

ATTORNEY GENERAL JEFF LANDRY'S
RESOURCE GUIDE FOR
**SERVICE MEMBERS
AND VETERANS**



LOUISIANA DEPARTMENT OF JUSTICE
1885 N. 3RD. ST.
BATON ROUGE, LA 70802



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DISCLAIMER: The following content is meant to be for general and illustrative purposes that provide guidance to gaining the various types of available assistance. This resource guide has been compiled by the Louisiana Department of Justice using public information from a variety of sources including – but not limited to – the organization websites, publications, other materials, and public information. The Louisiana Department of Justice does not guarantee the continuing accuracy or claim authorship of any information contained herein. Readers with questions or concerns are strongly encouraged to consult with the appropriate professional (attorney, certified public accountant, mortgage broker, and members or employees of the organizations referenced).

A MESSAGE FROM ATTORNEY GENERAL JEFF LANDRY



Dear Fellow Veterans & Servicemembers of Louisiana,

It is with great humility that I serve as your Attorney General. In my role as our State's chief legal officer, I am committed to ensuring your Department of Justice serves all of Louisiana's people – especially the brave men and women who put our country first, fought for our freedom, and protected our liberties.

As someone who has seen up close the sacrifices our men and women in the military make to serve our country, I strongly believe our State must do all we can to help Louisiana's heroes and their families. We have put together this resource guide to provide safeguards and services that may be useful to you and your family.

Please use this guide as a reference point for a range of programs and assistance – including charitable, medical, legal, educational, and other resources which supply the most reliable and reputable services to veterans, active servicemembers, reservists, and their family members.

And please contact my office's Consumer Protection Section by phone at 800-351-4889 or online at www.AGJeffLandry.com to report fraud, unfair treatment, scams, or other predatory practices targeted at our military community. We will work hard to assist you and bring these abhorrent scammers to justice.

Our State is great because your sacrifices have granted all Louisiana's people the right to life, liberty, and the pursuit of happiness. As your Attorney General – I will continue doing all that I can to make Louisiana an even better place to live, work, and raise a family.

Sincerely,

Jeff Landry
Louisiana Attorney General

I. FINANCIAL ASSISTANCE, PROTECTIONS, & GUIDANCE

FINANCIAL ASSISTANCE

1. VETERANS AFFAIRS PENSION BENEFITS

Financial support is available for low-income wartime veterans when they have 90 days or more of active-duty military service, one day of which occurred during a wartime period. In addition to meeting the minimum service requirements, a veteran must be permanently and totally disabled, or must be over 65 years of age, or a patient in a nursing home, or receiving Social Security Disability Insurance, or receiving Supplemental Security Income. The 90-day active service requirement does not apply to Veterans with a service-connected disability justifying discharge from the military. The veteran must have been discharged from active duty under conditions other than dishonorable.

Yearly family income must be less than the amount set by Congress to qualify. Pension benefit payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. The following graph showing these rates in 2014 is to give an idea of the amounts and other qualifications taken into account when determining a maximum annual rate:

2014 VA Improved Pension - Veterans Rates	
Status of Veteran's Family Situation and Caretaking Needs	Maximum Annual Rate
Veteran without dependents	\$12,868
Veteran with one dependent	\$16,851
Veteran permanently housebound, no dependents	\$15,725
Veteran permanently housebound, one dependent	\$19,710
Veteran needing regular aid and attendance, no dependents	\$21,466
Veteran needing regular aid and attendance, one dependent	\$25,448
Two veterans married to one another	\$16,851
Increase for each additional dependent child	\$2,093

A qualifying veteran can apply for U.S. Department of Veteran Affairs (VA) pension benefits online through the VA's Veterans Online Application by submitting an application by mail to the nearest VA Regional office, or by contacting the Louisiana Department of Veterans' Affairs (LDVA) for assistance. The VA also publishes a guide to Federal Benefits for Veterans and Dependents which lists the many types of VA benefits available.

If a veteran qualifies for a VA pension and has a disability that meets certain criteria, s/he may also be eligible to receive an Aid and Attendance (A&A) or housebound benefit. For more info on applying for A&A or Housebound benefit one may contact the local VA Regional Office or visit www.benefits.va.gov/PENSIONANDFIDUCIARY/pension/vetpen.asp.

2. BONUSES

Veterans who were living in Louisiana immediately prior to entering the armed forces may be eligible for a tax-free bonus from the State of Louisiana. If the veteran is deceased, his or her family may be eligible for this bonus. Veterans who are unable to complete the required period of service because of injury or illness that was caused or aggravated during their service are generally still eligible.

a. *VIETNAM BONUS*

Under Louisiana Revised Statute 29:293 of the Acts of 1967, as amended by No. 26 of the Acts of 2004, the Vietnam Bonus is available to veterans who were citizens in Louisiana at the time of their induction to active service and served from July 1958 until the day granted by the U.S. Government as the termination of services of armed forces to receive credit for the Vietnam Services Medal.

b. *WORLD WAR II MERCHANT MARINE BONUS*

Under Louisiana Revised Statute 29:294 of the Acts of 1993 – the WWII Merchant Marine Bonus is available to veterans who were active in the Merchant Marines from September 16, 1940 through July 25, 1947, who were citizens of Louisiana when inducted into active service and were discharged under honorable conditions.

Applications for bonuses are available from the Louisiana Department of Veteran Affairs, whose contact information is as follows:

Louisiana Department of Veteran Affairs
P.O. Box 94095
Baton Rouge, LA 70804
Phone: 225-219-5000
Fax: 225-219-5590
Email: veteran@la.gov
Website: www.vetaffairs.la.gov

3. VETERANS TAX BENEFITS

a. *TAX DEFERMENT*

Servicemembers are permitted to defer (delay) payment of state and federal income taxes due before or during military service if the servicemember's ability to pay those taxes is materially impacted by his or her service. The deferment may last up to one hundred and eighty (180) days from the date the servicemember leaves military service. No interest or penalty may be added to the amount due for failure to pay during the period of deferment.

Servicemembers must notify the Louisiana Department of Revenue or the Internal Revenue Service to request a deferment. For more info about Louisiana taxes consult the Department of Revenue's website at www.rev.louisiana.gov. For more info about federal taxes consult the IRS's Tax Information for Members of the Military at www.irs.gov/Individuals/military.

b. *PROPERTY TAX EXEMPTIONS*

There are property tax exemptions available to veterans (and spouses, where applicable) in Louisiana. A tax exemption is a waiver of the obligation to pay some or all property taxes.

Louisiana homeowners are exempt from paying property taxes on the first \$75,000 of the assessed value of an owner-occupied home. Since 2010, veterans rated with 100% service-connected injury have received a homestead exemption of \$150,000 of the assessed value of his/her primary residence. This created situations where disabled veterans with an 80% "service-connected disability" rating, but a 100% "unemployability" rating did not receive the tax exemption. In 2014, Louisiana voters approved a new amendment that allows parishes to grant 100% unemployable veterans the additional homestead exemption without the need for a parish wide election to approve it. The disability

still has to be service-connected, but not necessarily incurred as a result of combat. For more info on how to apply, contact the local tax assessor.

c. *SPECIAL PROPERTY ASSESSMENT*

The property value assessment for the residential property receiving the homestead exemption is frozen for veterans rated with a 50% or greater service-connected disability whose adjusted gross income (including any other owner, such as a spouse) does not exceed \$67,670.00 and who own and occupy the residence. The same benefit is available to members of the U.S. armed forces and the Louisiana National Guard who owned and last occupied such property and who were killed in action, are missing in action, or are a prisoner of war for a period exceeding 90 days.

d. *TAX CREDIT FOR EMPLOYERS THAT HIRE VETERANS*

Businesses which are a "for-profit" employer in Louisiana may be eligible for a federal tax credit through the Work Opportunity Tax Credit (WOTC) program for hiring a qualifying veteran or other individual in a targeted group listed below. Individuals must be identified as members of one of these targeted groups before a job offer is made.

The WOTC program has two purposes: to help individuals who qualify as members of a target group to get a job and to help employers who hire qualified individuals by giving them a credit on their federal taxes. Target groups include:

- A veteran who is a member of a family that is receiving or has recently received food stamps for at least three months in the last fifteen months and certain qualified disabled veterans
- Disabled veterans who were discharged or released from the U.S. armed forces
- Unemployed for a period of six months

To begin the application process, the first step is pre-screening to determine eligibility. The jobseeker or the employer must complete the following forms:

- Individual Characteristics Form Work Opportunity and Welfare-to-Work Tax Credit ETA, Form 9061; and
- Pre-Screening Notice and Certification Request for Welfare Opportunity and Welfare-to-Work Credits, Form 8850.

Instructions for completing Form 8850 are provided on the IRS's website at www.irs.gov. The employer and the jobseeker must sign the Form 8850 stating that the jobseeker is a member of a target group. The employer then sends the forms to the Louisiana Workforce Commission, postmarked no later than the 28th day after the jobseeker begins work, to WOTC, P.O. Box 94094, Baton Rouge, LA, 70804.

4. LOUISIANA FINANCIAL ASSISTANCE

a. *MILITARY FAMILY RELIEF FUND*

Military Family Assistance (MFA) was established in 2005 to help the members and their families of the Louisiana National Guard and Louisiana Military Reserves address financial hardships they may encounter when they are placed on active-duty status. MFA can pay for a variety of items for those who qualify, such as food, housing, medical expenses, auto repair, and more.

MFA is funded by private donations from individuals and corporations. All donations are tax deductible. MFA can pay up to \$10,000 for one claim per active-duty order in a 12 month period.

The minimum qualifications include that the Guardsmen and Reservists must have been placed on active-duty status for more than 30 consecutive days since September 11, 2001. Immediate family members of eligible military personnel may apply on behalf of their loved one. To apply, submit a completed application (available at all Veterans Affairs parish service offices) to the fund administrator at the Louisiana Department of Veterans Affairs. Completed applications must be accompanied by supporting documentation and must be filed no later than six months after returning from active-duty. For more info, visit www.vetaffairs.la.gov/programs/militaryFamilyAssistanceFund or call 317-232-3910 or 225-922-0500.

b. *CAP ON INTEREST FOR OTHER DEBT*

If a servicemember's military obligation has affected his or her ability to pay off debts such as credit cards, loans, mortgages, or student loans, the servicemember can have his or her interest rate capped at 6%. The interest rate reduction forgives any interest above 6% that would have been charged while the servicemember is on active duty. The original interest rate will apply once the servicemember is no longer on active duty. To be eligible for this relief, the debt must exist before the

servicemember's activation date.

To request this temporary interest rate reduction, the servicemember must submit a written request to the creditor or lender with a copy of his or her military orders within 180 days of the servicemember's termination of active duty.

FINANCIAL PROTECTIONS

1. LOUISIANA ATTORNEY GENERAL'S CONSUMER PROTECTION SECTION

Attorney General Jeff Landry's Consumer Protection Section keeps the public abreast of a variety of scams that affect the consumers of the State. General Landry's office provides Louisiana consumers with mediators to receive complaints and work to resolve issues involving the purchase of products and services such as automobiles, home repairs, and landlord-tenant issues.

If having an issue, please call the Consumer Protection Hotline at 800-351-4889 or file a complaint online at www.agjefflandry.com

2. CONSUMER FINANCIAL PROTECTION BUREAU: OFFICE OF SERVICEMEMBER AFFAIRS

The Consumer Financial Protection Bureau (CFPB) offers financial information specific to the needs of servicemembers, veterans, and their families. The CFPB's Office of Servicemembers Affairs strives to help protect finances and benefits from illegal or harmful financial practices. For more info, call the CFPB at 855-411-2372 or visit www.consumerfinance.gov/servicemembers.

3. FEDERAL TRADE COMMISSION: CONSUMER SENTINEL/MILITARY NETWORK

a. *FINANCIAL SCAMS*

The Federal Trade Commission (FTC) collects complaints of financial scams and submits those complaints to law enforcement for further investigation and prosecution. The FTC's Consumer Sentinel/Military Network is specifically concerned with financial scams in the military community. Although the FTC does not assist in resolving individual disputes, the complaints are used to spot patterns and to warn others in the military community. Report a financial scam or learn more about protection from scams at www.ftc.gov/sentinel/military/index.shtml. To report suspected misconduct by a company – an organization or business

practice, complaints can be filed by contacting the FTC at 877-FTC-HELP (877-382-4357), TTY at 866-653-4261, or online at www.ftccomplaintassistant.gov.

b. *IDENTITY THEFT*

The FTC also offers important information on how to avoid and report identity theft online at www.identitytheft.gov or www.ftccomplaintassistant.gov, by phone at 877-ID-THEFT (877-438-4338), or TTY at 866-653-4261.

4. ACTIVE DUTY ALERT ON CREDIT REPORT

Credit protection can be important for financial futures and problems on credit reports can affect military careers, such as eligibility for security clearance. Before deploying, consider placing an "active duty alert" on credit reports. This alert helps minimize the risk of identity theft while away. The alert requires creditors to verify identity before issuing credit. To place the alert on a credit report, contact the fraud number at any one of the three consumer reporting agencies. The agency contacted is required to contact the other two.

- Equifax: 800-525-6285
- Experian: 888-EXPERIAN (888-397-3742)
- TransUnion: 800-680-7289

The alert expires after one year, unless removed sooner. For more info on active duty alerts for credit reports, please visit www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt147.shtm.

POWER OF ATTORNEY

A power of attorney is a document which allows an individual or individuals of your selection (your "attorney-in-fact" or "agent") to act on your behalf in financial matters. It is a common estate-planning tool for a deploying servicemember to sign a power of attorney document, giving financial authority to a trusted family member or friend.

When a person acts as your attorney-in-fact, that person can transact financial business as though he or she is you. A power of attorney can grant or limit the authority of the attorney-in-fact. For instance, your attorney-in-fact may have authority to purchase an automobile or house in your name or may also withdraw funds from your bank accounts. The appointment of an attorney-in-

fact is a critical decision and should only be given to a person or persons whom you trust and deem to be responsible, cautious and diligent. The decisions your attorney-in-fact may make on your behalf can affect not only your financial future, including your eligibility for employment, housing, and credit, but can also affect your military career, such as your eligibility for security clearance.

1. LIMITING A POWER OF ATTORNEY

There are some important factors to consider before making someone your attorney-in-fact, such as how trustworthy and responsible the person is. Even if you trust the person completely, you can take steps to limit the power you give to your attorney-in-fact. A power of attorney can be tailored to your exact circumstances and may generally or specifically limit or grant certain authorities to your attorney-in-fact. Since there are many ways to limit a power of attorney document, you should discuss not only the document's contents, but also its legal and practical effects, thoroughly with a lawyer. Do not sign any document until you are confident that you understand everything in it.

2. REVOKING A POWER OF ATTORNEY

When you no longer need the power of attorney, for example, after returning from deployment, you can revoke it. To revoke a power of attorney, notify your attorney-in-fact in writing that the power has been revoked, and request that your attorney-in-fact return any copies of the power of attorney document to you. You should also send written notification to any business or person that may have received a copy of the document, telling them that you have revoked the power of attorney.

II. CHARITABLE GIVING AND OTHER ASSISTANCE FOR MILITARY AND FAMILIES

GENERAL RESOURCES ONLINE TO HELP FIND GOOD AND BAD CHARITIES

1. CHARITY WATCHDOG GROUPS

Charity Watchdog Groups offer free information about charities and often rate charities. These “charity raters” choose certain information about charities to compare them to each other. Even though a single charity review organization alone is not perfect and each person is looking at charities from a different perspective – it is good to review many of these websites, as well as the charity’s own website and other primary sources of information, to get the most comprehensive view of a charity.

NOTE: Small charities and new charities are not likely to have enough data to be included. So if a small charity or a new charity is not found on any of the charity ratings websites listed here, it does not indicate that there is something “false” about that charity.

a. *CHARITY NAVIGATOR (WWW.CHARITYNAVIGATOR.ORG)*

This is the best known charity ratings website. Charity Navigator routinely synthesized unbelievable amounts of data for about 7,000 large charities, resulting in a 4-star rating system that can be accessed by the public for free.

b. *CHARITYWATCH (WWW.CHARITYWATCH.ORG)*

This site grades (A+ to F) 600 large charities based on the amount spent on programs and the cost to raise money. Though some information is available for free, more in-depth information requires a \$50 membership contribution.

c. *GUIDESTAR (WWW.GUIDESTAR.COM)*

This website allows users to find a charity’s latest IRS 990 filing, mission statements, impact statements, statements by the nonprofit that respond to questions, and personal reviews. Access to recent IRS documents is free with registration. For a fee, one can get access reports that condense information over several years.

d. *BETTER BUSINESS BUREAU/WISE GIVING ALLIANCE (WWW.BBB.ORG/CHARITY-REVIEWS/NATIONAL)*

The Better Business Bureau rates 1,400 national charities based on 20 benchmarks found in the IRS 990 and audit reports. Ratings are determined by whether a charity has met or has not met standards concerning governance, effectiveness, finance and fundraising.

NOTE: A "BBB accredited Charity" seal is not based on its ratings. The seal is allocated to a charity that meets the BBB criteria and that is willing to pay for the seal.

e. *COMBINED FEDERAL CAMPAIGN (WWW.CFCTODAY.ORG)*

Federal employees can give to charities through their workplaces. This organization requires strict criteria for voluntary charitable human health and welfare agencies and charities to be enrolled in the program with only about 25,000 charities qualifying. As a result of the strict criteria, the list of qualifying charities is useful as functioning indirectly as a ratings system.

f. *GREAT NONPROFITS (WWW.GREATNONPROFITS.ORG)*

This is a website where real people, anyone, can share their reviews and stories about every nonprofit group listed on the website www.guidestar.org. Anyone writing a review of a charity can choose a 0-5 star rating which the person feels is appropriate for that charity.

2. MEDIA SPECIAL REPORTS

When investigative reports are conducted by the media about charities, the reports usually provide useful information. A recent example is a special report called "America's Worst Charities." For more info, visit www.tampabay.com/americas-worst-charities. This website provides a ranking list of charities based on money paid to solicitors versus money raised for a charity by the solicitor.

3. THE FEDERAL TRADE COMMISSION PRESS RELEASES

The Federal Trade Commission enforces the Telemarketing Sales Rule and works to prevent fraud, deception, and unfair business practices in the marketplace. The FTC also posts updates on various national charity scams. In 2009, the FTC led a federal-state initiative, in which Louisiana

actively participated along with 48 other states. The FTC and the states pooled resources to crackdown on fraudulent telemarketers claiming to help police, firefighters, and veterans. For more info, visit www.ftc.gov/opa/2009/05/charityfraud.shtm.

4. SECRETARY OF STATE

One can find important information about the legitimacy of a charity by checking with the Secretary of State in the state where the charity is located. Nonprofit organizations are usually listed in the commercial databases that are often available to the public for free online in many states. Some states do require a fee to access a business organization's governance documents or other required documents for it to be registered in that state. This is a useful resource, especially as one may want to learn more about a smaller nonprofit or one that is so new that it is not found on the watchdog group websites that rate charities.

5. STATE ATTORNEYS GENERAL

Many states require that nonprofit organizations register with the state's Attorney General. This is often where one can obtain information about contracts any charity may have with professional fundraisers and any lawsuits a state may have against a charity. Attorney General Jeff Landry's Office requires that charities register if they contract with professional solicitors as defined by Louisiana law. The professional solicitors also must register annually.

6. STATE REGULATORY AGENCY PRESS RELEASES

The Louisiana Department of Justice has the authority and duty to take action against charities operating in an unfair and/or deceptive manner in our State. Though many investigations and charities' assurances of voluntary compliance with the law do not always become the subject of press releases, any official cases that are filed in court against charities are public record.

7. LOCAL BETTER BUSINESS BUREAUS

Many local BBB's provide online access to the complaints they receive about charities. Some also have charity review programs.

8. THE INTERNAL REVENUE SERVICE

The Exempt Organization section of the IRS can revoke the tax-exempt status of a charity. It is useful to check the website be sure a charity is not on the revocation list when trying to learn about a charity's legitimacy. To access the IRS database of tax exempt organizations, visit www.irs.gov/app/eos.

9. CHARITY WEBSITES AND SOCIAL MEDIA

Going straight to the horse's mouth is never a bad idea. Visit the actual website, Facebook page, or Twitter account that a charity itself controls to learn about the charity's message.

WHERE TO FIND ASSISTANCE IN THE NONPROFIT SECTOR

For organizational purposes – the Charity Navigator ratings system is used in this manual, though it is not the only way to determine the effectiveness of a charity. Charity Navigator includes the charities with revenue of more than \$1 million, including public support of more than \$500,000. Charity Navigator rates large charities based on two components: financial health and accountability/transparency in such a way that charities must excel in both areas in order to score well overall.

Charity Navigator's "Support Our Troops" ratings of large military and veterans charities are current for the fiscal year ending in 2013. This office has included a brief summary of the charity mission statements and/or programs offered as found on the charity's website. For more in depth information, please visit the charity websites and/or use the resources provided above.

Further, many new or small charities are emerging locally in Louisiana in the military community. These organizations are not included in the Charity Navigator list; however, charities like the Louisiana Heroes Project whose mission includes providing benefits to Louisiana reservists and national guardsmen unlike many of the larger charities are a vital resource for Louisiana service members and veterans to find local assistance.

As new organizations emerge in the military community, please contact Attorney General Jeff Landry's Consumer Protection Section with basic organization contact information, mission statement, and other general information for these organizations to be included in future handbook updates.

NOTE: The Louisiana Department of Justice does not endorse or rate any charities itself. The charities that are registered with the Attorney General's office are those that contract with professional solicitors. Registration with the Attorney General's Office does not serve as an endorsement or rating indicator of a charity. Furthermore, the Louisiana Department of Justice does not adopt the rating status of the charities listed below as they are rated by Charity Navigator; it does encourage citizens to utilize as many resources of information as possible to get the best picture of the effectiveness of a charity.

Charity Navigator rates on a Four star scale (as of March 2015). These ratings are dynamic as organizations make changes from year to year. As a result, these charities may show marked improvements over time. Should anyone care to learn more about the reasons these charities may have such an exceptionally poor rating, more in-depth information is available online on the charity rating websites, the charity websites themselves, and among blogs.

- Four out of Four stars is rated as "Exceptional." These charities devote more than 80% of their budgets to their programs and services, whether available online or on-the-ground.
- Three out of Four stars is rated as "Good."
- Two out of Four stars is rated as "Need Improvement."
- One out of Four stars is rated as "Poor."
- Zero out of Four stars is rated as "Exceptionally Poor."

FOUR OUT OF FOUR STARS



HOMES FOR OUR TROOPS

WWW.HFOTUSA.ORG
866-787-6677

Mission: To assist severely injured veterans and their immediate families by raising donations of money, building materials, and professional labor and coordinating the process of building a home.

"Specially Adapted Home Program": To provide severely injured veterans and their families a new home that provides maximum freedom of movement and the ability to live more independently. The homes provided by Homes for Our Troops are given at no cost to the veterans and their families.

NOTE: An eligible veteran or servicemember may receive a Veterans Administration Specially Adapted Housing Grant up to a maximum amount of \$73,768. Homes for Our Troops' assistance covers all costs over and above this grant to ensure that the home is provided at no cost to the recipient.

SPECIAL OPERATIONS WARRIOR FOUNDATION

WWW.SPECIALOPS.ORG

813-805-9400

This charity is approved for participation in the Combined Federal Campaign (CFC) and State campaigns in Florida, North Carolina, Washington, Texas, California, Maryland, and Virginia.

Education: To provide college scholarship grants to children of fallen special operations Army, Navy, Air Force, and Marine Corps personnel – including costs for tuition, books, fees, room and board, computers, and printers.

Educational and family counseling: A licensed clinical social worker on staff helps those families who need assistance with learning disabilities, academic challenges, and other counseling needs.

Wounded SOF Support: \$5,000 in financial support goes immediately to the families for severely wounded special operations personnel so they can be bed side at the hospitals with their loved ones.

Special Operations Warrior Foundation has an office in Tampa, Florida. For assistance with applications, call their toll-free number: 877-337-7693.

Special Forces Gear is sold by phone at 800-260-4127 or online at www.specialforces.com, clearly stating that 30% of each item's purchase price goes to the Special Operations Warrior Foundation.

SOUTHEASTERN GUIDE DOGS

WWW.GUIDEDOGS.ORG

941-729-5665

This program has been designed to provide service dogs to veterans living with Post-Traumatic Stress Disorder.

THE NAVY SEAL FOUNDATION

WWW.NAVYSEALFOUNDATION.ORG

757-363-7490

This charity is entirely supported by private funding and does not participate in government grants, membership fees or earned income.

If an active-duty member of the NSW community is injured or dies in combat or training – this charity helps the family with memorial services, mortgage support, and home maintenance assistance. It supports family events and retreats, children’s campouts and holiday celebrations, NSW Commands with post and pre-deployment retreats, Command all-calls, graduations, family days, and many other Command activities and programs. The Foundation awards scholarships to active-duty NSW personnel, their spouses, and children. Financial assistance is provided for those enrolled in the Navy Tuition Assistance program and Program for Afloat College Education.

The SEAL Heritage Center (SHC), located on Joint Expeditionary Base Little Creek-Fort Story in Virginia, provides a place where families receive support services. The SHC also holds recreational and social events for families of deployed personnel and hosts NSW functions and memorials. Applications for assistance are available online at the Navy Seal Foundation website provided above.

ARMED SERVICES YMCA

WWW.ASYMCA.ORG

800-597-1260

Donations from “Operation Holiday Joy” by the Woman’s Day readership has allowed the ASYMCA to purchase and distribute over 1,600 pallets of toys (more than 320,000 toys) and to deliver over 25,000 baskets of food at Thanksgiving and Christmas to junior enlisted families in need.

“Operation Kid Comfort” is designed to address the emotional stress that children of military personnel suffer during a parent’s absence from home, providing free quilts for children ages 6 and under and pillows for children ages 7 and older (although the Armed Services YMCA does do quilts for wheelchair bound and special needs military children, please specify on your application if needed). To date, the program has made more than 20,000 quilts for children of deployed parents through participating branches and our online service for active-duty families who are not near a participating branch.

In a military outreach initiative, the Armed Services YMCA has partnered with the Department of Defense (DOD) on a \$31 million initiative to provide eligible military families and active duty personnel with access to youth development, family strengthening, and health and well-being programs through memberships

at community YMCAs nationwide. Membership fees are underwritten by the DOD. Applications for assistance are available online.

The Armed Services YMCA is registered in Louisiana to fundraise, but do not have an official branch location in Louisiana.

NOTE: It does not appear that veterans are eligible for free Military YMCA or private fitness facility membership through this program.

MERCY MEDICAL AIRLIFT

WWW.MERCYMEDICAL.ORG

888-675-1405

This is a charitable national patient travel center that provides resources to patients in need of air and ground medical transportation. Specifically, their contact page provides the following useful information for specific types of patients and needs:

Operation Iraqi Freedom (OIF) and Operation Enduring Freedom (OEF): Veterans and their families may contact Air Compassion for Veterans® at aircompassionforveterans.org or call 888-662-6794. They also provide medical air transportation for older veterans who served prior to OIF and OEF.

Non-ambulatory outpatients not requiring medical monitoring en route: Normally available for flights east of the Mississippi that originate/terminate in states served by Angel Flight Mid-Atlantic and Airlift Hope (DC, DE, KY, MD, MI, OH, PA, VA, WV, NC, and TN). Service is provided utilizing Federally-approved stretcher equipped Beech 36 aircraft (the Bonanza). Contact the Mercy Medical Airlift by email at info@mercymedical.org (with "Stretcher Transport" as subject line) or by phone at 800-296-3797.

Ambulatory outpatients: Call the National Patient Travel Center at 800-296-1217 or complete the form at the bottom of the National Patient Travel Center website.

Ground transportation needs: Contact Angel Wheels to Healing at www.angelwheels.org, call 800-768-0238, send an email to info@mercymedicalairlift.org, or fill out a request form online.

SEMPER FI FUND/INJURED MARINE SEMPER FI FUND

WWW.SEMPERFIFUND.ORG

760-725-3680

The Semper Fi Fund is one of only two veterans' charities to which Charity Watch gives an A+ rating. This charity provides such services as: servicemember and family support, specialized and adaptive equipment, adaptive housing, adaptive transportation, education and career transition assistance, and PTSD and TBI support.

Urgent Medical Costs: Provides for immediate financial support for injured and critically ill members of the U.S. armed forces and their families. Urgently-needed resources are provided to post 9-11 service members within 24-72 hours of request.

Additional Costs: During a long hospitalization or rehabilitation, this grant program is to help with additional travel and lodging expenses, childcare, and out-of-pocket expenses of family members.

America's Fund: After overwhelming requests for assistance for all branches of the military, the Semper Fi Fund established the America's Fund. This fund is to assist those service members with catastrophic injuries in intensive care units at our nation's military hospitals, regardless of what military branch they serve in. For more info, visit www.americasfund.org.

Mortgage Payments: Provides assistance to those who have fallen behind on their housing payment due to injury, recovery and rehabilitation costs.

Home Modification: Provides for handicap modifications to bathrooms, kitchens, doorways and the cost of building handicap ramps for wheelchair-bound service members.

Vehicle Modification: Handicap-modified transportation funded by the VA is applied towards a conversion vehicle and, depending on the service member's need, the SFF will pay a portion of the remaining balance, to eliminate or reduce the monthly payment owed by those who have lost limbs or are paralyzed as a result of their injuries.

Specialized and Adaptive Equipment: Grants have included visual enhancement devices for the visually impaired, software programs for those who cannot type, specialized wheelchairs for those who are unable to ambulate and therapeutic mattresses for those with multiple injuries and burns.

Career Transition: Through several partnership programs, the Semper Fi Fund offers career-enhancing seminars and week-long workshops that help our service men and women develop the networking, resume writing and interview skills

necessary to transition into the community workplace. The seminars and workshops are offered at no cost to the participants.

Educational/Career Transition: Costs of books, fees, and training not covered by their education tuition programs, travel to job interviews, interview attire, computers, software and other equipment needed to pursue education opportunities and/or a new career.

Team Semper Fi: Provides coaches, specialized sporting equipment, team uniforms, entry fees, and travel expenses for the injured team members to compete in events across the country.

The Semper Fi Odyssey Camp: A six-day, holistic transition assistance program for injured and critically ill service members.

Tim & Sandy Day Canine Companions Project: Unite injured servicemembers with service dogs; ensure the dogs are properly trained and continually cared for despite the financial difficulties that often arise while an injured service member is transitioning back to civilian life and dealing with physical rehabilitation.

The Jinx McCain Horsemanship Program: Horsemanship clinics to wounded service members and their families across the nation.

Therapeutic Arts: Grants cover areas such as musical instruments and education, arts supplies and art education for injured service members.

Semper Fi Fund Kids Camp: A week of growth through adventure where campers (children of injured service members) are matched up with motivated high school student mentors. Together they will not only build confidence through activities, but also develop tools to be successful in school and life.

To qualify for financial assistance or participate in Semper Fi Fund programs – a Marine, Sailor, other military personnel assigned to Marine Forces or his or her family member must have been injured in post 9-11 combat or training or facing a life-threatening illness.

To apply for assistance from the Semper Fi Fund, send an email to info@semperfund.org, fill out the application form on the website, or call 760-725-3680.

To qualify for financial assistance through America's Fund – a service member in the Army, Airforce, Navy, or Coast Guard must have been catastrophically injured

in combat or facing life threatening illness post 9-11 and currently being cared for in Intensive Care Units.

To apply for assistance from America's Fund, send an email to info@americasfund.org or call 202-412-0611.

OPERATION HOMEFRONT

WWW.OPERATIONHOMEFRONT.NET
504-462-0245

Operation Homefront Louisiana's mission is to provide direct services to alleviate a military family's or individual's actual/complete emergency financial burden, counseling, and/or recovery support.

Emergency financial assistance is in the form of checks paid directly to mortgage lenders, auto mechanics, contractors, hospitals, doctors, dentists, and other providers.

An applicant will receive a call, email, or other response within 24 to 72 hours after submitting their application and the qualifying amount and urgency therefore will be determined on a case-by-case basis. Other emergency funding assistance includes the following:

- Financial assistance
- Emergency food
- Emergency home repairs
- Critical baby items – formula, food, and diapers
- Home and appliance repair
- Furniture and household items
- Local moving assistance
- Community events
- Wounded Warrior Transitional Family Housing

Operation Louisiana Homefront has the following contact information:

Mailing Address:

P.O. Box 850410

New Orleans, LA 70185

Toll Free: 888-451-6144

www.operationhomefront.net/louisiana/default.aspx

For eligibility information and an application for assistance, visit:
mafa.operationhomefront.net/MafaQualify.aspx.

INTREPID FALLEN HEROES FUND

WWW.FALLENHEROESFUND.ORG

800-340-4376

Family Support: From 2000 to 2005 – the Fund provided close to \$20 million to families of United States and British military personnel lost in performance of their duty, mostly in service in Iraq and Afghanistan. In 2005, federal legislation substantially increased the benefits granted to these families. With that mission accomplished, the Fund redirected its support toward the severely injured.

The Center for the Intrepid: In January 2007, the Fund completed construction of the Center for the Intrepid – a \$55 million world-class state-of-the-art physical rehabilitation center at Brooke Army Medical Center in San Antonio, Texas. The Center serves military personnel who have been catastrophically disabled in operations in Iraq and Afghanistan and serves veterans severely injured in other operations and in the normal performance of their duties. It includes modern physical rehabilitation equipment and extensive indoor and outdoor facilities.

National Intrepid Center of Excellence: The Fund addressed the treatment of wounded military personnel suffering from Traumatic Brain Injury (TBI) by constructing the National Intrepid Center of Excellence (NICoE). NICoE is a 72,000 square foot, two-story facility located on the Navy campus at Bethesda, Maryland – adjacent to the new Walter Reed National Military Medical Center with close access to the Uniformed Services University, the National Institutes of Health, and the Veterans Health Administration.

NICoE provides the most advanced services for advanced diagnostics, initial treatment plan and family education, introduction to therapeutic modalities, and referral and reintegration support for military personnel and veterans with TBI and post-traumatic stress. Furthermore – NICoE conducts research, tests new protocols, and provides comprehensive training and education to patients, providers, and families while maintaining ongoing telehealth follow-up care with patients across the country and throughout the world.

The NICoE Satellite Centers: To further enhance TBI research, diagnosis, and treatment – IFHF will design and build several additional centers that will serve as satellites to NICoE to be located at some of the largest military deployment bases around the country, the first of which will be at Ft. Belvoir, VA. These NICoE Satellite Centers will extend the care currently provided at NICoE out to the home bases of many of the troops suffering the effects of TBI. Data from these centers will be transmitted back to NICoE and aid in its ongoing research program – helping to improve detection, diagnosis, and treatment of TBI, post-traumatic stress, and related afflictions. Secondly, IFHF will also provide

financial support for research efforts at these facilities and at NICOE.

HOPE FOR THE WARRIORS®

WWW.HOPEFORTHEWARRIORS.ORG

877-246-7349

The Above & Beyond Program: Provides guidance to wounded service members pursuing reintegration into the civilian sector. This Program is also extended to family members of wounded service members.

Community Outreach: Engages the military family by providing person-centered planning – utilizing a network of programs within Hope For The Warriors® as well as programs supported by the military, government, community, and other nonprofits.

Critical Care Coordination: Originally designed to meet short-term needs in the days following an injury, the program has expanded to assist wounded heroes and their families as they navigate through long-term recovery. Applicants may apply once a year. Payment is always made to a third party. Typical grants cover household utilities, gas cards for vehicles to get to appointments, groceries, rent, mortgage, and rental deposits. Critical Care Coordination addresses needs that are a direct result of a service member's injury.

The Family Reintegration Program: Transports the wounded warrior's spouse/caregiver to New York for a three-day, therapeutic workshop that will include education and skills training on PTSD, marital and individual therapy sessions, and respite. All participants will receive ongoing follow up and support.

Family Support: Hope for the Warriors partners with other organizations to support weekend counseling retreats. Wounded warriors and their families are able to spend a weekend away, strengthening family relationships and learning techniques for handling stress. Caregiver dinners near major military medical centers bring caregivers and families together for a relaxing evening.

The Hope & Morale Program: Provides respite and recreational opportunities for wounded service members engaged in the long process of recovery.

Run For The Warriors®: A unique race dedicated to the men and women wounded in Iraq and Afghanistan, their families, and families of the fallen. The Run For The Warriors® race series provides wounded service members encouragement and the opportunity to pursue the sport of running, walking, or cycling to assist in their physical and emotional rehabilitation.

The Spouse/Caregiver Scholarship Program: Scholarships for spouses/caregivers for continued education at a reputable, accredited university, college, or trade school as they assume critical roles in the financial well-being of their families. Scholarship awards are made payable to the scholarship recipient's institution for payment of tuition, books and supplies.

A Warrior's Wish: Whether realizing a dream to sail, ride a bike again, or own a home adapted to specialized needs, Hope For The Warriors® honors the goals and desires of wounded service members, veterans, and their families. Each Wish is granted individually to enrich the experience for the lives that have sacrificed so much.

Wish requests cannot include debt reduction, bill or auto payments, or weapons purchases. Wishes must not compromise moral and ethical standards of behavior as defined by the board of directors.

For consideration, A Warrior's Wish® applicants must be U.S. military servicemembers who were combat wounded between 2001 and the present. Servicemembers must be considered severely injured defined by the Department of Defense. Severe injury can include loss of limb, sight or hearing, a traumatic brain injury, spinal cord injury, and severe burns. Hope For The Warriors® will accept applications outlining significant changes to daily activities due to injury. Every wish will be financially and medically reviewed.

NOTE: This charity's committee will review future Wish applications on an annual basis. Please refer to the website for future or current application periods.

The Warrior Hope and Care Centers: Provides medical care, mental health counseling, professional training and education, physical conditioning and transition services for wounded, ill, and injured Marines and Sailors.

The concept for the Warrior Hope and Care Centers was conceived by Hope For The Warriors® leadership after attending the ribbon cutting for the Center for the Intrepid (CFI) in San Antonio, Texas in 2007. It was the goal of Hope For The Warriors® to provide Marines and Sailors based at Camp Lejeune the same quality care as those at CFI. Architectural plans for the Warrior Hope and Care Center were drawn and Hope For The Warriors® donated those plans to the Marine Corps.

Support The Enlisted Project

www.stepsocal.org
866-424-5210

Formerly known as Operation Homefront Southern California, Support The Enlisted Project provides emergency financial and transition assistance grants to active duty and recently discharged enlisted military and their families in the Southern California counties of San Diego, Orange, Los Angeles, Ventura, San Bernardino, Riverside, and Imperial.

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS

WWW.TAPS.ORG

800-959-8277

Tragedy Assistance Program for Survivors (TAPS) provides immediate and long-term emotional help, hope, and healing to all who are grieving the death of a loved one in military service to America. TAPS meets its mission by providing peer-based emotional support, grief and trauma resources, casework assistance, and connections to community-based care.

National Military Survivor Seminar and Good Grief camp has been held annually since 1994. TAPS also conducts regional Survivor Seminars and Good Grief Camps at locations across the country.

The toll free number for TAPS (800-959-8277) is a good starting point for questions from benefits, to burial, and other resources. TAPS helps find the answers through a network in the military and government and will be happy to make calls of assistance.

PUPPIES BEHIND BARS

WWW.PUPPIESBEHINDBARS.COM

212-680-9562

Dog Tags: Service Dogs for Those Who've Served Us was established by Puppies Behind Bars (PBB) in 2006 to provide service dogs to combat veterans returning home from Iraq and Afghanistan who have suffered a physical injury, traumatic brain injury or exhibit post-traumatic stress disorder.

PBB is a rigorous program and is accredited through Assistance Dogs International. It produces well-loved and well-behaved dogs and makes the best dog/veteran matches possible. PBB provides routine, extensive follow up with each of their graduates and retains ownership of the dog for the first five years to make sure each veteran/service dog pairing is effective. PBB also serves as a resource for the veterans in the years that follow, providing support, advice and feedback. To apply for a Service Dog, visit www.puppiesbehindbars.com/files/pdfs/dogtagsapplication.pdf.

OPERATION SUPPORT OUR TROOPS – AMERICA

WWW.OSOTAMERICA.ORG

630-971-1150

Operation Support Our Troops-America's mission is to provide comfort, resources and education to military service members and their families both while they are deployed and after their return. The salary of Operation Support Our Troops-America's CEO is only \$53,500 when the average salary is \$150,000.

Deployed Soldiers/Sailors/Marines/Airmen: This charity sends comfort packages to individual deployed military members in harm's way and special requests to units and hospitals in the field.

We Have Not Forgotten program: Offers ongoing group and immediate grieving support for family members of the military.

Family Resource and Support Team: Began in 2006 and provides the following programs:

- Baby Basket: Provides outreach to pregnant wives of deployed service members.
- Gold for Gold: Partnership with the US Army Golden Knights to provide a growth experience for families of fallen service members based around a tandem jump.

Operation Support Our Troops-America has financially supported additional programs, research and military service organizations such as:

- USO
- Wounded Warrior Project
- Fisher House for Illinois
- Hines VA Hospital
- Research into non-traditional treatments for Post-Traumatic Stress Disorder

This charity provides networking and community support locally in Naperville, Illinois.

USO OF MISSOURI, INC.

WWW.USOMISSOURI.ORG

314-429-7702

Benefits are largely limited to service members in Missouri and Illinois. This

charity is financially independent from the National USO.

ADAPTIVE SPORTS FOUNDATION

WWW.ADAPTIVESPORTSFOUNDATION.ORG

518-734-5070

The Adaptive Sports Foundation center resides slope side on beautiful Windham Mountain, New York just 2.5 hours from New York City in the Catskill Mountains.

The ASF is a regional site for the dissemination of a year round program called Warriors in Motion and is a National Program Provider for WWP's Physical Health & Wellness Program.

The Warriors in Motion Program is for troops injured in the conflicts in Afghanistan and Iraq. Soldiers are encouraged to bring their spouses and children (ages 5+) with the goal of the event to be the inclusion of the disabled troops back into family activities.

WIM Programs are organized into three types:

- Signature Events
- Summer Programs paddling, windsurfing, fly fishing, cycling, fitness training, yoga, golf, and waterskiing.
- Winter Programs skiing, snowboarding, yoga, and personal fitness.

The program is fully funded by the Wounded Warrior Project and UPS. Registration is available on the website.

IRAQ AND AFGHANISTAN VETERANS OF AMERICA

WWW.IAVA.ORG

212-982-9699

Advocacy: This charity brings vets to fight for issues on Capitol Hill, trains them to lead in their local communities, and has them tell their stories in the media to put its members on the front lines to lead the way for the New Greatest Generation.

In 2011, this charity led the way to pass the Vow to Hire Heroes Act – its top legislative priority. This bill helped over 200,000 unemployed veterans during one of the worst economic situations in decades.

Recently, IAVA helped spearhead passage of the Caregivers Act to help our nation's full-time caregivers for wounded veterans of Iraq and Afghanistan.

Membership: It offers free membership connecting the largest community of Iraq and Afghanistan veterans through a vets-only online social network called "Community of Veterans," on-the-ground local events nationwide to bring the membership and the vets community together, providing health, education and employment programs, and a resource directory to members for best-in-class services nationwide – providing access to "The Rucksack" for free rewards exclusive to Iraq and Afghanistan veterans, ranging from tickets to NFL games to test prep classes.

Health: IAVA has connected more than 20,000 veterans with mental health support through programs and referrals to best in class service providers and has a partnership with the Veterans Crisis Line to help members in their toughest times of need. The partnership will provide a direct support line for IAVA members and staff. And that means no waiting, no bureaucracy and saving more lives.

Education Tools: Over 560,000 veterans have already visited www.NewGIBill.org and used the innovative New GI Bill calculator to calculate their benefits and get one-on-one support from this charity's New GI Bill experts on staff.

Combat to Career initiative: Has provided 6,000 free business suits to veterans, helping hundreds of them navigate the job market at Smart Job Fairs and providing critical training to vets through Google Resume Workshops. This charity is registered in Louisiana to fundraise within the State, but has no physical office in Louisiana.

NATIONAL MILITARY FAMILY ASSOCIATION

WWW.MILITARYFAMILY.ORG

703-931-6632

The National Military Family Association's mission serves military families through scholarships, summer camp for adolescent children of deployed parents, retreats to help military families reconnect and retreats specially designed for wounded servicemembers and their families.

NOTE: Applications are open from December through January each year. The award is a onetime payment that must be used within 12 months. Applications may be made each year, even if awarded in the past.

Operation Purple Camp: Bring together military kids from all ranks and services – to include National Guard and Reserve components – over a unique and memorable summer camp experience.

Operation Purple Family Retreats: Provide military families with the opportunity to reconnect as a family. Specially-adapted communication activities developed by FOCUS (Families OverComing Under Stress™) to ensure families return home stronger. Families are able to connect in a “purple” environment that brings families from all ranks and services including National Guard and Reserve components together as a community.

Operation Purple Healing Adventures: Celebrates rediscovering family fun and togetherness after an injury. We combine family-focused activities with outdoor exploration to encourage each family’s growth. Specially adapted communication activities developed by FOCUS (Families OverComing Under Stress™), ensure families return home stronger. Families are able to enjoy a “purple” environment – active duty, National Guard and Reserve, and medically retired service members of any Service and their families are eligible for this program. Climbing, hiking, canoeing, bonding, eating s’mores, and more! There are locations in Maryland, Texas, and Tennessee; and applications are available online.

It is recommended to inquire about assistance through website email contacts. The NMFA's physical office is in Virginia.

CHALLENGED ATHLETES FOUNDATION

WWW.CHALLENGEDATHLETES.ORG

858-866-0959

Challenged Athletes Foundation's® (CAF) Operation Rebound® program is the premier sports and fitness program for American military personnel, veterans, and first responders with permanent physical disabilities. It provides unparalleled opportunities to pursue active, athletic lifestyles by offering access to funding for equipment and training and competition expenses, Military Medical Center Physical Training (MMCPPT) and sports clinics.

Operation Rebound supports those who have served honorably through:

- *Activity:* Operation Rebound funds equipment, training, and travel expenses that can help our injured troops and first responders to harness the healing power of sport – whether the goal is to win Paralympic gold or just run around the block.
NOTE: This is a year-round program that is separate from CAF's Access for Athletes.
- *MMCPPT:* Provides structured physical training program for active-duty service members recovering from permanent physical injuries at military medical centers. CAF works with resident prosthesis’s, recreational

- therapists, and medical hold unit commanders to provide opportunities for physical training that is in compliance with discrete rehabilitation programs and applicable military regulations.
- Sports Clinics are held throughout the year at military medical centers and other locations in the community. Expert coaches and CAF elite athletes provide instruction and mentorship to introduce beginner athletes to a range of sports including bicycling, hand cycling, running, swimming, basketball, and other sports.
 - *Eligibility:* Participation in Operation Rebound is open to any U.S. veteran or first responder with a permanent physical disability who served honorably.

To be eligible for a grant through Operation Rebound – an individual must be a U.S. active duty servicemember, veteran, or first responder (such as paramedic, firefighter or police officer). Additionally, an athlete's physical disability must be recognized within the International Paralympic Committee (IPC) classifications. For more info, please visit the IPC website at www.paralympic.org. CAF does not discriminate based on age, gender, level of ability, or sport; but it does require applicants to demonstrate a clear financial need for their grant request.

DISABLED VETERANS' LIFE MEMORIAL FOUNDATION

WWW.AVDLM.ORG

Disabled Veterans' LIFE Memorial Foundation has won approval to erect a memorial in Washington, D.C. to honor more than 4 million living disabled American veterans in our country, as well as disabled veterans throughout American history. The approved memorial was dedicated and transferred to the National Park Service on October 5, 2014, and is located near the Capitol and across from the U.S. Botanic Garden. This memorial is in a very visible location where members of Congress will see it often.

FISHER HOUSE FOUNDATION

WWW.FISHERHOUSE.ORG

888-294-8560

The Fisher House™ program is a unique private-public partnership that donates "comfort homes" on or near the grounds of most major military or VA medical centers. These homes are given to the U.S. Government as gifts and are operated by the military service secretaries and the Secretary of Veterans Affairs. In addition to providing a "home away from home" for families of patients receiving medical care at major military and VA medical centers, these homes are normally located within walking distance of the treatment facility or have transportation available.

Since military service members and their families are stationed worldwide and must often travel great distances for specialized medical care, Fisher House provides family members of veterans and active duty service members with a place to stay while their loved ones receive medical treatment. There is no charge for any family to stay at a Fisher House operated by the Department of Veterans Affairs; and the Fisher House Foundation uses donations to reimburse the individual Fisher Houses operated by the Army, Navy, and Air Force.

There are 64 Fisher Houses located on 23 military installations and 24 VA medical centers. Many more houses are under construction or in design – none exist in Louisiana and none are planned for Louisiana as of March 2015. Fisher House currently has comfort homes located at every major military medical facility, including Landstuhl, Germany where many OEF/OIF veterans are treated. For a list of existing locations, visit www.fisherhouse.org.

The Hero Miles Program has provided more than 50,000 tickets to wounded, injured, and ill service members and their families.

The Hotels for Heroes program provides free hotel rooms to the families of wounded, injured, and ill service members who are undergoing treatment at authorized medical centers when a Fisher House is not available. Hotel rooms are made possible through the donation of hotel rewards points.

Scholarships for Military Children, Heroes' Legacy Scholarships for the children of fallen and disabled service members, and the National Military Family Association's Military Spouse Scholarships are registered in Louisiana to fundraise within the State; but there is currently no Fisher House location in Louisiana.

USO

WWW.USO.ORG
888-484 3876

A nonprofit, congressionally chartered, private organization – the USO relies on the generosity of individuals, organizations, and corporations to support its activities. The USO is not part of the U.S. government; but it is recognized by the Department of Defense, Congress, and President of the United States who serves as Honorary Chairman of the USO.

The USO recognizes the sacrifices the troops and their families make for this country, and it is more important than ever that they are remembered and supported. The USO offers a variety of programs and services to support the morale, welfare, social and entertainment needs of troops and their families, free

of charge. For more info, visit www.uso.org/programs.

HIGHER GROUND SUN VALLEY

WWW.HIGHERGROUNDSV.ORG

208-726-9298

Higher Ground Military uses therapeutic recreation to facilitate a change in perspective – giving injured service members the physical skills, confidence, and coping strategies necessary for a successful reintegration into their families and home communities. Higher Ground is recognized as one of the premiere rehabilitation programs in the country by the Department of Defense, military medical centers, and veteran service organizations.

This charity serves military personnel and veterans with Traumatic Brain Injuries (TBIs), Post-Traumatic Stress Disorder (PTSD), and other polytrauma.

Higher Ground hosts eight week-long sports camps annually, each completely free of charge to veterans and their supporters. These camps serve 8-10 participants and are designed for specific populations – couples, men, and women. They create an intimate atmosphere where participants connect and share struggles related to battle trauma and injuries while supporters share challenges about health care, parenting, and their role as caregivers.

Highly-trained staff of certified recreational therapists strategically implements activities that highlight individual abilities, leading to an overall improvement in quality of life.

Higher Ground commits to three years of follow-up care for each participant, helping to connect participants to their local resources and dedicating a reintegration budget for each participant to help them achieve their individual goals.

U.S. veterans of a foreign conflict with one or more deployments who acquired a TBI and/or PTSD and/or MST through their service are encouraged to apply online.

NAVY-MARINE CORPS RELIEF SOCIETY

WWW.NMCRS.ORG

800-654-8364

The Society provides financial assistance, education, and other programs and services to members of the United States Navy and Marine Corps, their eligible

family members, widows, and survivors. The Society also receives and manages donated funds to administer these programs and services.

WOUNDED WARRIORS FAMILY SUPPORT

WWW.WWFS.ORG

402-932-7036

The Wounded Warrior Family Support Organization (not affiliated with the Wounded Warrior Project) provides a variety of types of assistance to veterans and their families, including financial assistance, counseling, benefits information, employment assistance, and assistance transitioning to civilian life.

THREE OUR OF FOUR STARS



Our Military Kids

www.ourmilitarykids.org

866-691-6654

Our Military Kids offers a grant that pays for children’s activities. Eligible families of National Guard, Reservists, and those who have a wounded warrior grant may apply for a grant, and within days of receiving the application in the Our Military Kids office – if an eligibility criterion is met – a packet is sent to the child thanking them for their service to our country and notifying them of the award. The check to pay for the activity is sent directly to the service provider.

AMERICAN RED CROSS

WWW.REDCROSS.ORG

800-733-2767

NATIONAL WORLD WAR II MUSEUM

WWW.NATIONALWW2MUSEUM.ORG

504-528-1944

VETERANS OF FOREIGN WARS FOUNDATION

WWW.VFWFOUNDATION.ORG

866-968-1128

USO OF ILLINOIS

WWW.USOOFILLINOIS.ORG

312-822-2574

AIR FORCE ENLISTED VILLAGE

WWW.AFEV.US
850-651-3766

AMVETS NATIONAL SERVICE FOUNDATION

WWW.AMVETS.ORG
301-459-6181

MARINE CORPS SCHOLARSHIP FOUNDATION

WWW.MCSF.ORG
703-549-0060

DISABLED AMERICAN VETERANS CHARITABLE SERVICE TRUST

WWW.CST.DAV.ORG
877-426-2838, EXT. 3317

USA CARES

WWW.USACARES.ORG
800-773-0387

This charity is registered in Louisiana to fundraise within the State.

ARMY EMERGENCY RELIEF

WWW.AERHQ.ORG
866-878-6378

WOUNDED WARRIOR PROJECT

WWW.WOUNDEDWARRIORPROJECT.ORG
877-832-6997

This charity is registered in Louisiana to fundraise within the State.

NATIONAL VETERANS FOUNDATION

WWW.NVF.ORG
888-777-4443

NEW ENGLAND CENTER FOR HOMELESS VETERANS

WWW.NECHV.ORG
617-371-1800

THE SHADE TREE

WWW.THESHADETREE.ORG

702-385-0072

AIR FORCE AID SOCIETY

WWW.AFAS.ORG
703-972-2650

PAT TILLMAN FOUNDATION

WWW.PATTILLMANFOUNDATION.ORG
773-360-5277

DAUGHTERS OF THE AMERICAN REVOLUTION

WWW.DAR.ORG
202-628-1776

ADMIRAL NIMITZ FOUNDATION

WWW.PACIFICWAR MUSEUM.ORG
830-997-8600

CELLPHONES FOR SOLDIERS

WWW.CELLPHONESFORSOLDIERS.COM
678-580-1976

AMERICAN VETERANS CENTER

WWW.AMERICANVETERANSCENTER.ORG
703-302-1000

TWO OUT OF FOUR STARS



SPIRIT OF AMERICA

WWW.SPIRITOFAMERICA.ORG
310-230-5476

VIETNAM VETERANS MEMORIAL FUND

WWW.VVMF.ORG
202-393-0090

FREEDOM ALLIANCE

WWW.FREEDOMALLIANCE.ORG
800-475-6620 OR 703-444-7940

SOLDIERS' ANGELS

WWW.SOLDIERSANGELS.ORG
210-629-0020

TIRR FOUNDATION

WWW.TIRRFUNDATION.ORG
713-877-0488

VETERANS OF FOREIGN WARS NATIONAL HOME FOR CHILDREN

WWW.VFVNATIONALHOME.ORG
800-424-8360 OR 517-663-1521

U.S. NAVY MEMORIAL FOUNDATION

WWW.NAVYMEMORIAL.ORG
202-380-0710

ONE OUT OF FOUR STARS



THE RETIRED ENLISTED ASSOCIATION MEMORIAL FOUNDATION

WWW.TREA.ORG/MEMORIAL-FOUNDATION
303-752-0660

HELP HOSPITALIZED VETERANS

WWW.HHV.ORG
951-926-4500

ZERO OUT OF FOUR STARS

BLINDED VETERANS ASSOCIATION

WWW.BVA.ORG
844-250-5180

PARALYZED VETERANS OF AMERICA

WWW.PVA.ORG
866-734-0857

NATIONAL VETERANS SERVICES FUND, INC.

WWW.NVSF.ORG
800-521-0198

COALITION TO SALUTE AMERICA'S HEROES

WWW.SALUTEHEROES.ORG

888-447-2588 OR 703-291-4605

VETERANS SUPPORT ORGANIZATION

WWW.THEVETERANSSUPPORT.ORG

772-888-2053

DISABLED VETERANS NATIONAL FOUNDATION

WWW.DVNF.ORG

202-737-0214

ADOPT A PLATOON SOLDIER SUPPORT EFFORT

WWW.ADOPTAPLATOON.ORG

**OTHER NON-PROFIT RESOURCES NOT RATED
BY CHAIRTY NAVIGATOR**

THE YELLOW RIBBON FUND

WWW.YELLOWRIBBONFUND.ORG

240-223-1180

The Yellow Ribbon Fund is a non-profit organization that was created in early 2005 to assist injured service members and their families while they recuperate at the Walter Reed Army Medical Center and the National Naval Medical Center. The Yellow Ribbon Fund assists veterans and their families during their stay at these medical centers by providing free car rentals, cab vouchers, hotel rooms, apartments, job mentoring and internship programs and free tickets to cultural and sporting events.

AMERICA SUPPORTS YOU

WWW.ASA-USA.ORG

310-459-5625

America Supports You is a Department of Defense program that provides opportunities for citizens to show their support for the U.S. armed forces. America Supports You connects individuals, organizations, and companies to hundreds of home front groups offering a variety of support to the military community – from care packages to scholarships and financial support.

SEW MUCH COMFORT

WWW.SEWMUCHCOMFORT.ORG

952-431-6233

Sew Much Comfort provides adaptive clothing free of charge to support the unique needs of injured service members from all branches of the military and National Guard. The organization will custom design or adapt existing clothing items to accommodate injured service members with prosthetics and other medical devices. Simple changes, such as adding a Velcro closure to the side seam on an ordinary pair of pants, may enable injured service members to be more independent and recover with dignity and comfort. Clothing is distributed at VA and military hospitals.

MEDIA SPECIAL REPORTS

In June 2013, the *Tampa Bay Times* released a special report in which it lists what it considers “America’s Worst Charities.” Of the 50 worst charities, six are military service-related:

8. National Veterans Service Fund
18. VietNow National Headquarters
24. Veterans Assistance Foundation
26. The Veterans Fund
39. Shiloh International Ministries
45. Our American Veterans

III. HOUSING RESOURCES

DEBT, CREDIT, AND FORECLOSURE ISSUES

1. THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

While protecting our country, some servicemembers may have trouble meeting their financial obligations for a variety of reasons such as an unexpected activation, deployment, injury, or extension of service. The SCRA was enacted in 2003 to offer special protections and benefits to these servicemembers and their families.

The SCRA covers all active duty servicemembers, Reservists, and the members of the National Guard *while on active duty service for more than 30 consecutive days*. The protection begins on the date of entering active duty and generally ends 30 to 90 days after the date when the servicemember is discharged from active duty.

If on active duty and have questions about the SCRA or the protections it offers, contact the unit judge advocate or installation legal assistance officer.

If the family member or dependents of an active duty service member and have questions or think the protections and benefits of the SCRA are warranted, contact or visit the local military legal assistance office.

a. *MORTGAGE INTEREST*

The SCRA limits the amount of interest a servicemember may be charged on his or her mortgage or other debt to 6% during periods of active service. The interest rate reduction only applies while the service member is on active duty and one year thereafter. Any interest above 6% that would have been charged during that time must be forgiven. The original interest rate will apply once the servicemember is no longer on active duty. To be eligible for this relief, the debt must exist before the servicemember's activation date.

To request this temporary interest rate reduction, the servicemember must submit a written request and a copy of his or her military orders to the mortgage lender. The request may be submitted as soon as the orders are issued but must be provided to a mortgage lender no later than 180 days after the date the servicemember is released from active duty.

Some mortgage lenders may voluntarily allow servicemembers to stop making payments on their mortgage principal during active duty. Servicemembers who are unable to pay their mortgages at the reduced rate should contact their lenders to see if they offer other repayment options for military personnel. There are also a variety of general resources for homeowners who are unable to make their mortgage payments available at the U.S. Department of Housing and Urban Development's website (www.hud.gov).

b. *FORECLOSURES*

Where the SCRA is applicable, mortgage lenders also may not foreclose upon or seize property for a failure to pay a mortgage debt while a servicemember is on active duty or within 90 days after the period of military service unless they have the approval of a court. To obtain permission from the court to foreclose, the lender would have to show that the servicemember's ability to repay the debt was not affected by his or her military service.

c. *PROTECTION FROM EVICTION*

In most cases – a landlord cannot evict a servicemember or his or her dependents from their residence while the servicemember is on active duty, unless the landlord applies for a special court order. To be eligible for this protection, the monthly rent must be \$2,400 or less (Note: this amount is updated annually to adjust for inflation). If the landlord applies for a court order to evict during military service, the court can postpone the eviction for 90 days or however long the court determines is just.

d. *TERMINATION OF RESIDENTIAL, BUSINESS, AND OTHER LEASES*

A servicemember who signed a lease for residential, professional, business, agricultural, or similar purposes is entitled to terminate that lease if he or she enters active military service after signing the lease. A servicemember who signed a residential lease after entering active military service can terminate that lease if he or she receives orders for a permanent change of station more than 35 miles from the dwelling unit or deploys with a military unit for at least 90 days. To terminate a lease, the servicemember or spouse must provide the landlord/lessor with at least 30 days written notice of the termination and a copy of the servicemember's military orders.

e. *NATIONAL MORTGAGE SETTLEMENT*

The National Mortgage Settlement has allowed the Louisiana Department of Justice to partner with the Louisiana Bar Foundation to provide legal services and financial counseling to affected homeowners. For more info on this program, please call Attorney General Jeff Landry's Consumer Protection Hotline at 800-351-4889.

HOUSING RESOURCES FOR VETERANS

1. VA HOME LOAN GUARANTY

The U.S. Department of Veterans Affairs (VA) home loan program provides home mortgage loans to veterans. For VA housing loan purposes, the term "veteran" includes certain members of the Selected Reserve, active duty service personnel and certain categories of spouses. To determine eligibility, visit the Home Loan Guaranty Services section of the VA website at www.benefits.va.gov/homeloans.

If a lender cannot verify a veteran's eligibility electronically, the veteran can apply for a Certificate of Eligibility by submitting a completed VA Form 26-1880 (Request Certificate of Eligibility) to the VA's Eligibility Center with proof of military service.

2. LOUISIANA VETERANS HOMES

LDVA operates five Veterans Homes across the state in Bossier City, Jackson, Jennings, Monroe and Reserve. Each home offers a variety of services including:

- Long-and short-term care
- Rehabilitative therapies
- Alzheimer's and Intermediate care
- Skilled Nursing
- Mental Health services
- Centralized Pharmacy Services and more

Veterans, their spouses, and Gold Star parents are eligible for admission into the Veterans Homes if they are deemed to meet basic qualifying criteria. For more info on this program, please call 877-GEAUX-VA (877-432-8982).

3. HOMELESSNESS

Transitional housing is provided with access to services focused on education and training, employment, health care, obtaining veterans benefits, counseling, and legal assistance. Program operations entail an initial intake and assessment and case management development plan to provide an array of support services. To apply for assistance or to receive additional information, please contact the local LDVA Veterans Parish Service Office.

4. SPECIALLY-ADAPTED HOUSING FOR DISABLED VETERANS

Severely disabled veterans or servicemembers may need to modify their home or move to a new home that can accommodate their service-connected disabilities. For example, a veteran in a wheelchair may require ramps instead of stairs and wider doors throughout his or her home.

Under 38 U.S.C. § 21, veterans or servicemembers who have specific service-connected disabilities may be entitled to a grant from the VA for the purpose of constructing an adapted home or modifying an existing home to meet the veteran's needs.

Temporary grants may be available for smaller adaptations of the home of a family member of the veteran, such as a parent, if the veteran will be staying with the family member while recovering. The goals of the Specially Adapted Housing (SAH) Grant Programs are to provide veterans with barrier-free living environments.

For more info, please visit the SAH Program section at www.benefits.va.gov/homeloans/adaptedhousing.asp

5. OTHER RESOURCES

Homes for Our Troops: please see page 15, visit www.hfotusa.org, or call 866-7-TROOPS (866-787-6677).

IV. MEDICAL CARE AND DEATH

HEALTH INSURANCE

Under the Servicemembers Civil Relief Act (SCRA), servicemembers whose health insurance lapses or is terminated during their military service are entitled to reinstatement of that insurance upon leaving the military. The servicemember may not be subjected to a waiting period, coverage limitations, or exclusions for pre-existing medical conditions because of the lapse in coverage. These protections also apply to dependents such as children or spouses who are covered under the servicemember's policy.

The insurance provider may limit or exclude coverage for medical conditions or disabilities determined to be service-connected by the Department of Veterans Affairs. The SCRA also does not cover health insurance provided by a servicemember's employer. Employer-provided insurance is covered under the Uniform Services Employment and Reemployment Rights Act.

1. TRICARE

TRICARE is the health care program aiding active-duty servicemembers, National Guard and Reserve members, retirees, their families, survivors, and certain former spouses worldwide. TRICARE utilizes the healthcare resources of the uniformed services and supplements them with networks of civilian health care professionals.

In general, active duty and retired service members of the following uniformed services, and their families, are eligible for TRICARE:

- U.S. Army
- U.S. Air Force
- U.S. Navy
- U.S. Marine Corps
- U.S. Coast Guard
- Commissioned Corps of the Public Health Service
- Commissioned Corps of the National Oceanic and Atmospheric Association

To be eligible for TRICARE benefits, one must be registered in the Defense Enrollment Eligibility Reporting System. TRICARE offers several health plan options to meet the cost and coverage needs of service members and their families.

For TRICARE information, please call 877-874-2273. For registration in the Defense Enrollment Eligibility Reporting System and to update personal information, call 800-538-9552.

2. VETERANS AFFAIRS HEALTHCARE

ELIGIBILITY

Many veterans are eligible to receive healthcare from the Department of Veterans Affairs. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable condition and service-connected disability rating, status as a recent combat veteran, receipt of certain medals (e.g. Purple Heart), or income. "Active military service" means full-time service – other than active duty for training – as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard or as a commissioned officer of the Public Health Service, Environmental Science Services Administration, or National Oceanic and Atmospheric Administration. Reservists and National Guard members who were called to active duty by the federal government are generally also eligible for VA healthcare if they meet the other requirements.

Dishonorable and bad conduct discharges may make a veteran ineligible for VA benefits and the VA is prohibited by law from providing any benefits, including healthcare, to a veteran with an outstanding felony warrant. Some family members of veterans are eligible for VA benefits as well. For more info, see the Family Members section at www.ebenefits.va.gov/ebenefits.

ENROLLMENT

To obtain VA healthcare most veterans are required to enroll in the VA system and provide documentation that they are eligible for VA services, such as a copy of their discharge/separation papers (form DD-214). There are several ways to apply for enrollment including:

- In person at any VA Medical Center or Clinic
- By calling VA's Health Benefits Service Center, Monday through Friday between the hours of 8:00 AM and 8:00 PM CT at 877-222-VETS (877-222-8387).
- By mailing or faxing the completed VA Form 10-10EZ to the Medical Center or Clinic of choice.

Veterans are enrolled in one of eight priority groups. Veterans seeking care for service-connected injuries or disabilities receive the highest priority for healthcare. The VA system is divided into regions called Veterans Integrated Service Networks (VISN). Louisiana is part of VISN 16 which is the South Central VA Healthcare System. Additional assistance with enrolling for VA healthcare may be obtained by contacting the local veterans' service officer.

For more info about VA healthcare, call 877-222-8387. To find a VA facility nearby, use the VA Facilities Locator at www.va.gov.

SPECIAL ELIGIBILITY FOR COMBAT VETERANS

Under the National Defense Authorization Act (NDAA) – 38 U.S.C. § 1710 (e)(1)(D), all veterans who served in a combat theater of operations after November 11, 1998 are entitled to five years of VA healthcare from the date of separation from military service. Combat veterans are automatically enrolled in Priority Group 6.

ISSUES WITH VA HEALTHCARE

The VA has a patient advocate system for veterans who disagree with their doctors about their treatment or have other issues related to healthcare received at VA facilities. Questions regarding VA medical personnel or the type or quality of care receiving at the VA should be directed to a patient advocate at the VA medical center where treatment is being received.

NOTE: If abuse by VA medical personnel is suspected or misconduct on the part of VA employees has been witnessed, a complaint may be filed with the VA Office of the Inspector General at 800-488-8244.

3. MEDICARE

Medicare is a health insurance program for people age 65 or older, some disabled people under age 65, and people of all ages with end-stage renal disease (permanent kidney failure treated with dialysis or a transplant).

Medicare has three parts. Medicare Part A is hospitalization insurance which may cover critical care such as inpatient hospital stays. Medicare Part B is medical insurance which may pay for more routine medical care such as doctor's visits and lab tests. Medicare Part D covers some prescription drugs.

If you are over 65 years old there may be no cost for Medicare Part A if you have paid Medicare taxes on your income throughout your life. The premium for Medicare Part B for 2015 is \$104.90 per month for most enrollees. And the cost of Medicare Part D varies from plan to plan. Medicare also has significant co-insurance and deductibles you will need to pay when you access certain types of care.

Some servicemembers, such as retired military personnel with at least 20 years of service, are eligible for both Medicare and TRICARE for Life (TFL). Servicemembers eligible for both plans will receive Medicare-covered benefits under the Original Medicare Plan, plus all TFL-covered benefits. If these service members use a Medicare provider, Medicare will be the first payer for all Medicare-covered services and TFL will be the second payer. TFL will pay all Medicare co-payments and deductibles and cover most of the costs of certain care not covered by Medicare. For more info, visit www.tricare.mil/tfl.

4. DISABILITY COMPENSATION

Federal disability compensation is one of the most common benefits provided by the U.S. Department of Veterans Affairs (VA). The VA will make monthly payments to veterans who are currently disabled by an injury or illness that was incurred or aggravated during active military service. Disability compensation varies with the degree of disability and the number of veteran's dependents. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The 2015 benefit rates range from \$133 per month for veterans who are 10% disabled to over \$3,300 per month for veterans who are 100% disabled. Disability benefits are not taxed as income to the veteran.

The payment of military retirement pay, disability severance pay, and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation paid to disabled veterans.

To be eligible for VA disability benefits, a veteran must have left military service under other than dishonorable conditions and have an existing disability that is service-connected. Certain conditions or diseases that occur within one year of a veteran leaving military service are assumed to be service-connected, but a veteran can apply for benefits at any time provided he or she can show that an existing disability was incurred or aggravated during military service. Children of veterans may also be

eligible for benefits under limited circumstances, such as children of Vietnam veterans with spina bifida.

For additional information visit the Compensation and Pension Benefits section at www.va.gov.

Special benefits are available to veterans with certain medical conditions who are/were:

- Former prisoners of war
- Veterans who have certain chronic or tropical diseases that become evident within a specific period of time after discharge from service
- Veterans who were exposed to ionizing radiation, mustard gas, or Lewisite while in service
- Veterans who were exposed to certain herbicides, such as by serving in Vietnam
- Veterans who served in Southwest Asia during the Gulf War

For additional information about these conditions, visit the Disease-Specific Registries section at www.va.gov.

One can apply for compensation benefits online at www.benefits.va.gov/benefits/Applying.asp, or by submitting an application by mail to the nearest VA regional office. For assistance, contact the Louisiana Department of Veterans' Services at www.vetaffairs.la.gov.

Louisiana National Guardsmen activated after September 11, 2001 and suffering a service-related disability or death may receive state benefits for themselves or their beneficiaries. The qualifying disability must be a 100% permanent total disability rating, or a permanent and total unemployability disability rating as determined by the VA and certified by the Louisiana Secretary of Veterans Affairs in a final adjudication of the initial rating decision. The Louisiana National Guardsman's death or disability must have occurred during a period of activation and in the line of duty.

PROVING AN INJURY OR ILLNESS IS SERVICE-CONNECTED

Veterans can submit various types of evidence to show that a claim is service-connected. When filing a claim, the veteran should indicate any medical treatment he or she has received at military or VA facilities for the disability. The VA is responsible for obtaining any of the veterans' records

in the custody of the federal government, including medical records from VA and military facilities. The veteran should also notify the VA of any medical treatment received from private doctors or hospitals and make arrangements for those records to be sent to the VA. The VA generally will not be able to obtain these records without the veterans' written permission. A veteran can also submit statements from friends or family members who can attest to the impact of the disability on the veteran's daily life or statements from fellow servicemembers who can substantiate that an injury or traumatic event occurred during the veteran's service.

Under the Veterans Claims Assistance Act of 2000, 38 U.S.C. §5103A, the VA must provide veterans with assistance in obtaining evidence to support any claim where there is a reasonable possibility that such assistance will help the veteran substantiate his or her claim. The VA is therefore obligated to make a reasonable effort to help the veteran obtain records that would back up his or her claim and to provide the veteran with a medical examination when such an examination is necessary to make a decision. If the VA schedules a medical exam to evaluate a veteran for compensation benefits, the veteran must attend the examination. This includes veterans who are already receiving compensation who are instructed to report for a re-examination by the VA. Veterans who fail to report for an examination risk denial of their claim or loss of their existing benefits.

The criteria for rating different disabilities are listed at www.va.gov.

NOTE: Once an injury or illness is determined to be service-connected, the amount of compensation a veteran receives for that injury or illness may vary over time. If a veteran's symptoms or impairment get worse, the veteran can file a new claim requesting that his or her disability rating be increased at any time. The VA may also re-examine a veteran to determine if his or her condition has improved and lower the amount of benefits in certain circumstances when the veteran's condition has demonstrably improved. Veterans who have surgery or other medical treatment may also be entitled to a temporary disability rating of 100% for periods of hospitalization or convalescence during which the veteran is unable to work.

APPEALING A VA BENEFITS DECISION OR DENIAL

Veterans who disagree with a VA decision or denial with regard to their benefits have the right to appeal that decision. The VA has an extensive appeals process, and it is very important to follow the VA instructions

carefully. Veterans must meet strict time limits and other requirements or their appeals may be denied. However, many veterans whose initial claims are denied succeed in getting their benefits on appeal.

More general information about the appeals process can be found in the Legal Assistance Section. For more detailed information about the appeals process, visit [Understanding the Appeals Process](#) on www.va.gov.

HELP WITH YOUR APPEAL

There are many sources of assistance available to veterans who wish to file an appeal. Although some veterans choose to handle their appeals themselves, veterans with an advocate who is familiar with the appeals process may be more likely to succeed. Do not be afraid to ask for help.

The Attorney General's Office does not recommend one type of assistance over another. Each individual veteran should decide which type of advocate can be most effective in his or her case. The following types of assistance are available:

- A local veterans service officer or the Louisiana Department of Veterans Affairs can provide a variety of levels of assistance filing and appealing a VA claim.
- Many private attorneys trained in helping veterans with the appeal process are willing to volunteer their services through their local bar association or other pro bono programs. Low-income veterans may also be eligible for free legal services from the many legal aid organizations. For more info on how to find a lawyer to assist with your benefits claim or other legal issues, visit www.military.com/benefits/military-legal-matters/legal-assistance-and-jag/free-legal-assistance.html
- A number of trained representatives are available through various veterans service organizations such as the American Legion, Disabled American Veterans, AMVETS, Gold Star Wives, and numerous other dedicated organizations. Many of these organizations are Congressionally chartered, which means they are approved by the VA Secretary to provide veterans with assistance. The VA provides a directory of all veterans' service organizations with this type of assistance.

ATTORNEYS' FEES

Some veterans may choose to hire a private attorney to help them, even though there are many volunteer lawyers willing to help with benefits claims. Veterans who make this choice should be aware of what fees an attorney may or may not charge for these services. Attorneys may charge a reasonable fee to represent veterans for assisting veterans before they file a VA claim or for assistance with an appeal after the veteran has filed a Notice of Disagreement.

The lawyer must provide the veteran with a written fee agreement and the agreement should specify if the VA should pay the fees to the lawyer directly out of past due benefits if the veteran is successful on appeal. The fee also must be reasonable for the amount of skill required and type of work performed. Under 38 U.S.C. § 5904 – if the lawyer is being paid from any past due benefits awarded to the veteran, the lawyer may not receive more than 20% of the past due benefit award. The lawyer may not receive a share of the veteran's future benefits.

5. DISEASE-SPECIFIC REGISTRIES

VETERANS EXPOSED TO AGENT ORANGE

Agent Orange and other herbicides are chemicals that were used extensively in Vietnam as defoliants to remove leaves from trees. Veterans who were exposed to Agent Orange or other herbicides such as dioxin may experience negative health effects. Many of these veterans are eligible for VA benefits. The following medical conditions are generally presumed to be service-connected for veterans exposed to Agent Orange and certain other herbicides. This means that veterans with the following conditions have to submit less evidence to the VA to be eligible for benefits:

- Chloracne (a skin disorder)
- Porphyria cutanea tarda
- Acute or subacute peripheral neuropathy (a nerve disorder)
- Type 2 diabetes
- Numerous cancers

Additionally, Vietnam veterans' children with the birth defect spina bifida are eligible for certain benefits and services. Furthermore, the VA was recently authorized to provide certain benefits – including health care – for children with birth defects who were born to female Vietnam veterans.

The following veterans are assumed to have been exposed to Agent Orange:

- Any U.S. veteran who served in Vietnam between 1962 and 1975, regardless of length of service
- Any U.S. veteran who served in Korea during 1968 or 1969

If one served in Vietnam or Korea during those dates or was exposed to Agent Orange, dioxin or another toxic substance in an herbicide or defoliant during the conduct of any military operation or as a result of the testing, transporting, or spraying of herbicides for military purposes – he or she is entitled to Agent Orange Registry Examination and possibly VA examination.

GULF WAR ILLNESSES

Some veterans who served in the Persian Gulf during Operation Desert Shield or in Operation Iraqi Freedom may develop a cluster of unexplained, multi-symptom illnesses sometimes referred to as Gulf War Syndrome. These veterans are entitled to a free registry examination to identify any conditions that may have been caused by their military service and to help the VA determine which illnesses or conditions are common among Gulf War veterans.

Public Law 103-446 allows the VA to pay compensation to Gulf War veterans with certain chronic disabilities resulting from undiagnosed illnesses that appeared during active duty in the Gulf War or within a specified time period after Gulf War service, which led to a degree of disability of 10% or more. In 2001, Public Law 107-103 expanded the definition of "qualifying chronic disability" to include fibromyalgia, chronic fatigue syndrome, and irritable bowel syndrome.

The following symptoms are sometimes associated with Gulf War illnesses; however, these symptoms are also associated with many other medical conditions that may or may not be related to military service. If one has any of the following symptoms and served in Iraq or elsewhere in the Persian Gulf, he or she may consider contacting the VA to find out if a registry examination is appropriate:

- Fatigue
- Skin disorders
- Headaches

- Muscle pain
- Joint pain
- Neurological symptoms
- Neuropsychological symptoms
- Respiratory symptoms
- Sleep disturbances
- Gastrointestinal symptoms
- Cardiovascular symptoms
- Abnormal weight loss
- Menstrual disorders

Veterans who want more info about the Gulf War Registry or who are experiencing the symptoms listed above can schedule an examination or call the VA Gulf War Veterans Information Helpline toll-free at 800-PGW-VETS. Veterans can also obtain more info about the registry at any VA medical center.

VACCINE ADVERSE EVENTS

Vaccinations have some risk of harmful side effects or adverse events. For most vaccines this risk is very small or the side effects are minor such as swelling near an injection site or general fatigue for a few days. Because military service members receive numerous vaccines to protect them against risks they face during their service, may experience side effects.

The Food and Drug Administration and the Center for Disease Control maintain a database of adverse events and harmful side effects of vaccines called the Vaccine Adverse Events Reporting System (VAERS). Each report that is filed with VAERS provides valuable information that is added to the VAERS database, which is then used to ensure the safest strategies of vaccine use and to further reduce the rare risks associated with vaccines.

If experiencing an adverse event or significant side effects that may be related to a vaccination you received during your service or otherwise, one may report that online to VAERS at vaers.hhs.gov. If one has received medical treatment, the doctor who treated may also be obligated to file a report.

6. LONG-TERM CARE

FEDERAL

VA benefits provide for a range of long-term care services which include nursing home care, domiciliary care, adult day health care, geriatric evaluation, and respite care. Veterans with service-connected disabilities receive priority for all VA health care services. Long-term care services are provided at VA medical centers throughout the State. For more info about long-term care at the VA, call 877-222-8387.

LIFE INSURANCE

1. THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

Under the SCRA, certain life insurance policies are entitled to special protection. To obtain this protection, the insured service member – or his or her representative – must submit an application to the insurance company for protection under the SCRA. The insurance company will then submit a request to the Secretary of Veterans Affairs for approval. Approved policies are guaranteed by the United States and cannot lapse or be terminated for failure to pay premiums or interest after the date when the Secretary receives the application. The protection provided by the SCRA is limited to a maximum policy amount and applies during the insured's period of military service and for two years thereafter.

In order to qualify, the policy must:

- Not decrease the amount of coverage or require the payment of an additional amount as premiums if the insured engages in military service (except increases in premiums in individual term insurance based upon age) – or –
- Not limit or restrict coverage for any activity required by military service and be in force for at least 180 days before the date of the insured's entry into military service and at the time of application.

To find out if a policy is entitled to this protection, contact the life insurance company and ask for assistance with the application process.

2. SERVICEMEMBERS GROUP LIFE INSURANCE (SGLI)

SGLI is low-cost group life insurance for service members on active duty, ready reservists, and members of the National Guard in all military branches. Service members pay a monthly premium and can obtain coverage between \$50,000 and \$400,000. The current monthly premium

is \$.07 per \$1,000 of coverage. Servicemembers who become totally disabled while on active duty can retain their SGLI coverage at no cost for up to two years.

3. VETERANS GROUP LIFE INSURANCE (VGLI)

VGLI is low cost group life insurance for veterans who want to convert their SGLI policy to a policy they can keep after leaving military service. VGLI policies are issued in multiples of \$10,000 up to \$400,000 but a veteran cannot have a higher level of VGLI coverage than the coverage level he or she had as an active duty service member with SGLI. VGLI does not have a set premium like SGLI. VGLI premiums are based on age.

To convert SGLI to VGLI, a veteran must submit an SGLV 8714, Application for Veterans' Group Life Insurance to the Office of Servicemembers' Group Life Insurance with the required premium within one year and 120 days from discharge to avoid having to provide evidence of good health. Veterans who apply more than 120 days from leaving service are required to submit this evidence. All veterans must apply for VGLI within one year and 120 days of leaving military service. Once the deadline has passed, a veteran is no longer eligible.

MENTAL HEALTH RESOURCES

1. VET CENTERS

Vet Centers provide readjustment counseling, outreach, and referral services to veterans and their families in a relaxed, community-based setting. Vet Centers also provide counseling for military sexual trauma and bereavement counseling to parents, siblings, and spouses of servicemembers who die in service. Many Vet Center staff members are combat veterans themselves. Almost all combat veterans are eligible for Vet Center services.

There are Vet Centers located in Baton Rouge, New Orleans, Alexandria and Shreveport. There are other Vet Centers located throughout the Southern Central region that Louisiana veterans can access. For more info, check out the Vet Center Facilities Locator and Directory at www.vetcenter.va.gov

2. SUICIDE PREVENTION LIFELINE

The National Suicide Prevention Lifeline provides service for veterans in crisis. Call 800-273-TALK (800-273-8255) and press 1 to be connected immediately to VA suicide prevention and mental health service professionals.

3. NATIONAL CENTER FOR POST-TRAUMATIC STRESS DISORDER

The National Center for PTSD is a part of the VA that works to advance the clinical care and social welfare of America's veterans through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders. For more info on PTSD and other enduring consequences of traumatic stress, visit www.ptsd.va.gov.

4. OTHER SOURCES OF ASSISTANCE

- AMVETS provides many forms of assistance to veterans across the Nation in addition to supporting community service initiatives. For more info, visit www.amvets.org.
- National Veterans Foundation offers a toll-free crisis management hotline for veterans and their families at 888-777-4443.
- Mental Health America: Operation Healthy Reunions distributes educational materials on such topics as reuniting with a spouse and children, adjusting after war, depression, and PTSD. For more info, visit www.mentalhealthamerica.net/military-mental-health.
- Tragedy Assistance Program for Survivors provides resources for suicidal veterans and their families. For more info, call 800-959-TAPS (800-959-8277).
- Iraq and Afghanistan Veterans of America provides a variety of resources and materials for OEF/OIF veterans. For more info, visit java.org
- The Coming Home Project is a nonprofit organization devoted to providing compassionate care, support, and stress management tools for Iraq and Afghanistan veterans and their families. For more info, visit www.cominghomeproject.net.
- Veterans Families United is a national nonprofit community service and support organization founded and directed by veterans, parents, grandparents, family members, employers, mental health professionals, academics, and community leaders. For more info, visit www.veteransfamiliesunited.org.
- Trauma Informed Care for Women Veterans Experiencing Homelessness was created to address the psychological and mental health needs of women veterans. Visit www.dol.gov/wb/trauma/ to view their guide of best practices aimed at improving effectiveness

in engaging female veterans.

Each military branch also offers prevention programs for active duty servicemembers:

- [Air Force Suicide Prevention Program:](http://www.airforcemedicine.af.mil/suicideprevention)
www.airforcemedicine.af.mil/suicideprevention
- [Army Suicide Prevention Program:](http://www.armyg1.army.mil/hr/suicide)
www.armyg1.army.mil/hr/suicide
- [Coast Guard Suicide Prevention Program:](http://www.uscg.mil/worklife/suicide_prevention.asp)
www.uscg.mil/worklife/suicide_prevention.asp
- [Marine Corps Suicide Prevention Program:](http://www.mccsmcrd.com/behavioral-health)
www.mccsmcrd.com/behavioral-health
- [Navy Suicide Prevention Program:](http://www.public.navy.mil/bupers-npc/support/21st_Century_Sailor/suicide_prevention)
www.public.navy.mil/bupers-npc/support/21st_Century_Sailor/suicide_prevention

BURIAL AND MEMORIAL BENEFITS

Most veterans are entitled to state and federal burial benefits and other memorial services. For information about burial sites outside Louisiana, such as the Arlington National Cemetery, contact the cemetery directly. To locate the burial site of a veteran or service member, use the VA National Gravesite Locator at www.gravelocator.cem.va.gov.

1. VA-OPERATED CEMETERIES

VA burial benefits available at no cost to the veteran's family include a gravesite in any of 125 national cemeteries with available space, opening and closing of the grave, perpetual care, a Presidential Memorial Certificate, a burial flag, and a government headstone or marker. Some veterans may also be eligible for burial allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains. There are four VA-operated national cemeteries in Louisiana: the Alexandria National Cemetery (currently closed for burial space), the Baton Rouge National Cemetery (currently closed for burial space), the Louisiana National Cemetery (currently open for burial space), and the Port Hudson National Cemetery (currently open for cremation only).

For more info or to find a VA cemetery outside of Louisiana, contact the VA's National Cemetery Administration at 800-827-1000 or visit www.cem.va.gov.

2. LOUISIANA VETERANS' CEMETERIES

Louisiana Department of Veterans Affairs Veterans Cemeteries offer a variety of burial options for our nation's heroes at no charge for Veterans and only a small fee for spouses and dependent children.

Services include opening and closing of grave or columbarium niche, provision of grave liner, memorial headstone or marker, memorial flag, military honors and a facility for committal service.

They are open for interments every Monday through Friday and open for visitation daily.

Each LDVA Veterans Cemetery features an Administrative Building with a computerized grave locator available 24/7; a grave locator is also available online at www.GraveLocator.cem.va.gov.

For more info, call 877-GEAUX-VA (877-432-8982)

3. MARKERS OR HEADSTONES IN PRIVATE CEMETERIES

The VA will provide markers or headstones for eligible veterans buried in private cemeteries at no cost to the veteran or his or her family. The VA is also currently developing a special emblem that can be affixed to a privately purchased headstone which will indicate the grave belongs to a veteran.

Veterans buried in private facilities on or after November 1, 1990 have the option of having the grave marked with a second stone or marker provided by the government or having the emblem affixed to an existing stone purchased privately. Spouses and dependents are not eligible for a government-furnished headstone or marker unless they are buried in a national cemetery, state veterans' cemetery, or military post/base cemetery.

When burial or memorialization is in a national, post, or state veterans cemetery – a headstone or marker will be ordered by the cemetery officials based on inscription information provided by the next of kin.

NOTE: Veterans buried in private cemeteries may be charged a fee by the cemetery for placing the marker at the veterans' graves. The VA does not cover these fees.

For more info, or to find out if you or a family member is eligible, visit www.cem.va.gov or call 800-697-6947.

4. MILITARY HONORS AT FUNERALS

Some family members like to have a military honor guard at the funeral of a veteran. The Department of Defense (DOD) "Honoring Those Who Served" program provides dignified military funeral honors to veterans who have defended our nation.

5. DEATH PENSION AND GRATUITY PAYMENT

a. *DEATH PENSION*

The VA provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service. To be eligible, spouses must not have remarried and children must be under age 18 (or under age 23 if attending a VA-approved school) or have become permanently incapable of self-support because of disability before age 18.

The veteran must have been discharged under other than dishonorable conditions and must have had 90 days or more of active military service with at least one day of which was during a period of war or have a service-connected disability justifying discharge. Longer periods of service may be required for veterans who entered active duty on or after September 8, 1980 or October 16, 1981. If the veteran died in service but not in the line of duty, the death pension may be payable if the veteran completed at least two years of honorable service.

For a death pension, complete a VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by Surviving Spouse or Child. Attach copies of dependency records and submit to the nearest VA regional office.

b. *DEATH GRATUITY PAYMENT*

Military services provide a payment of \$100,000, called a death gratuity, to the next of kin of servicemembers who die while on active duty or retirees who die within 120 days of retirement as a result of service-connected injury or illness. Close relatives may be provided the payment if designated as next of kin by the deceased. The payment is made by the last military command of the deceased. If the beneficiary is not paid

automatically, application may be made by contacting the casualty assistance officer for the veteran's branch of service.

V. SERVICE-RELATED INFORMATION

DISCHARGES

The military has many different ways of classifying discharges depending on the circumstances surrounding a veteran's departure from military service. The type of discharge a veteran receives can impact his or her eligibility for a variety of state and federal benefits. In order to be eligible for most benefits, a veteran must have been discharged under other than dishonorable conditions.

While there are some differences in the terminology used by state or federal agencies and the military branches themselves when referring to types of discharges, the following discharges are generally considered to be "under other than dishonorable conditions":

- Honorable discharge
- Discharge under honorable conditions
- General discharge

Under 38 C.F.R. § 3.12, some discharges require the VA to make a "character of service determination" on an individual basis to determine if the type of discharge disqualifies a veteran from receiving VA benefits. Those discharges include:

- Discharge under other than honorable conditions
- Undesirable discharge
- Bad conduct discharge
- Dishonorable discharge

Most veterans who are released from service as a result of a court-martial conviction or who resign to avoid a court martial are ineligible for VA benefits. Servicemembers who are guilty of desertion, treason, or are unjustifiably absent without leave for an extended period of time may also be ineligible. The character of a veteran's discharge is listed on his or her discharge papers (separation papers or Form DD-214). For more info about how to obtain a copy of a DD-214, visit www.archives.gov/veterans/military-service-records. If discharge is listed incorrectly or was characterized inappropriately, request that it be reviewed and changed. Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a General Courts-Martial. The board has no authority to address medical discharges.

If discharged within the past 15 years and want the military to review or change the type of discharge received, complete and submit a DD Form 293: Application

for Review of Discharge or Dismissal from the U.S. armed forces. If discharge was more than 15 years ago, complete and submit a DD Form 149: Application for Correction of Military Records. Instructions and contact information for the review boards of all branches of service are included on both forms. A local Veteran's Agent can help fill out these forms.

The Army Review Boards Agency now accepts online applications for the Board for Correction of Military Records and for the Discharge Review Board. This online application process (www.arba.army.pentagon.mil/online-application.cfm) will expedite applicants' requests for changes to their military records. Customers can check the status of their requests online.

REPLACEMENT MEDALS, AWARDS, AND DECORATIONS

Veterans or their families may obtain replacements for lost medals or other decorations awarded to the veteran by submitting appropriate documentation to the veterans branch of service. There is generally no charge for replacement medals or other awards. Requests can be submitted online using the eVetRecs system at www.archives.gov/veterans/military-service-records. Paper requests can be submitted by completing a Standard Form 180 and mailing it to the address for the veteran's branch of service indicated at the bottom of page 3 of SF-180. For general information, contact:

National Personnel Records Center
Military Personnel Records
1 Archives Drive
St. Louis, MO 63132-5100

NOTE: Under 18 U.S.C. 704, also known as the Stolen Valor Act, it is a class D felony to wear, purchase, ship, sell, exchange, or falsely claim to be the recipient of a medal, ribbon, or badge unless the honor was properly earned. The law is not intended to apply to legitimate collectors of these items provided they do not represent that they have earned them through military service.

Veterans can determine which medals they earned by examining their military discharge forms (DD-214, WD 53-35, NAVPERS, etc.). Listed on the form are all the medals the final military unit deemed the veteran was authorized to possess at the time of discharge.

To apply for a medal not listed on discharge papers but deemed deserved, complete a FormDD-149 at www.dtic.mil/whs/directives/forms/eforms/dd0149.pdf and mail the completed form to the appropriate address listed on the back of the form based on your

branch of service.

MILITARY RECORDS

There are many reasons that copies of military records may be needed. If filing a claim with the VA – any record of traumatic events, injuries, and medical treatment received during service can be helpful. If applying for veterans' preference, a tax exemption, or other state and federal benefits – a copy of discharge papers (Form DD-214) may be required. If the spouse or dependents of a veteran, a record of the veteran's military service and documentation of relationship to him or her (i.e., a marriage or birth certificate) may also be needed.

OBTAINING MILITARY RECORDS

Each military branch maintains its own military personnel records for servicemembers on active duty. Once a servicemember has been discharged and no longer has any further service obligation, his or her personnel records are sent to a central archiving facility. These facilities vary based on the date of the servicemember's discharge and branch of service.

Veterans discharged to Louisiana can contact the National Personnel Records Center in order to obtain their military records. Veterans can also visit their local Veterans' Agent office at www.vetaffairs.com/Contact or the central office of the Department of Veterans' Services to request a copy of their DD-214 forms. Local agents and DVS staff will access DD-214 forms online and print them for veterans who present positive photo ID. For more info, contact the National Personnel Records Center at 1 Archives Drive, St. Louis, MO 63138.

Veterans living in another state at the time of discharge can obtain their records directly from the federal agency responsible for maintaining the records.

Most records can be obtained by submitting a completed Standard Form 180 or by providing the information listed in the table to the address listed for the agency in charge of maintaining the records. Veterans who plan to file a claim for medical benefits with the VA do not need to request a copy of their military health record from the National Personnel Records Center unless they want copies for their personal records. The original health records are provided directly to the VA after the veteran's claim is filed. For more info about obtaining military records, visit the NPRC website at www.archives.gov/st-louis.

NOTE: "Discharged" means a person with no current military status. A person released from active duty based on expiration of terms of service is generally

transferred into the inactive reserve. Most military service obligations are for 8 years. If it is less than 8 years from the date of enlistment, then the person is probably in the reserve.

1. VA MEDICAL RECORDS

VA facilities maintain records of all treatment received by veterans from facilities in the VA system. This information is shared electronically between VA facilities so most information created at one VA facility can be accessed from other VA facilities. Most VA medical facilities have a Release of Information Office where veterans can request a copy of their medical records in person for no charge.

Veterans can also obtain copies of VA medical records by mail. To request a medical record from one of the VA medical facilities located in Louisiana, complete a VA Form 10-5345a (Individuals' Request for a Copy of Their Own Medical Record) and mail it to the facility where medical treatment was received.

A family member or advocate requesting records on behalf of a veteran, may complete a VA Form 10-5345 (Request for and Authorization to Release Medical Records or Health Information) and submit it to the VA facility where the veteran was treated. The forms must be submitted with the veteran's original signature or the request will not be processed.

To obtain information about the facilities visit the VA Healthcare System website at www2.va.gov/directory/guide/state.asp?STATE=LA.

2. RECORDS RELATED TO BENEFITS CLAIMS

Any veteran who has filed a claim for benefits will have a VA claims file containing records of all examinations, claims, treatment, decisions, and other documents relevant to the veteran's claim. A veteran's claims file is maintained at the VA Regional Office where the veteran filed his or her claim for benefits.

A veteran is entitled to review the information contained in his or her claims file and to either make copies at the VA facility or request them by mail. The VA may charge a reasonable fee to provide a copy of the file.

It is generally easiest to review or obtain a copy of your claims file in person at the VA facility. One can contact the VA to determine which regional office has the claims file before traveling to the office itself.

To request a copy of a VA claims file by mail, send a completed VA Form 3288 (Request for and Consent to Release of Information from Individual's Records) to the nearest VA Regional Office. To find the Regional Office, call 800-827-1000.

3. FREEDOM OF INFORMATION ACT (FOIA) REQUESTS

The FOIA provides that any person has a right of access to Federal agency records, except to the extent that such records are protected from release by a FOIA exemption or a special law enforcement record exclusion. The most commonly requested VA materials are the VA's Physicians' Guide to Disability Evaluation Examinations and information regarding the 2006 Loss of Veterans Identity Information after the theft of a VA employee's laptop.

Many VA publications, directives, and other materials accessible via FOIA are already posted on the VA website. For more info on how to request VA records, visit www.foia.va.gov

CITIZENSHIP FOR MILITARY PERSONNEL AND FAMILY MEMBERS

Non-U.S. citizens serving in the armed forces and their dependents may be eligible for U.S. citizenship. To obtain information on citizenship or other immigration issues, visit www.uscis.gov/military. Servicemembers and their families may also contact the U.S. Citizenship and Immigration Services' Military Help Line for immigration-related information at 877-CIS-4MIL (877-247-4645).

VI. EDUCATION BENEFITS & SCHOLARSHIPS

STATE EDUCATION BENEFITS

1. LOUISIANA'S TITLE 29 DEPENDENTS' EDUCATIONAL ASSISTANCE

Louisiana provides educational assistance to surviving spouses of certain deceased or disabled war veterans. The benefit also includes children of veterans rated with a 100% service-connected disability. In 1997, the benefit was amended to include children of veterans rated with at least a 90% service-connected disability. In 1999, the benefit was amended again to include children of veterans rated with a 100% service-connected disability due to individual un-employability. For additional info, contact the local parish veterans' service office.

2. LA NATIONAL GUARD TUITION EXEMPTION

Louisiana National Guard members are exempt from tuition at any state-funded college, university, or vocational/technical school for five years or until a bachelor's degree is earned, whichever comes first. For more info, please visit www.GeauxGuard.com or call 800-GOGUARD (800-464-8273).

3. POSTSECONDARY EDUCATION CREDITS

Louisiana provides educational credits to a veterans enrolled in a public college or university for courses that are part of the students' military training or service and that meet the standards of the American Council on Education or equivalent standards for awarding academic credit, if the award of educational credit is based upon the institution's admission standards and its role, scope, and mission. For more info, see La. R.S. 17:3351(E).

FEDERAL EDUCATION BENEFITS

1. VOCATIONAL REHABILITATION AND EMPLOYMENT

The Vocational Rehabilitation and Employment Program assist veterans who have service-connected disabilities with obtaining and maintaining suitable employment. The program will provide veterans with education, training, assistance with finding employment, and other services which are determined by the veteran's skills and employment goals. Independent living services are also available for severely disabled veterans who are not currently ready to seek employment.

To qualify, a veteran must have a VA service-connected disability rated at least 20% with an employment handicap or rated 10% with a serious employment handicap and be discharged or released from military service under other than dishonorable conditions. Service members awaiting medical separation from active duty may also apply if their disabilities are reasonably expected to be rated at least 20% following their discharges.

2. G.I. BILL

The Montgomery G.I. Bill provides certain education benefits to eligible veterans for many different education programs-including college, graduate degrees, vocational, and apprenticeship training. Most G.I. Bill benefits expire ten years after the date a veteran left military service.

To be eligible for the G.I. Bill, veterans must generally have served on active duty after June 30, 1985, had their military pay reduced by \$100 a month for first 12 months, and meet certain minimum service requirements. For a complete list of eligibility criteria, visit www.va.gov. For more info on G.I. Bill benefits or to speak to a benefits counselor, call 888-GI-BILL-1 (888-442-4551).

3. POST-9/11 VETERANS EDUCATION ASSISTANCE ACT OF 2008

The Post-9/11 G.I. Bill provides education benefits to individuals who served on active duty on or after September 11, 2001. To be eligible, one must have served at least 90 days on active duty and honorably discharged, released and placed on the retired list, or transferred for further service in the Fleet Reserve, Fleet Marine Corps Reserve, or other reserve component of the armed forces.

Benefits under the Post-9/11 G.I. Bill include payment for a percentage of tuition and fees, monthly housing, and books and supplies. For more info, visit www.benefits.va.gov or call 888-GI-BILL-1 (888-442-4551).

4. FEDERAL SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE PROGRAM

Under the Dependents' Educational Assistance Program, the VA provides up to 45 months of education and training benefits to certain dependents veterans between the ages of 18 and 26. To be eligible – a dependent must be the son, daughter, or spouse of one of the following:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability while on active service in the

- armed forces
- A veteran who died from any cause while such service-connected disability was in existence
- A service member missing in action or captured in line of duty by a hostile force
- A service member forcibly detained or interned in line of duty by a foreign government or power
- A service member who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability

RESOURCES FOR DEPENDENTS

1. AMERICAN PATRIOT FREEDOM SCHOLARSHIP

The American Patriot Freedom Scholarship is an annual essay contest open to children of active duty military service members or veterans. For more info, visit www.homefrontamerica.org or call 949-248-9468.

2. ARMY EMERGENCY RELIEF FUND

The Army Emergency Relief Fund sponsors the MG James Ursano Scholarship Program for Dependent Children, which provides student dependents of active or retired military financial assistance for college. For more info, visit www.aerhq.org or call 703-428-0000.

3. SCHOLARSHIPS FOR MILITARY CHILDREN

Scholarships for Military Children are funded through the suppliers of military commissaries. The organization offers scholarships to dependent unmarried children under age 21 (age 23 if enrolled as a full-time student) of active duty personnel, reserve/guard and retired military members, or survivors of deceased members. For more info, visit www.militaryscholar.org or call 888-294-8560.

4. SERVICEMEMBERS OPPORTUNITY COLLEGES (SOC)

SOC coordinates associate and bachelor's degree programs in a variety of curriculum areas for the Army, Navy, Marine Corps, and Coast Guard. These degree programs are offered by colleges and universities on or accessible to military installations worldwide. Within each curriculum or degree network, member colleges agree to accept each other's credits in transfer. Servicemembers and their family members in isolated locations

can take courses through such "distance learning" methods as the Internet, correspondence, computer, or video. This allows service members to continue earning their degrees during frequent transfers. For more info, visit www.soc.aascu.org or call 202-667-0079.

SCHOLARSHIP OPPORTUNITIES

1. VETERANS OF FOREIGN WARS (VFW) SCHOLARSHIPS

The VFW Scholarships offers a variety of scholarships to veterans and their families. For more info, visit www.vfw.org/scholarship or call 816-756-3390.

2. HORATIO ALGER MILITARY SCHOLARSHIPS

The Horatio Alger Association of Distinguished Americans offers scholarships for veterans. To be eligible for the Horatio Alger Military Veterans Scholarship – a veteran must be U.S. citizen, have served in either Operation Enduring Freedom or Operation Iraqi Freedom after September 11, 2001, and be in need of financial assistance. For more info, visit www.scholars.horatioalger.org or call 844-422-4200.

3. AMVETS

AMVETS annually awards scholarships to veterans/active military and their children or grandchildren. A child or grandchild of a deceased veteran is also eligible. The scholarship provides assistance to high school seniors, high school JROTC students, and veterans pursuing a higher education on the basis of academic excellence and financial need. For more info, visit www.amvets.org or call 877-726-8387.

VII. MOTOR VEHICLE-RELATED INFORMATION

STATE BENEFITS

1. DRIVER'S LICENSES

Free driver's licenses are available to all disabled Veterans who are 50% service-connected disabled or greater. Veterans can also apply to receive a Veterans Designation on their driver's license.

2. DISABLED VETERANS PLATES

Free DAV license plates are available for any Louisiana resident who is at least 50% service-connected disabled.

3. FREE "X-POW" LICENSE PLATES

X-POW license plates are issued without charge, are not subject to renewal requirements by the Louisiana Department of Public Safety, and are issued upon application to any former Prisoner-of-War in lieu of the regular motor vehicle registration license plates.

4. GOLD STAR FAMILY LICENSE PLATES

The Gold Star license plate is available to immediate family members of armed forces members killed in action. This plate is issued in the same manner as other motor vehicle license plates. The applicant must present a copy of the Service member's death certificate to the DMV. The charge for the plate is the same as for regular license plates and includes a handling fee of \$3.50.

5. FREE PURPLE HEART PLATES

Recipients of the Purple Heart Medal may be issued a special plate for each vehicle registered in the recipient's name and such plate shall not be subject to renewal requirements applicable to regular numbered plates.

6. SPECIAL PRESTIGE LICENSE PLATES FOR CERTAIN VETERANS AND RETIREES

The following prestige license plates may be issued at the cost of regularly issued plates for use on any privately-owned passenger car, pickup truck, or van of the Veteran applicant.

- Afghanistan Campaign Veteran
- Congressional Medal of Honor
- Iraq Campaign Veteran
- Laos War Veteran
- National Guard
- Pearl Harbor Survivor
- Reserve Forces
- U.S. Army Airborne
- World War II Veteran
- Korean War Army
- Desert Storm Army
- Vietnam Army
- Retired Army

7. EXEMPTIONS FROM SALE AND USE TAX

Military personnel are exempt from payment of use tax on motor vehicles imported into Louisiana while on active duty providing proof that sales tax was previously paid on their vehicle in one of the 50 states. In addition, a photocopy of their military ID and orders or a statement from their commanding officer verifying they are active duty military personnel is required.

8. AUTOMOBILE LEASES AND THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

While protecting our country – some servicemembers may have trouble meeting their financial obligations for a variety of reasons such as an unexpected activation, deployment, injury, or extension of service. The SCRA was enacted in 2003 to offer these servicemembers and their families' special protections and benefits.

The SCRA covers all active duty servicemembers, Reservists, and the members of the National Guard *while on active duty*. The protection begins on the date of entering active duty and generally ends 30 to 90 days after the date when the servicemember is discharged from active duty.

9. TERMINATION OF AUTOMOBILE LEASES

A servicemember who is called to active duty for at least 180 days may terminate a motor vehicle lease signed before being called to active duty without paying an early termination fee or other penalty. To avoid fees or penalties – the servicemember must give the lessor, grantee, or agent (i.e., the person or company that leased the vehicle) written notice of the termination and a copy of the servicemember's military orders. The vehicle must be returned to the lessor or lessor's agent within 15 days of the delivery of the notice.

If the servicemember signs a motor vehicle lease after being called to active duty, that lease can be terminated if the service member receives orders for a permanent change of station outside the U.S. or to deploy with a military unit for 180 days or more.

10. VEHICLE ADAPTATIONS

a. *VEHICLE ADAPTATIONS FOR DISABLED VETERANS*

Financial assistance is available to adapt an automobile to accommodate a disability for a veteran or servicemember with certain disabilities that resulted from an injury or disease incurred or aggravated during activity military service. The veteran or servicemember may only receive the automobile grant once in his/her lifetime. The grant is paid directly to the seller of the automobile for the total price (up to \$20,114.34) of the automobile.

A veteran or service member must have one of the following disabilities to qualify for the automobile grant:

- Loss or permanent loss of use of one or both feet
- Loss or permanent loss of use of one or both hands
- Permanent impairment of vision in both eyes to a certain degree

b. *VA ADAPTIVE EQUIPMENT GRANT*

Veterans who need to adapt an existing vehicle to accommodate certain disabilities can also apply for VA grants. Adaptive equipment may include power steering, power brakes, power window lifts, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle. Prior to purchase of any equipment, contact the local VA medical center's Prosthetic Department.

To apply for either VA grant, complete VA Form 21-4502 and send it to the nearest VA facility before you purchase an automobile or arrange for modifications to be made. The VA will return the form indicating whether the purchase has been approved. Then, present the original form to seller at the time of purchase.

11. RECREATIONAL BENEFITS

a. *HUNTING AND FISHING PRIVILEGES*

Free hunting and fishing licenses are offered to Louisiana residents who are Veterans with a 50% or higher service-connected permanent disability. Louisiana also grants resident status to active duty servicemembers when purchasing hunting and fishing licenses. Applications may be obtained and certified by contacting the local parish Veterans service office.

b. *HUNTING AND FISHING LICENSE*

Any person who possesses a military identification card that signifies that he is currently on active military duty with any one of the armed forces of the United States, including the National Guard, or the spouse or dependent of such person may purchase a license for hunting or recreational fishing in Louisiana for the same fee as that required of Louisiana residents for that same license. These licenses are available at license vendor locations.

Members of the military may receive a credit against individual income tax liability for obtaining a Louisiana noncommercial hunting or fishing license for themselves or their spouses and dependents.

c. *FREE ENTRANCE TO STATE PARKS*

Eligible veterans are exempt from paying the day use entrance fee to any Louisiana state park. Applications for this exemption may be obtained by contacting the local Parish Veterans Service Office.

Any veteran who is a Louisiana resident and has suffered the amputation of a limb or has been classified as 50% or more permanently disabled as a

result of service-connected disabilities or permanent and total as a result of non-service-connected disabilities may be eligible for this exemption.

VIII. LEGAL ASSISTANCE

THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

While protecting our country, some servicemembers may have trouble meeting their financial obligations for a variety of reasons such as an unexpected activation, deployment, injury, or extension of service. The SCRA was enacted in 2003 to offer these servicemembers and their families' special protections and benefits.

The SCRA covers all active duty servicemembers, Reservists, and the members of the National Guard while on active duty. The protection begins on the date of entering active duty and generally ends 30 to 90 days after the date when the servicemember is discharged from active duty.

STAY OF CIVIL AND ADMINISTRATIVE PROCEEDINGS

Under the SCRA, courts have the power to stay (postpone) certain court actions and administrative hearings until a servicemember can return from active duty and personally appear in court. If the servicemember is a defendant in a civil (non-criminal) court proceeding, the court has the option of granting a 90 day stay on its own. If the servicemember requests a stay, the court must grant a 90 day stay if the servicemember submits the following to the court:

- A letter or other communication to the court stating the facts and manner in which current military duty requirements materially affect the servicemember's ability to appear in court
- A statement of a date when the servicemember will be available to appear
- A letter or other communication from the servicemember's commanding officer stating that the service member's current military duty prevents him or her from appearing in court and that military leave is not authorized for the service member at the time of the letter

The provision applies to civil lawsuits-including suits for paternity, child custody suits, bankruptcy debtor/creditor meetings, and administrative proceedings. A servicemember's communication with the court to request a stay does not constitute an appearance for jurisdictional purposes. Requesting a stay also does not waive any of the servicemember's rights to assert any substantive or procedural defenses, including lack of jurisdiction.

A servicemember who was already granted a stay by the court may request an additional stay by providing the information listed above. However, the court is only obligated to grant the first stay of 90 days. If the court refuses to grant an

additional stay of proceedings, the court must appoint a lawyer to represent the service member in the action or proceeding.

STAY OF EXECUTION OF JUDGMENTS, ATTACHMENTS, AND GARNISHMENTS

Under certain circumstances, a court can postpone or stop the execution of court judgments or orders against a servicemember. The postponement will last for the period of the servicemember's active service and up to 90 days thereafter. This provision of the SCRA applies to civil actions brought against a servicemember before or during the period of his or her military service, or within 90 days after such service terminates.

If the court determines that military service materially affects a servicemember's ability to follow a court judgment or order—the court may voluntarily decide to postpone or stop the execution of the court order or judgment including garnishment or attachment of wages, property, money, and other assets in the servicemember's possession. If a servicemember requests a stay of execution of a judgment or order from the court, the court must grant the stay.

RE-OPENING DEFAULT JUDGMENTS

The SCRA also protects active duty servicemembers from default judgments, which are judgments issued against a defendant who fails to appear in court. A plaintiff who wants to obtain a judgment against a service member must submit a sworn statement to the court, called an affidavit, indicating whether or not the defendant is a servicemember. If it appears the defendant is a servicemember, the court cannot issue a judgment without appointing an attorney to represent the service member. If the attorney cannot locate the servicemember, the attorney's actions are not binding on the servicemember.

Under certain circumstances, the court must allow a servicemember to re-open a civil case that has been decided by a default judgment. In order to re-open a default judgment in a civil action, the judgment must have been issued during the service member's period of military service (or within 60 days after termination of or release from such military service) and the servicemember, or another person on the service member's behalf, must submit a request to re-open the judgment to the court that issued it. When the court receives the request, the court is required to re-open the judgment to allow the servicemember to defend him or herself if it appears that the military service materially affected the service member's ability to defend the action and the servicemember has a meritorious or legal defense to the action or some part of it.

APPEALING A VA BENEFITS DECISION OR DENIAL
Please see pages 55-57.

IX. VETERANS AND THE AMERICANS WITH DISABILITIES ACT

INDIVIDUAL WITH DISABILITY – DEFINED

An individual with a disability is a person:

- With a mental or physical impairment that substantially limits one or more major life activities
- Who has a history of such an impairment
- Who is perceived (even if erroneously) as having such an impairment

The following are some of the many issues the Attorney General’s Office works to address:

- Fair housing rights for individuals with disabilities
- Access to town and municipal meetings, polling sites, and other governmental programs and services
- Access to retail establishments, restaurants, stores, transportation, entertainment facilities and other places of public accommodation

DISABILITY RIGHTS LAWS

The U.S. Department of Justice enforces the rights of individuals with disabilities and focuses on eliminating discriminatory barriers to services, programs, and ensuring accommodations for people with disabilities.

ENFORCEMENT OF DISABILITY RIGHTS

Attorney General Jeff Landry works collaboratively with other state attorneys general, the Civil Rights Division of the U.S. Department of Justice, and various state agencies, and works cooperatively with a network of local disability rights advocates, commissions, independent living centers, community access monitors, and others in the disability community.

X. EMPLOYMENT RIGHTS AND RESOURCES

UNIFORM SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

USERRA requires employers to re-employ returning service members in the job they would have had if they had never left for military service-including any pay or salary increases, seniority, or other benefits the service member would have received. Employers are required to make reasonable attempts to train returning service members in any skills required for re-employment and must make reasonable accommodations to disabled veterans.

USERRA also protects a service member's right to participate in employer-sponsored health and pension plans. Individuals performing military duty of more than 30 days may elect to continue employer sponsored health care for up to 24 months; however, they may be required to pay *up to* 102% of the full premium. For military service of less than 31 days, health care coverage is provided as if the service member had remained employed. An employer who re-employs a service member must count the period of his or her military service toward the time required to earn benefits under an employee pension and benefit plan.

To be eligible for these benefits the service member must:

- Provide his or her employer with advance written or verbal notice of his or her military service
- Have five years or less of cumulative military service while with that particular employer
 - There are important exceptions to the five-year limit-including initial enlistments lasting more than five years, periodic National Guard and Reserve training duty, and involuntary active duty extensions and recalls especially during a time of national emergency
- Return to work or apply for reemployment in a timely manner after conclusion of service
- Not be separated from service with a disqualifying discharge or under other than honorable conditions

The U.S. Department of Labor's Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations. For more info on USERRA or assistance in filing a complaint contact VETS at 866-4-USA-DOL (866-487-2365).

TRANSFER OF MILITARY SKILLS TO CIVILIAN EMPLOYMENT

Louisiana Revised Statute 37:3650 et seq. provides that individuals with military

training or experience shall be granted professional licensure and/or certification when the service member has been awarded a military occupational specialty and performance in that specialty is at a level equal to or exceeding the requirements for said license and/or certification. Additional conditions may apply.

The statute also allows for spouses of individuals with military training and experience to be granted a license, certification or registration to lawfully practice an occupation by the appropriate professional or occupational licensing board when the spouse meets certain conditions.

For more info on licensing and regulatory requirements for many of Louisiana's professions and occupations, visit the Louisiana Workforce Commission at www.laworks.net or contact the certifying board related to your profession.

FAMILY MEDICAL LEAVE ACT

Under the Family and Medical Leave Act, most employers with 50 or more employees must grant an eligible employee up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee
- for placement with the employee of a son or daughter for adoption or foster care
- to care for an immediate family member (spouse, child, or parent) with a serious health condition
- to take medical leave when the employee is unable to work because of a serious health condition

1. FMLA BENEFITS FOR SERVICE MEMBERS AND THEIR FAMILIES

A provision of the 2008 National Defense Authorization Act (NDAA) altered the Family and Medical Leave Act (FMLA) to assist military family members who need to take unpaid leave to care for an injured service member.

The law allows the spouses, children, parents or other next of kin who provide care for an injured service member to take as many as 26 weeks of unpaid leave in a 12-month period. Normally, eligible employers are permitted 12 weeks of unpaid leave for such family emergencies.

There is also a provision in the FMLA that allows for a service member or

his or her spouse to take unpaid leave for qualifying exigencies that arise when the service member is called to active duty.

The NDAA provisions providing for FMLA leave due to a qualifying exigency arising out of a covered family member's active duty (or call to active duty) status are not effective until the Secretary of Labor issues regulations defining "qualifying exigencies."

Employees and other persons may file complaints with the U.S. Department of Labor's Employment Standards Administration (usually through the nearest office of the Wage and Hour Division).

The Department of Labor may file suit to ensure compliance and recover damages if a complaint cannot be resolved administratively. Employees also have private rights of action, without involvement of the Department of Labor, to correct violations and recover damages through the courts.

For more info visit www.dol.gov/whd/fmla/ or call the Wage-Hour toll-free information and help line at 866-4-US-WAGE (866-487-9243). A customer service representative is available to assist you with referral information from 8:00 AM to 5:00 PM CT.

EMPLOYMENT RIGHTS OF INDIVIDUALS WITH DISABILITIES

The Louisiana Legislature grants individuals with disabilities additional protection under state laws to coincide with federal ADA laws. Louisiana Revised Statute 23:323 gives the following protection and guidelines to employers and labor unions:

- A. No otherwise qualified disabled person shall, on the basis of a disability, be subjected to discrimination in employment.
- B. An employer, labor organization, or employment agency shall not engage in any of the following practices:
 - (1) Fail or refuse to hire, promote, or reasonably accommodate an otherwise qualified disabled person on the basis of a disability, when it is unrelated to the individual's ability, with reasonable accommodation, to perform the duties of a particular job or position.
 - (2) Discharge or otherwise discriminate against an otherwise qualified disabled person with respect to compensation or the terms, conditions, or privileges of employment on the basis of a disability when it is

unrelated to the individual's ability to perform the duties of a particular job or position.

- (3) Limit, segregate, or classify an otherwise qualified disabled person in a way which deprives the individual of employment opportunities or otherwise adversely affects the status of the individual on the basis of a disability when it is unrelated to the individual's ability to perform the duties of a particular job or position.
- (4) Fail or refuse to hire or to promote an otherwise qualified disabled person on the basis of physical or mental examinations or pre-employment interviews that are not directly related to the requirements of the specific job, or which are not required of all employees or applicants.
- (5) Discharge or take other discriminatory action against an otherwise qualified disabled person on the basis of physical or mental examinations or pre-employment interviews that are not directly related to the requirements of the specific job, or are not required of all employees or applicants.
- (6) Fail or refuse to hire or to promote an otherwise qualified disabled person when adaptive devices or aids may need to be utilized to enable that individual, at the individual's own expense, to perform the specific requirements of the job.
- (7) Discharge or take other discriminatory action against an otherwise qualified disabled person when adaptive devices or aids may need to be utilized to enable that individual, at the individual's own expense, to perform the specific requirements of the job.
- (8) Make or use a written or oral inquiry or form of application that elicits, or attempts to elicit, information concerning the disability of a prospective employee for discriminatory purposes contrary to the provisions or purposes of this Part.
- (9) Make or keep a record of information, or disclose information, concerning the disability of a prospective employee for discriminatory purposes contrary to the provisions or purposes of this Part.
- (10) Make or use a written or oral inquiry or form of application that expresses a preference, limitation, or specification based on the disability of a prospective employee for discriminatory purposes

contrary to the provisions or purposes of this Part.

C. Specifically, a labor organization shall not engage in any of the following practices:

(1) Exclude or expel from membership, or otherwise discriminate against, an otherwise qualified member or applicant for membership on the basis of a disability that is unrelated to the individual's ability to perform the duties of a particular job or position which entitled him to membership.

(2) Limit, segregate, or classify membership, or applicants for membership, or classify or fail or refuse to refer for employment an otherwise qualified disabled person in a way which would deprive or tend to deprive him of employment opportunities, or which would limit employment opportunities or otherwise adversely affect his status as an employee or as an applicant for employment, on the basis of a disability that is unrelated to the individual's ability to perform the duties of a particular job or position.

D. An employer, labor organization, or joint labor management committee controlling apprenticeship, on-the-job training, or other training programs shall not engage in any of the following practices:

(1) Discriminate against an otherwise qualified disabled person because of disability that is not related to the individual's ability to perform the duties of a particular job or position in admission to, or continuation in, a program established to provide such apprenticeship or other training.

(2) Print, publish, or cause to be printed or published a notice or advertisement relating to employment – indicating a preference, limitation, specification, or discrimination, based on a disability that is unrelated to an otherwise qualified disabled person's ability to perform the duties of a particular job or position.

FINDING EMPLOYMENT

1. VETS PROGRAM

The Veterans Employment & Training Services Program (VETS Program) is funded by the U.S. Department of Labor and provides employment and training services to veterans. These services include access to Local Veteran Employment Representatives (LVERs) and the Disabled Veteran's

Outreach Program at One-Stop Career Centers across the country. These Career Centers have current information about all the federal, state, and local programs and services available for veterans.

2. FEDERAL VETBIZ

VA's Center for Veterans Enterprise helps veterans interested in forming or expanding small businesses and helps VA contracting offices identify veteran-owned small businesses. For more info, call 866-584-2344, visit www.vetbiz.gov, or write to the U.S. Department of Veterans Affairs, Center for Veterans Enterprise, 810 Vermont Avenue, N.W., Washington, DC 20420-0001.

3. LAVETBIZ

LAVETBIZ is a business initiative established to provide additional opportunities for Louisiana-based Veteran (VSE) and service-connected disabled Veteran (DVSE) owned small business owners when they seek work with the State of Louisiana. LAVETBIZ certified businesses can receive up to 10% evaluation points when bidding on RFPs through the State of Louisiana, giving LAVETBIZ businesses the competitive edge you earned through your military service. LAVETBIZ is supported by compliance mandates which are enforced through the Louisiana Division of Administration. For more info about LAVETBIZ, visit www.vetaffairs.la.gov/Programs/LAVETBIZ.aspx.

4. VETERANS AS APPRENTICES

Many veterans leave the military with the skills and knowledge that employers and trade unions are seeking. The Louisiana Workforce Commission, Apprenticeship Division provides information on Louisiana apprenticeship programs. Interested parties should call 225-342-3111 or visit www.laworks.net.

5. BUSINESS AND CAREER SOLUTION CENTERS

The Louisiana Workforce Commission operates local business and career solution centers to assist veterans in finding employment and making career choices. Interested parties should call 225-342-3111 or visit www.laworks.net.

6. TROOPS TO TEACHERS

Troops to Teachers (TTT) is a U.S. Department of Education and U.S. Department of Defense program managed by the Defense Activity for Non Traditional Education Support (DANTES) with support offices in states across America. The primary objective is to help recruit quality teachers for schools that serve students from low-income families and to relieve teacher shortages – especially in math, science, special education, and other critical subject areas. TTT provides information, advice, and funding to eligible veterans, Reservists, and active duty personnel who are about to leave active service and want to pursue teaching as a second career.

In Louisiana, the office operates under LDVA. Financial assistance may be in the form of stipends of up to \$5,000 to help pay for teacher certification programs or bonuses of \$10,000 for those who commit to teach in schools serving a high percentage of students from low-income families. Participants who accept a stipend or bonus must agree to teach for three years in districts/schools that serve a qualifying percentage of students from low-income families and must obtain licensure/certification within that time frame.

To contact Troops to Teachers, please call 800-761-3012 or visit www.laartroopstoteachers.com.

a. *TEACHER CERTIFICATION*

Louisiana's Department of Education Teacher Preparation site, www.TeachLouisiana.net, offers a variety of pathways that lead to a teaching career in Louisiana and offers an ability to view a listing of Louisiana's Approved Teacher Preparation Programs and listed positions. Individuals who have previously earned a bachelor's degree may consider enrolling in an alternative certification program through which one may teach and work toward a Louisiana teaching certificate.

Prerequisites of each alternate teaching preparation program differ, but each program type requires a minimum of a bachelor's degree. Since Praxis exams are required for state certification, the exams are part of the admission standards as well as the completion standards of alternate programs. For more info, visit www.ets.org/praxis.

7. VOCATIONAL REHABILITATION AND EMPLOYMENT (CHAPTER 31)

The Vocational Rehabilitation and Employment Program helps veterans

with service-connected disabilities to prepare for, find, and keep suitable jobs. For veterans with service-connected disabilities so severe that they cannot immediately consider work, the program offers services to improve their ability to live as independently as possible.

For service-connected disabilities, contact the federal VA. For service-connected or non-military disabling condition(s), contact the local veterans employment representative or disabled veterans out-reach specialist.

For more info, contact the Vocational Rehabilitation & Employment Program by phone at 888-442-4551 and visit www.laworks.net for locations.

8. STATE AND FEDERAL CIVIL SERVICE PREFERENCE

a. *STATE CIVIL SERVICE*

Article X of the Louisiana Constitution provides a five-point hiring preference to honorably discharged wartime veterans who served in the U.S. armed forces between the following dates:

- April 6, 1917 through November 11, 1918
- September 27, 1940 through July 25, 1947
- June 25 1950 through January 31, 1955
- July 1, 1958 through May 7, 1975
- August 2, 1990 through date to be determined

Service during these times requires the appropriate campaign medals.

A ten-point hiring preference is accorded to each honorably discharged veteran (peacetime or wartime) who has one or more service-connected disabilities, as established by the VA. In certain circumstances – the ten-point hiring preference can be utilized by the disabled veteran’s spouse, widow, or parent. The veteran’s preference also extends to layoffs over other non-veteran employees with equal lengths of service and efficiency ratings. See a parish service officer for details.

b. *FEDERAL CIVIL SERVICE*

Federal law also grants a five-point and ten-point preference to veterans applying for federal jobs. The requirements are similar to the state requirements above. For specific information, refer to the U.S. Office of Personnel Management website at www.opm.gov.

XI. INFORMATION AND RESOURCES FOR MILITARY AND FAMILY MEMBERS

VA CAREGIVER SUPPORT

The VA sponsors a variety of Caregiver Support Services and Tools to assist those who are providing care to a veteran. Services include a toll free Caregiver Support Line at 855-260-3274 and a webpage at www.caregiver.va.gov, providing information on caring for veterans and connecting veterans with local Caregiver Support Coordinator.

DEPENDENCY AND INDEMNITY COMPENSATION

Dependency and Indemnity Compensation is a tax-free benefit paid to the surviving spouse or dependents of certain veterans. For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training
- An injury incurred or aggravated in the line of duty while on inactive duty training
- A service-connected disability or a condition directly related to a service-connected disability. DIC also may be paid to survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths

The survivor qualifies if the veteran was discharged under conditions other than dishonorable and:

- Continuously rated totally disabled for a period of ten years immediately preceding death
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death
- A former POW who died after September 30, 1999 and who was continuously rated totally disabled for a period of at least one year immediately preceding death

To apply for Dependency and Indemnity Compensation, mail a completed VA Form 21-534a (Application for Dependency and Indemnity Compensation by a Surviving Spouse or Child) and a copy of the veterans DD Form 1300 (Report of Casualty) to your local VA regional office.

SUPPORT GROUPS AND SERVICES

1. VETERAN SERVICE ORGANIZATIONS

The American Legion
602 North 5th Street
Baton Rouge, LA 70802
Phone: 225-219-1945
adjutant@lalegion.org

AMVETS
2915 Armand Street
Monroe, LA 71201
Phone: 318-322-1938
www.amvets.org

2. FAMILY MEMBERS OF POW/MIA SERVICE MEMBERS

Each military branch has a service casualty office to serve family members of POW or MIA service members. The Department of State also has a casualty office to serve family members of civilian defense employees. Military officials can explain how missing service members are accounted for and what efforts are being made to bring service members home. Casualty assistance officers act as liaisons to family members. If a family member of POW or MIA service member, visit Defense Prisoner of War/Missing Personnel for more info or contact the appropriate casualty assistance officer listed below.

Air Force

USAF
Missing Persons Branch
550 C Street West, Suite 15
Randolph AFB, TX 78150-47161
800-531-5501

Army

Department of the Army
Commander, AHRC
1600 Spearhead Div Avenue
Fort Knox, KY 40122
800-892-2490

Marine Corps
U. S. Marine Corps
Manpower and Reserve Affairs (MRC)
Personal and Family Readiness Division
3280 Russell Road
Quantico, VA 22134-51031
800-847-1597

DAYS OF RECOGNITION

1. PURPLE HEART DAY

Each year on August 7th, Americans pause to remember all the brave men and women in the Army courageously defending the country no matter what the price is. Many Purple Heart communities across our nation commemorate the sacrifice of their local soldiers. In short — Purple Heart Day serves as a reminder for all Americans to appreciate the peace and freedom they have today, which were gained by the efforts and sacrifice of many people. For more info, visit www.purpleheart.org.

2. MILITARY SPOUSE APPRECIATION DAY

The Military Spouse Appreciation Day, also called as Military Spouse Day, falls annually on the Friday before Mother's Day in the United States. This special day is an occasion dedicated to the spouses of those who served in the U.S. armed forces for their tremendous sacrifice.

3. NATIONAL VETERANS DAY CEREMONY

The Veterans Day National Ceremony is held each year on November 11th at Arlington National Cemetery. The ceremony commences precisely at 11:00 AM with a wreath laying at the Tomb of the Unknowns and continues inside the Memorial Amphitheater with a parade of colors by veterans' organizations and remarks from dignitaries. The ceremony is intended to honor and thank all who served in the U.S. armed forces. For more info on Veteran's day events, visit www.va.gov/opa/vetsday.