



Idaho Division of **VETERANS SERVICES**

*Caring for
America's
Heroes*

The Office of Veterans Advocacy Bulletin

1st Quarter 2025



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To be connected to a VA Suicide prevention and mental health professional, call the toll-free National Suicide Prevention Hotline, and indicate you are a veteran.

Call or Text **988** or **(800) 273-8255**

ALL EMPLOYMENT ACTIVITIES AND SERVICES ARE ADMINISTERED IN A NON-DISCRIMINATORY MANNER IN CONFORMANCE WITH FEDERAL AND STATE EEO AND CIVIL RIGHTS LAWS



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To receive the bulletin and other important information for Idaho Veterans via email, provide your location, and contact the Veterans Outreach & Community Support Team to join the Joining Forces Idaho distribution list for your area.

JFIdaho@Veterans.Idaho.Gov



FROM BILL'S DESK

I hope everyone had a safe and enjoyable Holiday Season and ready for the cold weather, snow and ice of winter! I want to thank the Department of Veterans Affairs and the Veterans of Foreign Wars, National Veterans Service for most of the updates that I am providing.

Our new location in **Mountain Home** is now fully operational! The office co-located with the **Mountain Home VA Medical Center Community Based Outpatient Clinic** and Traci Colton is our new Veteran Service Officer at that location. She is a Retiree of the Idaho Army National Guard and has been working as the Elmore County Veteran Service Officer for over eight years.

The VA has finally approved the waiver for the Federal Grant for the renovation/new build of the Boise State Veterans Home and we are hoping that construction will begin sometime in the late May-early July timeframe.

As mentioned in the previous Bulletin, the **2025 Cost of Living Allowance** Increase for Social Security, VA Awards and DOD Retirement payments are 2.5%

The Guard and Burial Equity Act has been approved and Non-Veteran Status National Guardsmen and Reservists are now authorized to be interred/inurned in the (2) State Veterans Cemeteries. Since VA will not refund the State Veteran Cemeteries for the plot allowance fee, the family will have to pay the Plot Allowance (\$978.00) and the cost of the headstone/marker/niche. This DOES Not apply to the Snake River National Cemetery in Buhl as the National Cemeteries do not participate in the Guard and Burial Equity Act.

As a reminder, Veterans can still claim Presumptive Conditions due to the **Contaminated Water at Camp Lejeune, NC** (to include Camp Geiger, New River Marine Corps Air Station, Camp Johnson, Courthouse Bay and Stone Bay Rifle Range). The only thing that ended on August 10, 2024, was the Camp Lejeune Justice Act (Lawsuit against the Department of the Navy).

***** Remember-** The Veteran's Monthly VA Benefits STOP when the Veteran passes away. In order for the Surviving Spouse to receive a Survivor Benefit from the VA, they must have been married at least one year prior to the Veteran's passing AND the Surviving Spouse must qualify for one of the two programs.

- Dependency Indemnity Compensation (DIC)- based on a service connected or presumptive service-connected cause of death (even if the Veteran was only rated 0% disabling for the condition (like hypertension) or the Veteran had to be rated 100%/Individual Unemployable for at least 10 years prior to passing. (**Base Rate is \$1,653.07/month**).
- Survivor Pension- must meet requirements such as Veteran has Wartime Service, meet Net Worth Requirements and then meet Income and Medical Expense requirements based on which Maximum Annual Pension Rate they meet. (**Maximum is \$1,515.00/month**)

On 8 January 2025, the Department of Veterans Affairs announced that it is making **acute and chronic leukemias, multiple myelomas, myelodysplastic syndromes, myelofibrosis, urinary bladder, ureter, and related genitourinary cancers presumptive for service-connection for:**

- Gulf War Veterans: Veterans who served in Somalia or the Southwest Asia theater of operations (which includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations) during the Persian Gulf War on or after August 2, 1990.
- Post-9/11 Veterans: Veterans who served in Afghanistan, Iraq, Djibouti, Egypt, Jordan, Lebanon, Syria, Yemen, or Uzbekistan and the airspace above these locations during the Gulf War on or after September 11, 2001. This includes Veterans who served at the Karshi-Khanabad (K2) base in Uzbekistan after September 11, 2001.

**** The presumptions for urinary bladder, ureter, and related genitourinary cancers went into effect on January 2, 2025, and the presumptions for acute and chronic leukemias, multiple myelomas, and myelodysplastic syndromes, myelofibrosis went into effect on January 10, 2025.**

VA Burn Pit Registry Update- As of October 1, 2024, Veterans no longer have to log into the VA's Burn Pit Registry. The update automatically registers Veterans in the Burn Pit Registry based on Department of Defense Records which show that a Veteran served in a qualifying location. Veterans who do not want their information in the Burn Pit Registry may opt out if they choose to do so.

Education Benefits: VA announced that they will begin authorizing additional education benefits resulting from the [Rudisill V. McDonough](#) Supreme Court decision. **What has changed** - On April 16, 2024, the U.S. Supreme Court decided that veterans who served at least two periods of service - one that qualifies for the Montgomery GI Bill (MGIB) and another that qualifies for the Post - 9/11 (PGIB) - may be able to receive additional GI Bill benefits up to 48 months instead of the 36 months they were previously limited to.

- Prior to the Supreme Court's decision, though eligible for both benefits, beneficiaries who wanted to use their PGIB benefits had to forfeit using any remaining MGIB benefits, even when PGIB eligibility was based on a period of service separate from the period of service that MGIB eligibility was based. Additionally, beneficiaries who previously used MGIB had their months of entitlement for PGIB limited to the number of remaining MGIB months of entitlement. These requirements are no longer valid under the Supreme Court's decision.
- Potentially impacted individuals include approximately 1,040,000 beneficiaries with at least two periods of service—one period that qualifies for MGIB and a second that qualifies for PGIB—where the beneficiary waived all or part of their MGIB benefits so they could use PGIB benefits. Over 835,000 are likely eligible to receive additional education benefits. Of the potentially impacted beneficiaries, approximately 4,000 are also Veteran Readiness and Employment (VR&E) beneficiaries who did not have PGIB benefits while participating in VR&E, were paid the standard VR&E subsistence allowance rate, and may now be eligible to have those previous subsistence allowance awards amended to receive the higher PGIB rate as a result of the Rudisill decision.

Note: PGIB and MGIB eligibility is limited to a maximum of 48 months of combined benefits. VA will determine the amount of time left to use the benefit based on the date the veteran elected to switch to PGIB then they will add 90 days. For example, if a veteran at the time of their election from MGIB to PGIB had 3 years left to use their MGIB benefit, VA will give the veteran 3 years and 90 days to use the additional 12 months.

- **If a veteran previously applied for VA education benefits, they may be eligible for additional benefits if:** they completed more than one eligible period of service, and waived all or part of their MGIB benefits so you could use PGIB benefits.
- **If a veteran meets the above criteria, the recommended action is –**

First time education benefits users - **Apply** for education benefits. VA will review the claim and determine eligibility.

They last received an education claim decision on or after August 15, 2018 - no action is required from the veteran. These claims will be automatically reviewed, and VA will notify veterans of eligibility.

They last received an education claim decision before August 15, 2018 - VA will review and determine the veteran's education benefit eligibility only after they submit a claim. To submit a claim, complete VAF 22-1995.

- VA will distribute communications to potentially impacted Veterans.

VA Dental Care- As most of us are aware, the VA Medical Centers only provide dental care to Veterans if they are rated 100% Permanent and Total, Individual Unemployment Permanent and Total, or if they are service-connected for dental conditions from trauma. Anyone enrolled in VA Medical Care is eligible to enroll in the **VA Dental Insurance Program (VADIP)** which is managed by MetLife or Delta Dental. These are Premium Based Insurance Programs (Monthly Payment Required) based on the Veteran or CHAMPVA Beneficiary's Zip Code. There are multiple plans available under each of the Insurance Carriers and they provide outstanding Dental Coverage.

National Cemetery Administration adds options for commemorative plaques and urns- Beginning June 10, 2024, families of deceased and cremated veterans can apply to receive commemorative plaques or urns from VA if they do not want to inter their loved ones in a VA National Cemetery or receive a government-furnished headstone, marker or medallion for placement in any cemetery. It's important to note that, if a family chooses a plaque or an urn to commemorate a veteran,

VA is prohibited by law from interring that veteran's remains in a VA National Cemetery or from providing a headstone, marker or medallion for placement in any cemetery. Families should be certain of their choice because if the family chooses to receive a plaque or an urn to commemorate their veteran, their decision cannot be undone.

VA Life Insurance (VALife)- VALife is the VA's first new insurance program in nearly 50 years and since January 1, 2023, the VA's Insurance Service has received over 42,000 applications and has issued over \$1 Billion in coverage. VALife is on track to be one of the VA's most inclusive benefits, providing life insurance to more service-connected Veterans than ever before. P.L. 116-315 authorized Veterans Affairs Life Insurance (VALife) as

- **Guaranteed Acceptance Whole Life Insurance** coverage available to **all service-connected Veterans aged 80 and under** at all disability ratings: **0 to 100%.**
- Veterans who apply for a new disability rating before age 81 and get that rating for a new condition after turning 81, can apply for VALife within two years of rating notification.

Important things to know about VALife:

- Fully automated online application and approval process.
- No medical underwriting.
- Builds cash value after 2 years.
- Death within first 2 years pays out premiums plus interest.
- No waiver of premiums.

Veterans can apply and manage their VALife policy online and the Veteran's accredited fiduciary may also apply via DocuSign.

Check eligibility and enroll in VALife at <https://www.va.gov/life-insurance/>.

If anyone has any questions about anything that I have published in this (or previous) Bulletins, feel free to contact my office and we can explain the information in more detail.

Semper Fidelis

Bill Heyob

SgtMajor/USMC (Retired)
VFW Department Service Officer (Idaho)
Bureau Chief/State Veteran Service Officer
Office of Veterans Advocacy
Idaho Division of Veterans Services
Boise VA Regional Office

VA makes several cancers presumptive for service connection – lowering the burden of proof for Veterans to receive no-cost health care and earned benefits

January 8, 2025

WASHINGTON — Today, in a step that builds on the Biden-Harris Administration’s focus to fulfill the nation’s sacred obligation to the nation’s Veterans, the Department of Veterans Affairs announced that it is making acute and chronic leukemias, multiple myelomas, myelodysplastic syndromes, myelofibrosis, urinary bladder, ureter, and related genitourinary cancers presumptive for service-connection for:

- **Gulf War Veterans:** Veterans who served in Somalia or the Southwest Asia theater of operations (which includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations) during the Persian Gulf War on or after Aug. 2, 1990.
- **Post-9/11 Veterans:** Veterans who served in Afghanistan, Iraq, Djibouti, Egypt, Jordan, Lebanon, Syria, Yemen, or Uzbekistan and the airspace above these locations during the Gulf War on or after Sept. 11, 2001. This includes Veterans who served at the Karshi-Khanabad (K2) base in Uzbekistan after Sept. 11, 2001.

This step lowers the burden of proof for these Veterans, meaning that they do not need to prove that their service caused their condition to receive benefits for it. Instead, VA automatically assumes service connection for the condition and provides benefits accordingly. Additionally, when a Veteran becomes service connected for a health condition, it gives them access to free health care for that condition. The presumptions for urinary bladder, ureter, and related genitourinary cancers went into effect Jan. 2, 2025, and the presumptions for acute and chronic leukemias, multiple myelomas, and myelodysplastic syndromes, myelofibrosis will be effective Jan. 10, 2025.

This expansion is part of a comprehensive, yearslong effort by VA and the entire Biden-Harris Administration to expand access to benefits for Veterans as part of President Biden’s Unity Agenda for the nation. In 2022, President Biden signed the PACT Act into law — the largest expansion of Veteran benefits in generations. VA then made millions of Veterans eligible for [health care](#) and [benefits](#) years earlier than called for by the law and launched the largest outreach campaign in VA history to encourage Veterans to apply. As a result, VA is currently delivering [more care and more benefits to more Veterans than ever before](#) — and earning Veteran trust at [record rates](#).

“At VA, our goal is to provide *every* Veteran with the care and benefits that they’ve earned for their service to our nation — and that’s what this is all about,” said **VA Secretary Denis McDonough**. “Adding these presumptives lowers the burden of proof for Veterans to get the benefits they deserve for the conditions that followed them home from war. We encourage Veterans with these conditions — and all Veterans — to apply today for the benefits they deserve today.”

Since the PACT Act was signed into law, VA has conducted the largest outreach campaign in VA history to ensure that Veterans are signing up for the care and benefits they are newly eligible for. As a result of this effort, nearly 890,000 Veterans have signed up for VA care since the bill was signed into law (a nearly 40% increase over the previous equivalent period) and Veterans have submitted more than 4.8 million applications for VA benefits (an 42% increase over the previous equivalent period and an all-time record). In total, more than 1.3 million Veterans have enrolled in VA health care since President Biden took office in 2021, and VA has delivered more than \$600 billion in earned benefits directly to Veterans, their families, and survivors during that time.

In addition to supporting all Veterans who served during the Gulf War, Iraq War, and Afghanistan War, these steps are also a part of a [comprehensive effort](#) VA is [undertaking](#) to listen to Veterans who served at the Karshi-Khanabad base and ensure that VA is providing them — and their survivors — with the care and benefits they deserve. Partly as a result of these efforts, K2 Veterans have higher claim and approval rates than any other cohort of Veterans: 13,002 K2 Veterans of the approximately 16,000 known K2 Veterans are currently enrolled in VA health care, more than 11,800 are service connected for at least one condition, the average K2 Veteran is service connected for 14.6 conditions at a 70% disability rating, and the average service-connected K2 Veteran receives an average of \$30,000 a year in earned benefits. VA continues to work to ensure that all K2 Veterans get access to the benefits they deserve.

VA encourages Veterans with these conditions to apply for benefits today and encourages eligible Veterans with previously denied claims to reapply. VA will update publicly available information and conduct general outreach to Veterans and survivors to publicize this new eligibility and how to apply. To apply for benefits, Veterans and survivors may visit [VA.gov](#) or call 1-800-MYVA411.



VETERAN RESOURCE GUIDE

QUICKLY FIND VETERAN RESOURCES NEAR YOU

Benefits Education Social Work Legal Housing & more

Where Idaho Veterans Can:

- Find trusted organizations in your area
- Search anonymously from anywhere
- Customize search options to find all local available resources

SCAN ME

CONNECTING VETERANS
IDAHO
VETERANS
GUIDE
TO RESOURCES

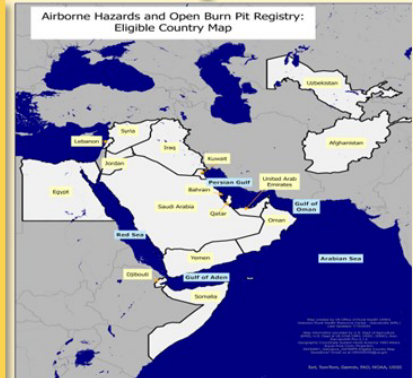
www.idahoveteransguide.org



Airborne Hazards and Burn Pit Exposures

Did you serve or know someone who served in

- Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Uzbekistan, Yemen or the airspace above any of these locations during the Persian Gulf War, from September 11, 2001, to the present, **OR**
- Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, The United Arab Emirates (UAE), or the air-space above any of these locations of operations from August 2, 1990, to the present, were exposed to:



- Smoke and fumes from open burn pits
- Sand, dust, and particulate matter
- General air pollution common in certain countries
- Fuel, aircraft exhaust, and other mechanical fumes
- Smoke from oil well fires

Diagnosed with one or more of these conditions

- | | | |
|--|--|--|
| • Acute and Chronic Leukemias | • Chronic Sinusitis | • Pleuritis |
| • Multiple Myelomas | • Chronic Obstructive Pulmonary Disease (COPD) | • Pulmonary Fibrosis |
| • Myelodysplastic syndromes | • Constrictive Bronchiolitis or Obliterative Bronchiolitis | • Reproductive Cancer of any type |
| • Myelofibrosis | • Emphysema | • Sarcoidosis |
| • Urinary Bladder, ureter and related genitourinary cancers | • Gastrointestinal Cancer | • Squamous Cell Carcinoma of the trachea or larynx |
| • Male Breast Cancer | • Glioblastoma | • Adenocarcinoma of the trachea |
| • Urethral Cancer | • Granulomatous Disease | • Salivary gland-type tumors of the trachea |
| • Cancer of the Para-Urethral Glands | • Head Cancer of any type | • Adenosquamous carcinoma of the lung |
| • Asthma (that was diagnosed after service) | • Interstitial Lung Disease (ILD) | • Large cell carcinoma of the lung |
| • Brain Cancer | • Kidney Cancer | • Salivary gland-type tumors of the lung |
| • Chronic Bronchitis | • Lymphatic cancer of any type | • Sarcomatoid carcinoma of the lung |
| • Chronic Rhinitis | • Lymphoma of any type | • Typical and atypical carcinoid of the lung |
| | • Melanoma | • Respiratory (breathing-related) cancer of any type |
| | • Neck Cancer | |
| | • Pancreatic Cancer | |

If you are a veteran with an honorable discharge and served during the time mentioned above, and you are diagnosed with one of these conditions, you may be entitled to service-connected disability benefits from the VA.

Airborne Hazards and Burn Pit Exposures

Surviving Spouse of a Veteran?

Or

**Know a Surviving Spouse of a Veteran
Who Passed Away from One of the Conditions Above?**
(or one of the above conditions was listed as contributing
factor in the Veteran's death on the death certificate)

If you are the surviving spouse of a qualifying Veteran who passed
away due to one of the conditions listed above, or due to
complications from those primary conditions, you may be entitled
to

Dependency and Indemnity Compensation benefits based on the
Veteran's death.

Please Call Us Today to See if You May Qualify!

Idaho Division of Veterans Services

Office of Veterans Advocacy

444 W. Fort Street, Room 140

Boise, ID 83702

(208) 780-1380

www.veterans.idaho.gov



VA expands access to GI Bill benefits for Veterans who served multiple periods of service

January 3, 2025

WASHINGTON — Today, the Department of Veterans Affairs announced that — following the 2024 [Supreme Court decision](#) — it has updated the process for awarding GI Bill benefits. This change means that many Veterans who served multiple periods of military service (for example, Veterans who reenlisted) will be eligible for up to an additional 12 months of education benefits.

Under the previous policy, eligible Veterans who served at least two periods of service were limited to a maximum total of 36 months of GI Bill benefits, between the [Montgomery GI Bill](#) and the [Post-9/11 GI Bill](#). Under the updated policy, that limitation is removed — meaning that eligible Veterans can now qualify for up to 48 months of total GI Bill benefits.

This policy change also means that many Veterans who were previously limited to 36 months will now be eligible for additional education benefits. Specifically, Veterans who served at least two qualifying periods of service — one that qualified them for the Montgomery GI Bill and a second that qualified them for the Post-9/11 GI Bill — may be eligible to receive up to 12 months of additional GI Bill benefits (bringing them to a total of 48 months). This could impact as many as 1.04 million Veterans and beneficiaries, and VA is launching a targeted outreach campaign to make sure that every Veteran gets the additional benefits they deserve.

Supporting Veterans and their families is a key pillar of President Biden’s Unity Agenda for the nation. VA and the entire Biden-Harris Administration are committed to helping Veterans get the high-quality, low-cost education they deserve. In 2024 alone, VA helped more than 900,000 Veterans or their families pay for school and cover expenses while training for a job.

“This policy will not only help Veterans who apply for GI Bill benefits in the future — it will also allow VA to provide additional benefits to many Veterans who used GI Bill benefits in the past,” said **Under Secretary for Benefits Joshua Jacobs**. “Every Veteran has earned the right to get a good, affordable education — and under this new policy, many Veterans will get additional 12 months of GI Bill benefits.”

Of the 1.04 million Veterans who may potentially be eligible for an additional 12 months of benefits, VA will be able to automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining Veterans, VA will be reaching out to them directly to encourage them to file a claim.

As a part of this policy, VA is also extending the expiration dates for using GI Bill benefits for eligible Veterans. For each Veteran with multiple periods of service who chose the Post-9/11 GI Bill over the Montgomery GI Bill, VA will reinstate the time they had remaining at the time of their election plus 90 days. For example, if a Veteran chose to use the Post-9/11 GI Bill at a time when they had 5 years left to use the Montgomery GI Bill, they would be given 5 years plus 90 days to use any additional Montgomery GI Bill benefits. To receive an expiration date extension, applications must be submitted by October 1, 2030.

Since its inception, the Post-9/11 GI Bill has paid over \$143 billion to over 2.7 million beneficiaries. The GI Bill has long been used as a recruiting and retention tool for the military. It has enabled Veterans and service members — as well as their eligible dependents, through the Department of Defense [Transfer of Education Benefits program](#) — to train and attend school while greatly reducing their out-of-pocket costs. To learn more about this change, including how to apply visit the Rudisill [webpage](#).



U.S. Department of Veterans Affairs
Veterans Health Administration



Veterans Affairs Dental Insurance Program

Delta Dental is proud to offer valuable dental benefits to help improve the health and lives of Veterans and CHAMPVA beneficiaries through the Veterans Affairs Dental Insurance Program (VADIP).

Eligible beneficiaries include Veterans enrolled in Veterans Affairs (VA) health care and people enrolled in the VA's Civilian Health and Medical Program (CHAMPVA). Choose between three plans and enjoy access to our large, nationwide network of dentists. All three VADIP plans offer 100% coverage for in-network cleanings, exams and x-rays.

Benefits	Enhanced plan		Comprehensive plan		Prime plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Benefits available upon enrollment						
Diagnostic and preventive¹ Routine cleanings, x-rays, oral exams, sealants	100%	80%	100%	80%	100%	90%
Basic restorative Fillings	50%	30%	60%	40%	70%	60%
Simple extractions²	50%	30%	50%	30%	50%	40%
General services	Not covered	Not covered	50%	30%	50%	40%
Additional benefits available after nine months of enrollment						
Major restorative³ Crowns	Not covered	Not covered	50%	30%	70%	60%
Oral surgery³	Not covered	Not covered	50%	30%	50%	40%
Endodontics³ Root canals	50%	30%	50%	30%	50%	40%
Periodontics³ Treatment for gums	50%	30%	50%	30%	50%	40%
Prosthodontics^{3,4} Bridges, dentures, implants	Not covered	Not covered	50%	30%	50%	40%
Deductibles and maximums						
Deductible	\$50	\$50	\$0	\$50	\$0	\$50
Annual maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$3,000	\$3,000

¹ The deductible is waived for diagnostic and preventive procedures for all plans.

² Simple extractions under the Enhanced Plan includes removal of teeth without requiring a surgical flap and/or removal of bone; dental procedure codes D7111 and D7140. These are the only covered oral surgery services under the Enhanced Plan (lifetime). Simple extractions are the only covered oral surgery services during the first nine months under the Comprehensive and Prime plans.

³ The waiting period is nine months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

⁴ Per the missing tooth clause, services or treatment for the provision of an initial prosthodontic appliance (i.e. fixed bridge restoration, implants, removable partial or complete denture, etc.) when it replaces natural teeth extracted or missing, including congenital defects, prior to the effective date of coverage are not eligible for coverage.

Orthodontics (Braces) are not a covered benefit.

Enrollment is quick and easy

Visit deltadentalins.com/vadip and select **Enroll now**. Be sure to enter your name exactly as it is listed in the VA system.

Don't have internet access? Call Delta Dental at **855-460-3302** and request an enrollment application kit or simply enroll over the phone.

The Department of Veterans Affairs Dental Insurance Program

deltadentalins.com/vadip

Delta Dental coverage is affordable

Receive quality dental care at a price you can afford. Easily look up plan rates in your area and compare options to find the right fit for your needs. Your premium rate is based on where you live.

Region 1	Region 2	Region 3	Region 4	Region 5
Connecticut	Alabama	Illinois	Arkansas	Alaska
Delaware	Florida	Indiana	Colorado	American Samoa
Maine	Georgia	Iowa	Louisiana	Arizona
Maryland	Kentucky	Kansas	Mississippi	California
Massachusetts	Puerto Rico	Michigan	Montana	Guam
New Hampshire	South Carolina	Minnesota	Oklahoma	Hawaii
New Jersey	Tennessee	Missouri	Texas	Idaho
New York	U.S. Virgin Islands	Nebraska	Utah	Nevada
North Carolina		North Dakota	Wyoming	New Mexico
Pennsylvania		Ohio		Northern Mariana Islands
Rhode Island		South Dakota		Oregon
Vermont		Wisconsin		Philippines
Virginia				Washington
Washington D.C.				
West Virginia				

January 1, 2025 – December 31, 2025

Rating region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 beneficiary	2 beneficiaries	3 or more beneficiaries
Enhanced Plan					
1	\$21.50	\$43.00	\$21.50	\$43.00	\$64.50
2	\$20.51	\$41.02	\$20.51	\$41.02	\$61.53
3	\$22.61	\$45.22	\$22.61	\$45.22	\$67.83
4	\$18.87	\$37.74	\$18.87	\$37.74	\$56.61
5	\$26.05	\$52.10	\$26.05	\$52.10	\$78.15
Comprehensive Plan					
1	\$36.89	\$73.78	\$36.89	\$73.78	\$110.67
2	\$35.07	\$70.14	\$35.07	\$70.14	\$105.22
3	\$38.91	\$77.83	\$38.91	\$77.83	\$116.74
4	\$32.10	\$64.19	\$32.10	\$64.19	\$96.29
5	\$45.16	\$90.32	\$45.16	\$90.32	\$135.48
Prime Plan					
1	\$45.88	\$91.76	\$45.88	\$91.76	\$137.64
2	\$43.58	\$87.16	\$43.58	\$87.16	\$130.74
3	\$48.47	\$96.94	\$48.47	\$96.94	\$145.41
4	\$39.79	\$79.58	\$39.79	\$79.58	\$119.37
5	\$56.41	\$112.82	\$56.41	\$112.82	\$169.23

You can find an in-network dentist and more detailed information on the VADIP plans at deltadentalins.com/vadip.

VADIP is administered and underwritten by Delta Dental of California through its subsidiary, Delta Dental Insurance Company.

The Department of Veterans Affairs Dental Insurance Program

deltadentalins.com/vadip



LifePerks keeps you shining through a well-balanced lifestyle

Wellness is more than oral health. That's why, as a Delta Dental member, you have access to thousands of local and national offers to help you maintain a healthy life.

Register for LifePerks and you'll receive special offers on:

- Oral health services including whitening and dental care products
- Health and wellness services such as hearing aid and LASIK discounts from Amplifon and QualSight, as well as whole-body health deals for fitness equipment and gym memberships
- Lifestyle deals ranging from pet insurance, child care and travel to financial and auto services
- Entertainment discounts for movie theaters and theme parks

Learn more and register at lifeperksvad.lifemart.com

Delta Dental is a registered mark of Delta Dental Plans Association.

The Department of Veterans Affairs Dental Insurance Program

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VADIP Fact Sheet #263859 (rev. 12/24)

NCA adds options for commemorative plaques and urns

May 9, 2024

National Cemetery Administration

Beginning June 10, families of deceased and cremated Veterans can apply to receive commemorative plaques or urns from VA if they do not want to inter their loved ones in a VA National Cemetery or receive a government-furnished headstone, marker or medallion for placement in any cemetery.



Commemorative urns (seen at right) are used to hold the remains of a deceased, cremated Veteran, and commemorative plaques (below, right) are designed to hang on a wall. Both the urns and the plaques honor a Veteran's service and serves as a lasting tribute to the individual's status as a Veteran. Eligible family members can request one or the other, but not both.

It's important to note that, if a family chooses a plaque or an urn to commemorate a Veteran, VA is prohibited by law from interring that Veteran's remains in a VA national cemetery or from providing a headstone, marker or medallion for placement in any cemetery. Families should be certain of their choice. If the family chooses to receive a plaque or an urn to commemorate their Veteran, their decision cannot be undone. The law does not provide a method to restore these benefits.

To be eligible, the Veteran (or service member who died on active duty) must have served in the Armed Forces on or after April 6, 1917; the Veteran must be eligible for a headstone or marker under 38 U.S.C. § 2306(d), and the Veteran's remains must have been cremated—with no portion of the remains interred at any location.

More information about NCA memorial options can be found [on the VA website](#). More details, including an application for commemorative plaques and urns, will be available on June 10. Information about VA burial and memorial benefits is available [online](#), at [VA national cemeteries](#), or by calling toll-free at 1-800-827-1000. To make burial arrangements at any VA national cemetery at the time of need, call the National Cemetery Scheduling Office at 1-800-535-1117. VA also encourages Veterans to apply for [Pre-Need Eligibility](#) to establish eligibility for VA burial and memorial benefits in advance of need.

VA lowers life insurance premiums for more than 3 million Veterans, service members, and spouses

December 12, 2024

WASHINGTON — Today, the Department of Veterans Affairs announced that more than 3 million Veterans, service members, and spouses who receive life insurance from VA's programs will receive a discount on premiums starting in the spring of 2025.

These decreased premiums apply to those insured under Veterans' Group Life Insurance (VGLI), Servicemembers' Group Life Insurance (SGLI) and Family Servicemembers' Group Life Insurance (FSGLI) — and to those who enroll in those programs in the future. The decreased rates vary based on the program and policyholder:

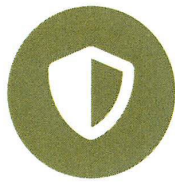
- **Veterans:** Approximately 450,000 VGLI members will see their premium rates discounted between 2% to 17%, depending on the Veteran's age, with an average discount of 11%.
- **Service members:** Approximately 2 million active duty, Reserve, and National Guard members insured under SGLI will see their premium rates discounted one cent from \$0.06 to \$0.05 per \$1,000 of coverage, lowering the cost for the maximum \$500,000 in life insurance coverage from \$30 to \$25 per month. With the addition of \$1 per month for SGLI Traumatic Injury Protection coverage (TSGLI), most service members with maximum coverage will have \$26 per month deducted from their pay.
- **Spouses:** Life insurance premiums for approximately 870,000 spouses covered under FSGLI will decrease between 11% and 22%, depending on the spouse's age, with an average discount of 13%.

In total, VA is now providing [more insurance coverage to more policyholders than ever before in our nation's history](#) — currently serving 5.6 million Veterans, service members, and their families with \$1.5 trillion of insurance.

"These premium discounts will make insurance even more affordable for Veterans, service members, and their spouses," said **VA Under Secretary for Benefits Josh Jacobs**. "Veterans and service members deserve to know that their families will have financial support when they pass away — and we're glad to be taking this step to provide eligible enrollees with greater peace of mind at lower costs."

All those eligible for this update will automatically receive the discounted rates without any action on their parts.

VA encourages all eligible Veterans to sign up for life insurance today by visiting our websites for [SGLI](#), [FSGLI](#), [VGLI](#), and [VA's other life insurance options](#).



VA | Life insurance



With VA life insurance, you can get the peace of mind and financial security that come with knowing your family is protected, no matter what happens.

Did You Know...

- You can obtain a significant amount of life insurance when leaving the military.
- You don't have to answer any health questions when you apply for Veterans Group Life Insurance (VGLI) as long as you act in the first 240 days after separation and are covered by Servicemembers' Group Life Insurance (SGLI) when you separate.
- Your spouse can get life insurance from participating private insurers through the Family Servicemembers' Group Life Insurance (FSGLI) program by acting within 120 days of your separation.

VA Serves Veterans

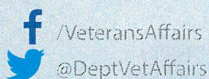
In gratitude for your honorable service to our nation, VA helps you buy, retain, or modify a home; earn a degree; start a career; stay healthy; and do so much more in life after the military.

VA life insurance programs accommodate many circumstances. Here are a few programs to explore:

- **VGLI.** With VGLI, you can convert your SGLI coverage to lifetime renewable term insurance after leaving the service. If you apply for coverage within 240 days of separation, no health questions will be asked. However, you have a total of 1 year and 120 days to apply, and you can keep VGLI for as long as you pay the premiums.
- **SGLI Disability Extension.** If you're separating from service and are totally disabled and unable to work, you may apply for two years of free insurance coverage through the SGLI Disability Extension. After two years, you will automatically qualify for VGLI, as long as the premiums are paid.
- **FSGLI.** Spouses covered under FSGLI in the military can convert their coverage to an individual policy with participating private insurers. Spouses must act within 120 days of your separation from military service to get this benefit.
- **Service-Disabled Veterans Insurance (S-DVI).** If you received a new VA service-connected rating in the last two years (even if it's 0 percent) and are in good health other than your service-connected conditions, you may be eligible for S-DVI coverage. If you became totally disabled prior to age 65, you may also be eligible for a waiver of premiums.
- **Veterans' Mortgage Life Insurance.** If you're a severely disabled Veteran who received a Specially Adapted Housing grant, you may be able to get mortgage life insurance protection, which pays your family's home mortgage in the event of your passing.

Find Out How You Can Benefit

It's hard to know what the future holds, but VA life insurance programs have you covered. Explore VA life insurance, including eligibility rules and how to apply, at [VA.gov/life-insurance](https://va.gov/life-insurance).



EXPLORE VA BENEFITS AT
VA.gov



VA Pension 2025 Rates



Office of Veterans Advocacy



Income Limit

(Effective December 1, 2024)

VA Pension is a benefit paid to wartime veterans with limited income and who are permanently and totally disabled or age 65 or older.

You may be eligible if:

- You were discharged from the service under other than dishonorable conditions

And

- You served 90 days or more of active duty with at least one day during a wartime period (no requirement that service be in a combat zone)

And

- Your countable family income is below a yearly limit set by law

And

- You are permanently and totally disabled or you are age 65 or older

VA Pension pays at three different levels based on the veteran's care needs.

Base rate

Veteran	\$16,965/ \$1,414 mthly
Veteran & Spouse	\$22,216/ \$1,851 mthly

Housebound rate

Veteran	\$20,732/ \$1,727 mthly
Veteran & Spouse	\$25,982/ \$2,165 mthly
(2) Vets Married to Each Other	\$29,747/ \$2,478 mthly

Aid & Attendance rate

Veteran	\$28,300/ \$2,358 mthly
Veteran & Spouse	\$33,548/ \$2,795 mthly
(2) Vets Married to Each Other	\$44,886/ \$3,740 mthly

To qualify at the base rate the veteran can be completely independent, however, needs to be considered permanently and totally disabled.

VA considers a veteran housebound if they are independent at home but need assistance in getting out and about for physician visits, grocery shopping, etc.

VA evaluates a veteran for aid and attendance if they require help in bathing, dressing, toileting, etc. (assistance with at least two activities of daily living) or are legally blind or require to be on a secure unit/facility due to dementia. This evaluation is based on a medical determination completed by a physician.

VA pays you the difference between your countable family (veteran and spouse if married) income and the income rate/limit noted previously.

For example, if a single veteran qualified for the base rate of pension and had a monthly income of \$500 VA will pay approx. \$914 per month—enough to increase their income to the full \$1,414 per month.

Recurring monthly medical expenses can be used by the VA to decrease countable income, in efforts to increase the amount of the monthly VA benefit received.

Net worth Determinations

Veteran (and spouse if married) must have less than \$159,240 in assets (savings, stocks, bonds, IRA's) to qualify. The VA has also implemented a 36-month (3 year) look back period to review asset transfers that reduce net worth and create pension entitlement.

The VA will count monies placed in a special or medical trust account as an asset and will include those amounts in overall assets when determining eligibility.

<https://www.va.gov/pension/veterans-pension-rates/>

VA Dependency Indemnity Compensation (DIC)

2025 Rates



Office of Veterans Advocacy

What is Dependency and Indemnity Compensation (DIC)?

DIC is a monthly benefit paid to eligible survivor's of:

- Servicemembers who died while on active duty, active duty for training, or inactive duty training, OR
- Veterans whose death resulted from a service-connected injury or disease, OR
- Veterans whose death resulted from a non-service-connected injury or disease, and who were permanent and totally disabled from their service-connected disabilities for
 - at least 10 years immediately preceding their death, OR
 - since the veteran's release from active duty and for at least five years immediately preceding death, OR
 - at least one year immediately preceding death if the veteran was a former prisoner of war who died after Sept. 30, 1999.



★ WHO IS ELIGIBLE? ★

Surviving Spouse

- Was married to a military servicemember who died on active duty, active duty for training, or inactive duty training, OR
- Married the veteran before January 1, 1957, OR
- Married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, OR
- Was married to the veteran for at least one year, OR
- Had a child with the veteran, AND
- Cohabited with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation, AND
- Is not currently remarried*

**You may be eligible to continue receiving DIC benefits if you remarried on or after Dec. 16, 2003, and were at least 57 years of age.*

Surviving Child

- Unmarried AND
- Under the age 18, or between the ages of 18-23 and attending school*

**Certain helpless adult children may be entitled to DIC if child was deemed disabled before the age of 18*

Parents

- You may be eligible for DIC if you are the surviving parent of a military servicemember who died in the line of duty or a veteran whose death resulted from a service - connected injury or disease.

DIC Rates for Spouses

(Effective December 2024)

If you're the surviving spouse of a veteran, your monthly payment rate is: **\$1,653.07**

If this description is true...	You may qualify for this benefit	Added monthly amount (in U.S. \$)
<ul style="list-style-type: none"> • The Veteran had a VA disability rating of totally disabling (including for individual unemployability) for at least the 8 full years leading up to their death, and • You were married to the Veteran for those same 8 years 	8-year provision	351.02
You have a disability and need help with regular daily activities (like eating, bathing, or dressing)	Aid and Attendance	409.53
You can't leave your house due to a disability	Housebound allowance	191.85
You have 1 or more children who are under 18	Transitional benefit, and	*\$350.00 for the first 2 years after the Veteran's death
	DIC apportionment rate	*\$409.53 for each eligible child

DIC Rates for Children

If you're a surviving dependent child of a veteran, your monthly payment rate is: **\$697.96**

Child status	Monthly payment (in U.S. \$)
Child between 18 and 23 who's in a qualified school program	346.95
Helpless child over 18 (An adult child who became permanently unable to support themselves before age 18)	697.96

<https://www.va.gov/disability/dependency-indemnity-compensation/>
<https://www.va.gov/disability/parent-dic-rates/>

<https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/survivor-rates/>

VA Survivor's Pension 2025 Rates



Office of Veterans Advocacy



VA Improved Death Pension is a benefit paid to eligible dependents of deceased *wartime veterans with limited income.

You may be eligible if:

- If the deceased veteran was discharged from service under other than dishonorable conditions
And
- He or she served 90 days or more of active duty with at least 1 day during a period of war**
And
- Your countable family income is below a yearly limit set by law

***Note:**

- **World War II** (December 7, 1941- December 31, 1946)
- **Korean conflict** (June 27, 1950 - January 31, 1955)
- **Vietnam era** (February 28, 1961 - May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 - May 7, 1975)
- **Gulf War** (August 2, 1990 -Present)

** Anyone who enlists after September 7th, 1980, generally must have served at least 24 months or the full period for which called or ordered to active duty.

Income Limit (Effective December 1, 2024)

If you are a... Your yearly income must be less than...

Surviving Spouse with no dependent children	\$11,380/ \$948 mthly
Surviving spouse with one dependent child (Add \$2,743 to the limit for each additional child)	\$14,893/ \$1,241 mthly
Housebound surviving spouse with no dependents	\$13,908 /\$1,159 mthly
Housebound surviving spouse with one dependent	\$16,989 /\$1,415 mthly
Surviving spouse who needs aid and attendance with no dependents	\$18,187/ \$1,515 mthly
Surviving spouse who needs aid and attendance with one dependent	\$21,696 /\$1,808 mthly
Surviving child (no eligible parent)	\$2,902 / \$241 mthly

Note: Some income is not counted toward the yearly limit (for example, welfare benefits, some wages earned by dependent children, and Supplemental Security Income)

VA pays you the difference between your countable family (spouse and child) income and the income rate/ limit noted previously. For example, if a single surviving spouse qualified for the base rate of pension and had a monthly income of \$500 VA will pay approx. \$448 per month—enough to increase their income to the full \$948 per month.

Recurring monthly medical expenses can be used by the VA to decrease countable income, in efforts to increase the amount of the monthly VA benefit received.

Net worth Determinations

Surviving spouse also needs to have less than \$159,240 in assets (savings, stocks, bonds, IRA's) to qualify.

The VA has also implemented a 36-month (3 year) look back period to review asset transfers that reduce net worth and create pension entitlement.

The VA will count monies placed in a special or medical trust account as an asset and will include those amounts in overall assets when determining eligibility.

<https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension/rates/>



DON'T FEED THE SHARKS



DontFeedTheSharks.org

What is a "Claim Shark"?

- A Claim Shark is an individual or company that charges hefty fees to "assist" or "consult" veterans with filing their VA benefit claims – this practice is illegal!
- Claim Sharks are not VA accredited, meaning they aren't required to adhere to the well-established professional and ethical standards of VA accreditation, so their advice can often be misleading or even fraudulent.
- Like a "Loan Shark," once you're in, you can't get out, and may be subject to new and hidden fees whenever you get a new rating, no matter who does the work.

Some of their predatory practices are:

- Promising or guaranteeing an increased disability rating or percentage increase.
- Advertising expedited VA claims decisions.
- Requesting login credentials to access a veteran's personal information through secure VA websites like eBenefits or VA.gov.
- Using confusing tactics or ambiguous language to mislead claimants or coerce them into signing a contract.
- Telling veterans to forego VA exams and offering health consultations within their own network of doctors.

Who are the Claim Sharks?

- ✎ Trajector Medical
- ✎ Vet Benefits Guide
- ✎ Veterans Guardian
- ✎ VA Claims Insider
- ✎ Telemedica

- ✎ Patriot Angels
- ✎ Veteran Care Services
- ✎ VetComm
- ✎ VA Claims Academy
- ✎ Vet Assist

Veterans can protect themselves by:

- Always working with VA accredited representatives.
- Attending all exams ordered by VA.
- Not signing contracts.
- Not agreeing to fees or payments from future benefits.
- Not agreeing to pay for medical consultations or opinions.
- Not providing access to Protected Health Information or Personal Identifiable Information.

Who is NOT a Claim Shark?

- VA accredited veterans service organization representatives, like the VFW
- VA accredited claims agents
- VA accredited attorneys
- Attorneys assisting with Camp LeJeune lawsuits who do not charge excessive fees



History of President's Day



The original version of the holiday was in commemoration of George Washington's birthday in 1796 (the last full year of his presidency). Washington, according to the calendar that has been used since at least the mid-18th century, was born on February 22, 1732. According to the old style calendar in use back then, however, he was born on February 11th. At least in 1796, many Americans celebrated his birthday on the 22nd, while others marked the occasion on the 11th instead.

By the early 19th century, Washington's Birthday had taken firm root in the American experience as a bona fide national holiday. Its traditions included Birthnight Balls in various regions, speeches and receptions given by prominent public figures, and a lot of revelry in taverns throughout the land. Then along came Abraham Lincoln, another revered president and fellow February baby, born on the 12th of the month. The first formal observance of his birthday took place in 1865, the year after his assassination, when both houses of Congress gathered for a memorial address. While Lincoln's Birthday did not become a federal holiday like George Washington's, it did become a legal holiday in several states.

In 1968, legislation (HR 15951) was enacted that affected several federal holidays. One of these was Washington's Birthday, the observation of which was shifted to the third Monday in February each year, whether or not it fell on the 22nd. This act, which took effect in 1971, was designed to simplify the yearly calendar of holidays and give federal employees some standard three-day weekends in the process.

Apparently, while the holiday in February is still officially known as Washington's Birthday (at least according to the Office of Personnel Management), it has become popularly (and, perhaps in some cases at the state level, legally) known as "President's Day." This has made the third Monday in February a day for honoring both Washington and Lincoln, as well as all the other men who have served as president.

CONVENTION SCHEDULES ARE SUBJECT TO CHANGE



American Legion

Mid-WinterJanuary 10-12, 2025, Boise, ID

StateTBD

National.....August 22-28, 2025, Tampa Bay, FL

AMVETS

National.....August 19-23, 2025, Greensboro, NC

Disabled American Veterans

National.....August 9-12, 2025, Las Vegas, NV

Marine Corps League

National.....August 11-15, 2025, DFW Airport, TX

Military Order of the Purple Heart

National.....TBD

Veterans of Foreign Wars

Mid-WinterJanuary 9-12, 2025, Boise, ID

StateJune 4-8, 2025, Lewiston, ID

National.....August 9-14, 2025, Columbus, OH



