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OFFICER
ADVISORY
GROUP

JO VOICE

"VA and Educational Benefits" *April 2019*

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The information below was developed by the Junior Officers Advisory Group (JOAG) and the Medical Affairs Evaluation Section of USPHS Commissioned Corps Headquarters, as noted. This information is designed to serve as an unofficial guide. Please refer to USPHS websites for changes or updates to any of the below information.

Responses by LCDR Mutiu Okanlawon

1. Can the Post 9/11 GI Bill be used for board certification exams? If so, how? In addition, what is the number of credits needed?

Yes, the Post 9/11 GI Bill can be used to pay "licensing and certification tests" to include board certification exams. An eligible individual can receive reimbursement of up to \$2,000 per test but not more than the Veterans Administration (VA) approved cost of the test. You may receive benefits to retake a test you did not pass. You may receive benefits to retake a test you passed if the test is required for recertification or to allow you to retain a license you already have. To find out which tests are approved and the amount they are approved for, visit www.GIBILL.va.gov/Education/LCweb/search.asp.

Qualified applicants can apply here: <https://www.va.gov/education/how-to-apply/#modal>

NOTE: VA can only pay for the cost of the tests and not other fees such as registration fees connected with obtaining a license or certification. You must have remaining entitlement and your delimiting date must not have passed. Generally, you must apply for reimbursement within one year of the date the test was taken. Eligible individual's total months of benefits will be reduced each time reimbursement is processed for a licensing or certification test.

References:

Section 108 of Public Law 115-48

https://www.benefits.va.gov/gibill/licensing_certification.asp

2. (A). How can officers cover the difference between GI bill and tuition costs for a private institution if the Post 9-11 GI Bill does not fully cover the tuition?

The Post-9/11 GI Bill can cover all in-state tuition and fees at public degree granting schools, but may not cover all private degree granting schools and out-of-state tuition. The Yellow Ribbon Program provides additional support in those situations. Institutions voluntarily enter into an agreement with VA to fund uncovered charges. VA matches each dollar of unmet charges that the institution agrees to contribute, up to the total cost of the tuition and fees.

For example: the tuition to attend private school A is \$25,697. The current National Maximum tuition rate for 2018 Academic Year (August 1, 2018 - July 31, 2019) is \$23,671.94. The difference, \$2,025, will either be paid out-of-pocket or through the Yellow Ribbon program if school A participates in the program and the student is eligible. If the school offers \$1,000 in Yellow Ribbon contributions, VA will match it and add another \$1,000. The student would be responsible for the remaining \$25.

To receive benefits under the Yellow Ribbon Program you must be eligible for the maximum benefit rate under the Post-9/11 GI Bill. This includes:

- Those who served 36 months (may be aggregate) on active duty
- Purple Heart recipients with an honorable discharge and any amount of service
- Those discharged after 60 days with a service-connected disability and served 30 continuous days after Sept. 10, 2001
- Children using transferred benefits if their service member transferor is at the 100 percent level (36 months served)
- Effective August 1, 2022, Servicemembers at the 100 percent level and transferee spouses whose transferor is at the 100 percent level would be eligible.

Also:

- Your school must agree to participate in the Yellow Ribbon Program
- Your school must have not offered Yellow Ribbon to more than the maximum number of individuals, as stated in their participation agreement
- Your school must certify your enrollment to VA and provide Yellow Ribbon Program information

Reference:

https://www.benefits.va.gov/gibill/yellow_ribbon.asp

(B). Are Active duty officers eligible for the Yellow Ribbon program?

No, active duty officers or their spouse are not eligible at this time. They would both be eligible effective August 1, 2022, if the servicemember qualifies at the 100% level (36 months served).

3. (A). What does 36 months of educational benefits mean? What does it translate to in terms of semesters or quarters?

Eligible individual gets 36 months of full-time entitlement under most GI Bill programs. In most cases, your entitlement is charged according to your training time. Therefore, if you are in school fulltime for 4 months you use up 4 months of entitlement, likewise if you are in school at 1/2 time for 4 months you use up 2 months of entitlement. It is up to each school to determine the threshold of credit that qualifies for fulltime. If you would like to know how many months of entitlement you have remaining, you can call 1-888-GIBILL-1.

Reference:

https://gibill.custhelp.va.gov/app/answers/detail/a_id/1435/kw/36%20month

(B). Why do people suggest retaining at least one month for yourself?

This question is not fully clear. However, there may be several reasons why an officer may not want to transfer all of their educational benefits to dependents. An example is to use it in the future for certification or licensure exams.

(C). What are yellow ribbon schools and how are they different from GI benefits?

The schools that agree to participate in the Yellow Ribbon Program are Yellow Ribbon Schools. Yellow Ribbon is an optional program and not all schools participate. Check the answer to Question 2(A) above. The Yellow Ribbon Program-participating institutions for 2018-2019 school year can be found here:

https://www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2018.asp

4. At what point does Educational benefit expire for officers and dependents use?

If the officer's service ended before January 1, 2013, the Post-9/11 GI Bill benefits will expire 15 years after the last separation date from active service. The officer must use all of the benefits by that time or lose whatever is left.

Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act was signed into law on August 17, 2017. If the officer's service ended on or after January 1, 2013, the Post-9/11 benefits will not expire.

Spouse:

- May use the benefit immediately.
- Can use the benefit for up to 15 years after the officer separates from active duty

Child:

- May only use the benefit after the transferring officer has served at least 10 years.
- May not use the benefit until he or she has attained a secondary school diploma or equivalency certificate, or turned 18
- May not use the benefit after turning 26

Lastly, the VA Education Call Center is available at 1-888-442-4551 (Monday-Friday, 7 a.m. - 6 p.m. CST) for any questions about GI Bill benefits.

Responses by LCDR Gail F. Tarlton

5. (A). How are the VA health care-related percentages calculated prior to retirement?

This is a process completely under the umbrella of the Veterans Administration (VA) (<https://www.va.gov/disability/>).

Retired and separated Servicemembers (officers/Veterans) are eligible for, “VA Disability Compensation,” which is a tax-free monetary benefit paid to Veterans with disabilities which are the result of a disease or injury incurred or aggravated during active military service (USPHS are eligible). This compensation may also be paid for post-service disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. The degree of disability is expressed as a percentage and is designed to compensate for loss of working time from exacerbations or illnesses.

Officers are not entitled to a VA Disability Compensation (monthly compensation) until after retirement/separation. However, a claim can be started with the VA prior to retirement/separation under the Benefits Delivery at Discharge (BDD) program but you must meet **all** of the requirements listed below:

- You’re a Servicemember on full-time active duty, and
- You have a known separation date, and
- Your separation date is in the next 180 to 90 days

An officer undergoing a Medical Disability Retirement will not meet the last two criteria. In addition, you cannot use the BDD program if your claim requires special handling—see webpage (<https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>).

If an officer has less than 90 days before retirement/separation they can still start a claim, it is just handled differently as to timing. An officer can also wait until after

retirement/separation to initiate a claim, but in order for it to be retroactive back to the day after retirement/separation, it must be started within one calendar year of retirement/separation. The VA disability evaluation takes time and is often not complete before a Servicemember retires/separates. If you start a claim before your retirement/separation date, and a new medical condition develops or an old one is exacerbated, it will still be considered. VA disability ratings are often fluid based on the condition. Some medical disabilities are deemed permanent while others are reviewed periodically. "It is always possible to file a new claim for a new condition meeting the VA criteria, request and increase disability rating for a condition that has gotten worse or file a claim for a new disability that's linked to a service-connected disability you already have."

As of the beginning of March 2019, it takes an average of 125.7 days to complete disability-related claims started in February 2019.

(B). Briefly discuss/explain percent disability prior to retirement?

Again, Servicemembers are not entitled to VA disability rating and disbursement until after retirement/separation.

The VA has policy that guides their decisions for disability rating, the VA System of Rating Disabilities (VASRD); it is somewhat complex but certainly not arbitrary. The VA bases their decisions on the Veteran's medical history as found in their medical records (one reason we encourage all officers to upload their medical documents into eDOC-U), VA provider disability examinations, (<https://www.benefits.va.gov/COMPENSATION/claimexam.asp>), as well as the VA Disability Benefits Questionnaires (DBQs) (https://www.benefits.va.gov/compensation/dbq_disabilityexams.asp?_ga=2.208117716.759653396.1552666084-703291506.1521660470) that are completed by either the Veteran's own provider or the VA provider (<https://www.va.gov/disability/about-disability-ratings/>). Percentages are assigned to each condition, but they are combined under the "whole person concept" not by addition; thus, 50% combined with 30% combined with 20% does NOT equal to 100%, it actually combines to 70% (always rounded up or down to the nearest ten). There are tables and a formula (for the math geeks) to calculate a Veteran's Combined Rating (<https://www.benefits.va.gov/compensation/rates-index.asp#combined>). <https://www.youtube.com/watch?v=oM7oYzL2DCg>

The percent disability or Disability Rating assigned by the VA to officers corresponds to an amount of compensation that is also affected by the number and type of dependents an officer has. The amounts are online at the VA website (<https://www.benefits.va.gov/compensation/rates-index.asp#combined>).