



AFSA Retiree and Veteran Affairs Newsletter

- The best-laid plans of mice and men often go awry. That quote by Robert Burns has never rang truer for me this month. Travel and family plans cut short or nixed, last minute hot projects, crisis management and life have all precluded me getting this edition out earlier and I apologize for the lateness.

- THE AFSA 2021 LEGISLATIVE AWARENESS WEEK (LAW) WAS EXTREMELY SUCCESSFUL

The AFSA Military and Government Affairs Staff and AFSA Legislative Committee and are extremely thankful for the efforts of so many participants in the 2021 LAW. Our LAW campaign resulted in over 4,500 letters and e-mails being sent to our elected official on Capitol Hill! That is afsolutely an amazing effort and response! On top of that we had our policy panels during the week providing information and insight on areas of focus from our platform objectives. We are looking forward to continuing to build upon our successes and ways for our members to engage with the Congress and in turn our Chapters, Divisions, and the Headquarters to yield timely and desired results in the legislative process to aid and assist our members and their families.

- VA PREPARES TO GET AHEAD OF SURGE IN BACKLOGGED CLAIMS

Starting in October, the Department of Veterans Affairs will hire and train new staff to ensure Veterans' claims are adjudicated quickly and help reduce an expected increase in the backlog of claims pending more than 125 days. VA is taking the following proactive steps to help in the reduction:

- Hire and train 2,000 new employees to assist in claims processing.
- Leverage authority to transfer CARES funding to VBA and utilize the American Rescue Plan to fund overtime to ensure timely claims processing.
- Deploy requested Fiscal Year 2022 budget resources to support Agent Orange presumptive processing, as well as for general Compensation and Pension claims processing.

As of October 11, there were more than 204,000 backlog claims in an inventory of 603,000 total claims. VA identified more than 70,000 claims to review for additional entitlement stemming from the presumptive relationship between Agent Orange and Parkinsonism, bladder cancer, and hypothyroidism. Many of these will enter the backlog in October, which is projected to reach 260,000 pending claims.

“VA is committed to ensuring timely access to benefits and services for all veterans. This includes making sure that veterans who may have experienced adverse health effects from military related exposures can get access to the benefits they need,” said VA Secretary Denis McDonough. “As we process claims such as those for three new disabilities presumptively linked to Agent Orange exposure, including proactive application of

Nehmer provisions, as well as three new Gulf War particulate exposure presumptives, we anticipate the claims backlog to increase this fall. The hiring of new employees will help us resolve these claims more quickly.”

Several factors have contributed to the recent backlog. Beginning in March 2020, operational changes necessitated by the COVID-19 pandemic resulted in an untimely delay of the Federal Records Centers’ retrieval of documents and suspended Compensation and Pension (C&P) examinations. While these actions were necessary to protect the health and safety of employees and veterans, they slowed the processing time for claims. VA workload has also increased as a result of the aforementioned recent decisions and actions, including a court order mandating the review of previously denied Veterans on the basis of qualifying service in the 12 nautical miles surrounding Vietnam.

The backlog has decreased by more than 14,000 claims since the end of August 2021. With continued improvement of VA’s ability to obtain C&P examinations and Federal Records, and with all requested resources received, VBA plans to address the impending increase and then further reduce the current claims backlog to 100,000 claims by April 2024.

- HOW TO HANDLE YOUR FINANCES AS A VETERAN

Life after the military can be intimidating and challenging. In many ways, it's like moving to a foreign country, a place where you need to learn new customs and navigate often confusing rules. This applies particularly to your finances.

Luckily, veterans have access to many resources to help them become financially stable. We'll talk about what's available to you so you can make a smooth financial transition from the military to civilian life.

Housing

If you're looking for a new home, you may be eligible for a Veteran Affairs Home Loan. This is one of the friendliest loans out there for veterans who are looking to buy a home. Most veterans will qualify, depending on their length of active duty service, and you don't need to put a down payment. Advisors will work with you to determine the best interest rates that will work for your finances.

There is also assistance available if you are a renter and need help making rental payments. The Housing and Urban Development and Veteran Affairs Supportive Housing (HUD-VASH) program helps low-income veterans or those without housing. The three main programs are Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, and public housing. If you need housing, contact your local HUD office and see if you are eligible for a program that will help you find a home.

Finally, if you and your family run into difficulties paying your rent or mortgage, there is also help available from veteran non-profit organizations that provide emergency financial assistance, such as USA Cares.

Education

For those who are interested in pursuing higher education, the GI Bill will be your best bet. Take a look at our comprehensive resources on the GI Bill, which actually includes multiple programs.

Starting in 2015, veterans will be eligible to only pay in-state rates for their education. Previously, veterans had to pay out-of-state rates if they could not prove residency or went to another state for college. That meant some veterans had to shoulder significant student loans if they went out of state, even with the GI Bill.

If 2015 lies within the three-year period the GI Bill covers after active military service, it may be worth it to you to wait until 2015 to enter higher education.

Medical Costs

Many veterans are eligible for VA health care, especially for those who are low-income or have become disabled in the line of service. You can contact your local Veteran Service Officer at the VA office to see if you are eligible, which is determined by income, length of service, and if your injury or disability was a result of your military service. This calculator can also help you determine eligibility.

Even if you were not injured while in the military, you may still be eligible for free or low-cost services. This blog post straight from the VA outlines some of the myths around who can and can't receive health care.

If you are not enrolled in VA health care, you may be eligible under the Affordable Care Act for Medicaid or for a low-premium plan. Either way, you can have insurance and still receive VA health care. And hopefully this will help you avoid medical debt.

Ultimately, being prepared and being aware of the resources and programs that are available to you will help you secure your finances in the long run.

- DRIVE THRU FLU SHOTS FOR VETERANS ENROLLED IN VA HEALTH CARE

Flu season has arrived! The best way to protect yourself and your loved ones against influenza (flu) is to get a flu vaccine every flu season.

Many of the VA Health Care System (VAHCS) will be offering drive-thru flu shots to Veterans enrolled in VA Health Care System. No appointment is necessary to get vaccinated at the drive-thru flu shot clinics. Just check with your local VAHCS to ascertain if they are providing this service and the hours available.

- VA HEALTH CARE PRIORITY GROUPS

The number of veterans who can be enrolled in the health care program is determined by the amount of money Congress gives VA each year. Since funds are limited, VA set up Priority Groups to make sure that certain groups of veterans are able to be enrolled before others. Once you apply for enrollment, your eligibility will be verified. Based on your specific eligibility status, you will be assigned a Priority Group. The Priority Groups range from 1-8 with 1 being the highest priority. Based on eligibility and income, some veterans may have to pay copay for treatment and some may not be eligible for enrollment.

You may be eligible for more than one Priority Group. In that case, VA will always place you in the highest Priority Group that you are eligible for. Depending on your Priority Group, the VA may reimburse you for your travel costs from your home to a medical facility. Following are the criteria for assignment to a group number:

Priority Group 1

- Veterans with service-connected disabilities rated 50% or higher
- Veterans determined by VA to be unemployable due to service-connected conditions

Priority Group 2

- Veterans with service-connected disabilities rated 30% - 40%

Priority Group 3

- Veterans who are former Prisoners of War (POWs)
- Veterans awarded a Purple Heart
- Veterans whose were discharged for a disability
- Veterans with service-connected disabilities rated 10% - 20%
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation”
- Veterans awarded the Medal of Honor

Priority Group 4

- Veterans who are receiving aid and attendance or housebound benefits
- Veterans who have been determined by VA to be catastrophically disabled

Priority Group 5

- Nonservice-connected veterans and no compensable service-connected Veterans rated 0% disabled by VA with annual income below the VA’s and geographically (based on your resident zip code) adjusted income limits.
- Veterans receiving VA pension benefits
- Veterans eligible for Medicaid programs

Priority Group 6

- Veterans with service-connected disabilities rated 0%
- Veterans exposed to Ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki
- Project 112/SHAD participants
- Veterans who served in Vietnam between Jan 9, 1962 and May 7,1975
- Persian Gulf War veterans who served between Aug 2, 1990 and Nov 11, 1998
- Veterans who served on active duty at Camp Lejeune for not fewer than 30 days beginning Aug 1, 1953 and ending Dec 31, 1987
- Combat veterans who were discharged on or after Jan 28, 2003, are eligible for enhanced benefits for 5 years after discharge.

Priority Group 7

- Veterans with gross household income below certain limits and who agree to pay copays

Priority Group 8

- Veterans with gross household income above certain limits and who agree to pay copays

- SURVIVOR BENEFIT PLAN (SBP) DEPENDENCY & INDEMNITY COMPENSATION (DIC) OFFSET

This coming January marks the start of the second phase of the SBP-DIC Offset Phased Elimination, in accordance with the National Defense Authorization Act for Fiscal Year 2020, which modified the law that requires an offset of SBP payments for surviving spouses who are also entitled to DIC from the Department of Veterans Affairs (VA). In Phase Two of the SBP-DIC Offset Phased Elimination, which begins January 1, 2022, the amount that is offset (deducted) from the spouse's SBP annuity payment will be one-third of the amount of the DIC payment. January 2022 benefits will be paid on February 1, 2022.

To help surviving spouses who are eligible for both SBP and DIC in 2022 understand the effect of this 2022 change, DFAS will mail you a letter in December of 2021 with an individual estimates of your 2022 SBP payment. As a reminder, the SBP-DIC Offset Phased Elimination only affects SBP payments issued by DFAS. The changes do NOT affect Dependency and Indemnity Compensation (DIC) payments from the VA. Eligible surviving spouses will continue to receive the full amount of DIC from the VA. You should also be aware that Annuitant Account Statements for spouses now show their current gross SBP benefit at the bottom of the statement.

You can estimate your net SBP payment for 2022 using the current gross SBP benefit amount that is on your statement. Subtract an amount that is equal to 1/3 of your current DIC payment FROM the amount of your current gross SBP benefit. The result is approximately what your SBP payment will be in the second phase. Keep in mind that if there is a Cost of Living Adjustment (COLA) for 2022, it will increase the amount of your DIC payment and your gross SBP payment.

Annuitant Account Statements are available in your myPay account: <https://mypay.dfas.mil> You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your February 1, 2022 payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination. Watch for your pre-estimate letter in the mail in December of 2021.

- HERE'S YOUR 2022 MILITARY RETIREE AND VA DISABILITY PAY RAISE

Military retirees and veterans receiving disability payments from the Department of Veterans Affairs (VA) will see their paychecks go up by 5.9% for 2022, triggered by inflation and an annual adjustment to the federal Cost of Living Allowance (COLA).

That annual adjustment has averaged around 1.5% for the last 10 years. The adjustment rate was announced recently by the Social Security Administration. The VA is required by law to alter disability payment rates by that amount. While military retirement is not legally required to follow suit, the change is traditionally the same.

Retirement Pay Increase

For 2022, retired military members will see a \$59 increase for each \$1,000 of military retirement pension they receive each month. Retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%, so they will see a smaller increase in 2022. They should see a monthly increase of only \$49 per \$1,000.

Survivors receiving Survivor Benefit Plan payments will see the same increase of \$59 per \$1,000 in their monthly payments.

- WATCH VA BENEFITS NEWS

Watch the new VA Benefits News on YouTube! Each month, our senior leaders will discuss initiatives and updates to benefits and services that directly impact you and your family. Stay in-the-know with VBA by subscribing online today! <https://www.youtube.com/user/vavetbenefits>



- YEAR ROUND DISCOUNTS FOR VETERANS, MILITARY

See our most recent list of Veteran and military discounts that are good year round and will be updated as we learn of more. These discounts are being shared so that Veterans, military members, their families, caregivers and survivors are aware of all resources available to them.

<https://blogs.va.gov/VAntage/85765/veteran-discounts-available-year-round/>

- AFSA MEMBERSHIP INFORMATION

Founded in 1961, the Air Force Sergeants Association (AFSA) legislates, advocates and educates America's elected, military and community leaders in support of the quality of life for our military members and their families. AFSA continues to work long and hard to ensure the many benefit reductions being proposed are minimized or nullified. Your membership will continue to pay dividends in terms of fair and equitable pay increases, retirement programs, educational benefits, and affordable and available health care.

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 for more information and to join.

- 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.)