a lifestyle change like no other, meaning that it is a service dog and it’s almost like you’re adding a third person to a relationship,” Drafts said. Drafts pointed out that the service dog is very different from a family pet, and said the animal is designed to develop a bond with one person: the veteran. But no matter what, Drafts said K9s for Warriors wants to be a resource for veterans — even if their organization can’t directly assist them. If you need help, let someone know, Drafts said. “It’s not just that we’re providing service dogs for veterans,” Drafts said. “We’re here to help any and every veteran.”

According to the VA, veteran suicides increased in 2017, averaging approximately 17 per day. Reducing that number is K9s for Warriors’ ultimate mission, and Drafts said that’s why they want to help all veterans — period.

## **- 2020 COST OF LIVING ADJUSTMENT AND PAY SCHEDULE**

Based on the increase in the Consumer Price Index, there will be a 1.6 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective December 1, 2019.



With the COLA applied, the maximum amount of SSIA payable is \$323.

Retirees will see the change in their December 31, 2019 payment and annuitants in their January 2, 2020 payment.

The 2020 pay schedule is online at: <https://www.dfas.mil/retiredmilitary/manage/payschedule>

## **- VA'S CUTTING-EDGE TECHNOLOGY HELPS PHYSICIANS PROVIDE TOP-NOTCH VETERAN CARE**

Every day, a nationwide team of researchers and innovators work together to help VA providers deliver cutting-edge technology and care to Veterans.

Using technology developed right here at VA, our physicians deliver cutting-edge care to Veterans every day. We lead the nation in healthcare innovation — from delivering virtual diagnosis and treatment via telehealth to pioneering the use of genetics for cancer care to building the next generation of robotic prosthetics.

### ***Telehealth***

Physicians who treat Veterans in rural areas widely use telehealth services. Secure video links connect VA providers with Veterans who may find it difficult to visit their local VA clinics. Providers can meet with patients who might otherwise have to travel hours for a single appointment. For example, a Veteran who is living with posttraumatic stress disorder and may be particularly affected by the burden of travel can use telehealth to attend regular sessions with a VA provider.

Telehealth isn't just for treatment. VA pioneered a method to diagnose sleep apnea on the web. This means sleep doctors can diagnose and monitor Veterans at their local medical centers rather than requiring travel to VA's specialized sleep centers. The Remote Veteran Apnea Management Platform (REVAMP) program helps VA physicians deliver care to more than 270,000 Veterans with obstructive sleep apnea.

### ***Genetics & Precision Medicine***

The latest advances in cancer care harnesses genetics to treat cancer tumors with the best, most effective treatments. The VA Precision Oncology Program provides VA physicians and patients nationwide with genetic analysis of their tumors. This helps VA's cancer doctors to match patients with targeted therapies. The program also helps VA physicians identify applicable clinical trials, within and outside of VA. These physicians are able to offer their patients more options in their fight against cancer.

Precision cancer care leverages genetics to treat disease. But VA researchers and physicians are also looking at genetics to prevent and predict illness. The Million Veteran Program is a national research initiative to learn how genes, lifestyle and military exposure affect health and illness. More than 800,000 Veterans participate in one of the world's largest, forward-looking initiatives on the relationship between genetics and health. VA physicians participate in dozens of ongoing research projects to predict disease, match treatments and help Veterans understand their personal genetic analysis.

### ***Prosthetics***

For those who are living with the loss of a limb, VA leads the world in developing advanced prosthetics designed to optimize a Veteran's health and independence. VA physicians and biomedical engineers create, develop and pair Veterans with the newest cutting-edge technologies available in the field. The LUKE arm

(called DEKA while in development) won approval from the Food and Drug Administration (FDA) in 2015. The LUKE arm uses motors and an innovative control system to create natural movements with battery powered joints.

VA's Mobility Enhancement Robotic Wheelchair (MEBot) won the 2016 Blackwood Design Award for Best New Concept. VA engineers designed this motorized wheelchair to do what others can't: climb curbs, handle off-road terrain, and automatically adjust seat position to keep the operator comfortable and secure. A sensor array and computer algorithm automate these processes. And the chair easily converts to standing height so operators can adjust to reach high places and social situations.

### ***Explore a rewarding career***

At VA, you can explore a medical career that enjoys the support of a nationwide team of innovators working to provide your patients with a spectrum of cutting-edge treatment options.

Take a look at our total rewards package, including a generous leave policy and free liability coverage as part of federal service. As a VA physician, you may also qualify for higher education support through the Education Debt Reduction Program and various other scholarship opportunities.

VA also offers you the chance to work by the beach, in a city or in the countryside, and take your benefits with you. With one active U.S. license, you can apply for an open position at VA facilities in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa and the Philippines.

## **- VETERANS AND FAMILY MEMBERS AIM HIGHER FOR CONTINUED EDUCATION WITH A NEW AFSA MEMBERSHIP**

AFSA has partnered together with Columbia Southern University to provide a sponsored One-Course Scholarship (**Over a \$700 value. Plus Registration Fee-Waiver and Books at No Cost!**) for all military veterans/retirees and family members.

### **This Is A Continued Educational Opportunity For Those Who Have Borne The Battle!**

AFSA is honored to help Military Veterans/Retirees and their Family Members on their journey to reach higher educational goals. Join AFSA now to participate. Membership will be validated before scholarship is awarded. Participants must enroll in the CSU College course within six months of joining the AFSA. Visit our website at [www.hqafsa.org/edconnect](http://www.hqafsa.org/edconnect)

## **- 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.)