



## Post Benefit Advisor Training

# Contact Us



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# What is a PBA



## What is a Post Benefit Advisor (PBA)?

PBA are local ambassadors of the VFW, whose primary objective is connecting veterans and their families to the appropriate veteran resource. A PBA is like a sponsor for military families when they PCS.

## What does a PBA do?

PBAs provide a much-needed resource at the local Post by offering advice to veterans and their families on available benefits and services. They also assist in getting them in touch with an accredited representative to pursue their Federal benefits. PBAs need to be well versed on benefits available in the local community as well as generally knowledgeable about the VA claims process.

# PBA's and Where to Go



**PBA's must know where to direct veterans for assistance with:**

- VA benefits
- VFW benefits
- Local veteran events
- Local and state benefits
- Local Discounts
- Employment Resources
- Emergency financial help
- Homeless shelters
- Any other local benefits that may make life easier for a veteran and their family-

# Important Facts about PBAs



## Important items to know about PBAs:

- A Post Commander may appoint a PBA for their post.
- PBAs fall under the supervision of their Post Commander and should receive training from their Department Service Officer
- NVS publishes a Guide for Post Benefit Advisors which is a quick reference for PBAs – this can be found on the VFW website  
<https://www.vfw.org/assistance/va-claims-separation-benefits>

# Important Facts about PBAs



## Important items to know about PBAs:

- PBAs are the face of the VFW as they are often times the first person a veteran or family member comes to needing help; remember a smile goes a long way!
- Given that PBAs are not accredited they cannot represent veterans and should refer claimants to their DSO immediately to ensure the earliest effective date for their claim.
- PBAs must not retain any records for the veterans they assist. Doing so is a violation of VFW policy and a violation of the veteran's privacy

# The PBA Guide



The Post Benefit Advisor Guide is a quick reference tool that discusses the most common benefits that a PBA must be familiar with.

Each Department Service Officer (DSO) should help the PBA find the VFW Guide by directing them to the VFW Website under VA Claims & Separation Benefits

<https://www.vfw.org/assistance/va-claims-separation-benefits>

VFW Pre-Discharge representatives guide military personnel through the VA claims process and can assist with the preparation and submission of forms and evidence to VA prior to separation from active duty. They can also answer questions about VA benefits and entitlements.

Our Pre-Discharge offices are located on or near major military installations across the country. If you are within 180 days of discharge, you can contact a VFW Pre-Discharge representative to get the process underway. Here's an easy checklist of what you should bring to your appointment and more information on what to expect at a compensation and pension exam.

**Contact a VFW Pre-Discharge Representative Near You:**



**Post Benefits Guidance**  
[PDF](#) **Post Benefits Advisor Guide**  
[PDF](#)

**More On Our Service Officers**  
[Service Officer Conduct and Responsibilities](#)  
[Service Officer Policy and Procedures](#)

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# What is an Accredited Representative



An **Accredited Representative** is a professionally trained advocate who is accredited by VA and can assist veterans obtain their earned benefits. Though we often use the term Veteran Service Officer, there are many other titles out there such as Claims Consultant, Benefits Representative, or Veteran Representative.

## Important item to consider:

If a representative is accredited, they are authorized to participate in any pursuit of VA benefits regardless of their title or VFW eligibility.

# Washington County Map



# Difference between a PBA and an Accredited Rep



Action	PBA	Accredited Rep
Provide general advice/guidance concerning VA benefits	X	X
Provide advice and assistance with obtaining state or local benefits	X	X
Help the veteran/claimant complete forms		X
Sign VA Form 21-22		X
Represent Claimants at VA hearings		X
Request status from VA and speak to VA on the veteran's behalf		X
Accept/Submit PII and VA Forms		X
Sign forms on behalf of Claimant		X

# Claim Sharks



A Claim Shark is someone that takes advantage of veterans and their families by “Consulting” or “Assisting” them as they file their VA Claim. These Claim Sharks often charge high fees for their exploitative and unethical practices.

Claim Sharks are not VA accredited, meaning they aren’t required to stick to the ethical standards that accreditation brings so their advice can often be misleading or even fraudulent.

# Ways to Protect Against Claim Sharks



- Only work with a VA accredited representative
- Don't sign any contracts
- Don't agree to anything
- Don't provide access to your VA.gov login
- Attend all exams ordered by VA

**To learn more about Claim Sharks please visit: [DontFeedTheSharks.org](http://DontFeedTheSharks.org)**

# Social Media Awareness



Using social media in a professional setting requires careful consideration and adherence to best practices to ensure that your online presence aligns with yours and the VFW's goals. Here are some best practices for using social media in a professional context:

## Craft a Professional Profile:

Create a professional and complete profile that includes your real name, a clear profile picture, and a concise, well-written bio. Use a professional email address for business-related accounts.

# Social Media Awareness



## **Separate Personal and Professional Accounts:**

Consider maintaining separate social media accounts for personal and professional use. This can help you manage your online presence more effectively.

## **Maintain Consistency:**

Use a consistent username, profile picture, and bio across different platforms. This helps people recognize you easily and creates a cohesive online brand.

## **Be Mindful of Content:**

Think before you post. Avoid sharing controversial or inappropriate content that could reflect negatively on you professionally. Ensure that your posts align with your values and industry standards.

# National Veteran Service (NVS)



The Veterans of Foreign Wars National Veteran Service (NVS) oversees a network of approximately 2000 VFW accredited representatives who work with veterans and their families to assist them in obtaining their earned VA Benefits. NVS is responsible for the training and accreditation of its service officers and ensures they are equipped to assist our veteran community through its Quality Assurance Team.

NVS provides a lifetime of advocacy for our service members and veterans starting with the **Benefits Delivery at Discharge (BDD) program** and continues to assist veterans and eventually their surviving dependents with survivor and burial benefits.

# National Veteran Service (NVS)



In addition to NVS also provides the following services:

**Representation and Advocacy at the Department of Veterans Affairs (VA):** NVS regularly meets with senior VA officials to ensure that the needs of our veterans are continuously met. NVS also provides testimony to Congress several times per year on issues that impact our veterans.

**Representation at the Board of Veterans Appeals (BVA):** VFW Appeals Consultants represent veterans who have appealed their claim to the BVA. Their training and expertise has often led to veterans to a favorable decision at the BVA.

# NVS Advisory Committee (NVSAC)



The NVS Advisory Committee consists of the four most recent VFW Commanders-in-Chief and the current National Line Officers. This committee approves any proposed amendments to the NVS Policy and Procedure as well as any program changes.

The Committee meets twice a year to ensure that the VFW is kept up to date in the ever-growing landscape of VA benefits.

# National Legislative Service (NLS)



The VFW **National Legislative Service (NLS)** plays a vital role in advocating for veterans' interests and influencing legislation related to veterans and military issues by collaborating with members of Congress, Senate committees, and relevant government agencies to provide input on proposed legislation and advocate for policies that enhance the well-being of veterans. Here are some key victories of NLS:

- The PACT ACT
- Expansion of GI Bill Benefits
- Legislation on VA Healthcare Funding
- Veteran Employment Initiatives

# VFW Programs



At the heart of the VFW's mission is a commitment to honoring the sacrifices of veterans and ensuring they receive the care, benefits, and recognition they deserve. Through a wide range of programs and services, the VFW strives to address the diverse needs of veterans and their families, spanning from assistance with navigating the VA claims process to promoting mental health awareness and providing support for military families.

Some programs that help achieve this goal include:

- Combat Tested Gaming
- Face the Fight
- SportClips Help a Hero Scholarship
- Youth Scholarships Such as Voice of Democracy and Patriot Pen

# VFW Programs VAVS



## VA Volunteer Services (VAVS)

VAVS is a program that coordinates volunteer efforts to provide assistance and support to veterans receiving care at VA medical facilities across the United States. VAVS volunteers play a crucial role in enhancing the quality of life for veterans and helping to meet their needs during their time at VA facilities.

To sign up for VAVS visit VA's website [here](#)

For additional questions on VAVS please email Katherine Cassell, Assistant Director for Healthcare Policy at [Kcassell@vfw.org](mailto:Kcassell@vfw.org)

# VFW Programs Action Corps



**The VFW Action Corps** is a grassroots advocacy network organized by the VFW to empower its members and supporters to engage with elected officials and advocate for policies that benefit veterans, service members, and their families. The Action Corps serves as the VFW's legislative and advocacy arm, mobilizing members to take action on key issues affecting the veteran community. To join the VFW action Corps, scan the QR Code or visit

<https://votervoice.net/VFW/register>



# VA Programs



The Department of Veteran Affairs (VA) is a government agency that provides a wide range of services and benefits to veterans their families, and caregivers. Here's some key programs:

- Healthcare
- Compensation
- Pension
- Education and Job Training (VR&E)
- Home Loan Guaranty Program
- Life Insurance
- Burial/Memorial/Survivor Benefits

**Action**

**Provide general advice/guidance concerning VA benefits**

# VA Healthcare System



The VA operates one of the largest integrated healthcare systems in the world, providing comprehensive medical services to eligible veterans through VA Medical Centers (VAMCs) and other outpatient clinics.

The VA's healthcare system is designed to meet the unique needs of veterans, offering a wide range of the following medical services including:

- Medical Care including preventive care, mental health, telehealth and rehabilitation
- Prescription Medication Coverage

# VA Healthcare Priory Groups



VA assigns priority groups to veterans based on various factors, including service-connected disabilities, income, and other considerations. The quality of care is not affected by priority group; rather these groups help VA determine potential co-payments.

# VA Healthcare Priory Groups



**Priority Group 1:** Service Connected at 50% or greater, determined to be unemployable due to service connection, Medal of Honor recipients

**Priority Group 2:** Service Connected at 30% - 40% overall

**Priority Group 3:** Service Connected 10% - 20%, POWs, Purple Heart Medal recipients, veterans with a 1151 claim granted and VR&E program participants

**Priority Group 4:** Those receiving Aid and Attendance or Housebound, Catastrophically Disabled

# VA Healthcare Priority Groups



**Priority Group 5:** Service Connected 0% (income based), receiving VA Pension, Medicaid eligible

**Priority Group 6:** Service Connected 0% Military exposures (i.e., herbicide, Camp Lejeune), Combat Operations (5 year enhanced benefits)

**Priority Group 7:** Not Service Connected (household income below geo-adjusted VA threshold income limits)

**Priority Group 8:** Not Service Connected / Non-compensable 0% with household income exceeding geo-adjusted VA income limits

# The VA Patient Advocate



VA Patient Advocates serve as a liaison between veterans and the VA healthcare system, aiming to ensure that veterans receive high-quality care and have a positive experience within the VA healthcare system. The Patient Advocate plays a crucial role in addressing veterans' concerns, resolving issues, and advocating for their rights.

Patient Advocates work to represent the interests and concerns of veterans within the VA healthcare system. They strive to ensure that veterans receive timely and appropriate care and have their needs addressed. Ask for the Patient Advocate at the local VA Medical Center in person or via phone.

# Caregivers, PCAFC & PGCSS



The **Program of Comprehensive Assistance for Family Caregivers (PCAFC)** provides support to eligible veterans who have serious injuries and need the assistance of a caregiver for daily living activities. The program is designed to recognize and support the vital role that family caregivers play in the care and rehabilitation of veterans.

The **Program of General Caregiver Support Services (PGCSS)** provides peer support mentoring, skills training, coaching, telephone support, online programs, and referrals to available resources to caregivers of Veterans. The Veteran must be enrolled in Veterans Affairs (VA) health care and be receiving care from a caregiver in order for the caregiver to participate

# Caregivers- Eligibility for Veterans



**Eligibility requirements for the veteran:** In order for a veteran to be eligible for a caregiver ALL the following must be true:

- The Veteran has a VA disability rating (individual or combined) of 70% or higher
- The Veteran was discharged from the U.S. military or has a date of medical discharge
- The Veteran needs at least 6 months of continuous, in-person personal care services

# Caregivers- Eligibility for Caregivers



**Eligibility requirements for the caregiver:** In order to be eligible to be a caregiver the applicant must be 18 years old and at least 1 of these is true:

- A spouse, son, daughter, parent, stepfamily member, or extended family member of the Veteran
- Applicant lives full time with the Veteran, or they're willing to live full time with the Veteran if designated as a family caregiver

# Characters of Discharge



VA benefits are based on the veteran's service and their type of discharge.

VFW representation is open to all veterans except those with a Dishonorable discharge.

VA administrative decisions are used to determine eligibility to benefits if the veteran does not have an honorable discharge

Veterans with an undesirable discharge may seek a discharge upgrade through their branch of service, however, the VFW cannot assist with the discharge upgrade process

# Types of Discharges



Discharge	Overview
<b>Honorable</b>	All veteran and military benefits
<b>General Discharge Under Honorable Conditions</b>	Most veteran and military benefits except for GI Bill
<b>Other Than Honorable Conditions Discharge (OTH)</b>	VA will determine if eligible for any benefits
<b>Bad Conduct Discharge (BCD)</b>	VA will determine if eligible for any benefits
<b>Dishonorable Discharge</b>	No veteran or military benefits except mental health treatment
<b>Officer Dismissal</b>	Commissioned officers may receive a dismissal notice which is the same as a dishonorable discharge
<b>Uncharacterized/Entry Level Separation (ELS)</b>	No benefits earned unless they were injured or incurred an illness as a result of service

# Compensation Benefits



**VA Compensation:** A monthly tax-free payment made to veterans for service-connected disabilities that are rated at 10% or more. It is based on the severity of the veteran's service-connected conditions and is assigned in increments of 10%. (there is no 95%)

VA compensation rates can be found by visiting:

<https://www.va.gov/disability/compensation-rates/veteran-rates/>

Veterans receiving compensation may be eligible for other VA or local benefits based on their rating percentage.

\* A service-connected condition is one that is recognized by the VA as being caused by active-duty service\*

# Compensation Overall benefits



- Free VA healthcare is provided for ALL service-connected disabilities
- **10% overall rating:** VA provides hearing and vision aids regardless of what the veteran is service connected for and VA waives the funding fee for VA Home Loan
- **30% overall rating:** Veterans can add their dependents to their compensation award increasing their overall amount of compensation

# Compensation Overall benefits



- **50% overall rating:** Veteran is placed in VHA Priority Group 1 allowing for treatment for any conditions regardless of service connection. If retired from the military, the veteran can receive both VA and Military Retirement pay simultaneously
  - **70% overall rating:** If unable to work due to their service connected conditions, the veteran may be eligible for Individual Unemployability (IU)
  - **100% Permanent and Total (P&T):** Veteran's dependents are eligible for Dependent Education Allowance and Healthcare.
- \* Not a complete list of all overall VA rating percentages \*

# Veteran Dependents



The VA provides various benefits for dependents of eligible veterans such as financial assistance, educational support, and health care coverage. Additionally, veterans with at least a 30% rating with VA may add their dependents to their claim and receive additional compensation for them.

Eligible dependents include:

**Spouse**

**Children**

**Unmarried Adult Children with Disabilities**

**School Age Children**

**Parents**

\*VA will only recognize one set of parents and in some cases, parents of a deceased veteran may be eligible for survivor benefits if the veteran's death is service-connected.\*

## Benefits Delivered at Discharge (BDD)



The **BDD claims process** is like the traditional claims process with the exception being a timeline goal of the service members Benefits being Delivered to them at Discharge.

While any Accredited Representative can assist a service member with their BDD claim, NVS has a dedicated team of Pre-Discharge Representatives who are experts in navigating VA processes. Located on over 25 military installations, NVS's Pre-Discharge Team is a crucial resource to service members navigating the VA process.

# Benefits Delivered at Discharge (BDD)



The BDD Program allows Service members (SM) to apply for VA disability compensation benefits between 90 to 180 days prior to separation if they qualify:

**Eligibility:** SMs may use the BDD program if they meet ALL the following criteria:

- On full-time active duty (Including members of the Guard or Reserves)
- Have a confirmed separation date
- File a claim 90-180 days prior to the actual separate date
- Attend VA exams within 45 days of date claim was submitted
- Provide a copy of their COMPLETE service treatment records (STR) for the current period of service
- Submit a Separation Health Assessment (SHA)

# Benefits Delivered at Discharge (BDD)



Washington State BDD representative:

## **Jason Scott**

National Pre-Discharge Claims Representative, NVS

Waller Hall – Room 700 (VFW)

2140 Ligget Ave JB Lewis-McChord, WA 98433

Phone: 253-966-1279

MOBILE: 253-569-2790

E-Mail: [jscott@vfw.org](mailto:jscott@vfw.org)

**VA Office of General Counsel**

**Accreditation #57069**

# Non-Service Connected Pension



**Non- Service Connected Pension** is a program that provides financial assistance to wartime veterans and their surviving spouses who have limited income and assets.

This pension is designed to support individuals who are in financial need and who may not be eligible for other VA pension programs due to a lack of service-related disabilities.

To qualify for the Non-Service-Connected Pension, veterans and their spouses must meet certain criteria including wartime service and income requirements

# Survivor Benefits



Surviving spouses and family members of deceased veterans may be eligible for various benefits including medical care, financial assistance, and burial assistance for their veteran.

Please note that the eligibility criteria and amounts vary based on factors such as the veteran's service, circumstances of death, and service connection.

# Survivor Benefits



Survivor benefits are paid to eligible dependents including:

- **Spouse**
- **Children**
- **Unmarried Adult Children with Disabilities**
- **School Age Children**
- **Parents**

# Survivor Benefits



## Survivor Benefit Programs:

- **Accrued Benefits:** Benefits that are owed to the veteran by VA but not paid prior to the veteran's death. A claim must be filed within 1 year after veteran's death by the surviving spouse, dependent children, or dependent parents.
- **Substitution:** Allows a surviving spouse, dependent child, or other eligible person to step into the shoes of a deceased veteran who had a pending claim or appeal with the VA at the time of their death
- **Dependency and Indemnity Compensation (DIC):** DIC is a tax-free monetary benefit for surviving spouses, dependent children, and dependent parents of service members who died on active duty or veterans whose death resulted from a service-related injury or disease. Dependents of veterans who were totally disabled due to service-connected conditions for 10 years prior to their passing are also eligible for DIC.

# Survivor Benefits



VA offers a range of burial benefits to honor and provide for veterans and their eligible family members including:

- Burial in VA National Cemetery
- VA-Provided Headstones, Markers, Medallions and Burial Flags
- Burial Allowances

The VA Pre-Need Burial Program allows veterans and their families to plan in advance for burial in a VA national cemetery, ensuring eligibility and easing the decision-making process during a difficult time.

<https://www.va.gov/burials-memorials/pre-need-eligibility/>

# Ancillary Benefits



**Ancillary benefits** are extra perks that go beyond regular medical care and disability payments. These benefits depend on a veteran's service, or when a survivor qualifies for dependency indemnity compensation.

**Ancillary Benefits may include but are not limited to:**

- Automobile Allowance/ adaptative equipment
- Special Home Adaptations and Adapted Housing Grants
- Clothing Allowances
- Home Loan Guarantee

# Frequently Asked Questions



**Question:** Can VA take away my benefits?

**Answer:** Yes, but generally only in instances of fraud or if an overpayment was discovered

**Question:** Can VA garnish my pay for child support?

**Answer:** Yes, but only if apportionment is applied for, a judge cannot garnish VA benefits

**Question:** I have an exam coming up, what should I do?

**Answer:** Attend the exam! Be honest, don't mess with medications to try to increase your rating

**Question:** I just got married, divorced, or have a new dependent what do I need to do?

**Answer:** Let VA know by submitting a 21-686C – telling the VA hospital will not count for benefits

# Frequently Asked Questions



**Question:** Can I file for benefits myself?

**Answer:** **You can but it is not encouraged to do so. Reach out to an accredited rep and obtain the FREE help you are entitled to!**

**Question:** Are there any VFW programs that can financially help me while I wait for my VA rating?

**Answer:** **Unfortunately there is no national VFW program for veterans that assists financially while waiting for a rating however speak with your local PBA as they may be aware of local initiatives to help veterans.**

**Question:** I need a job, do you have any suggestions on where I should look?

**Answer:** **As a veteran you receive a 10 point increase when applying for Federal work, you could also ask your PBA if they know any local companies hiring veterans**

# Frequently Asked Questions



**Question:** How do I make a donation to the VFW?

**Answer:** **Visit VFW's webpage or head to your local VFW post**

**Question:** How do I get copies of my military records or DD214?

**Answer:** **Military records can be requested at www.archives.gov**

**Question:** I have a vehicle I would like to donate to the VFW, how do I do that?

**Answer:** **Call VFW at 844-VFW-GIFT (844-839-4438)**



Questions?

# Washington State Benefits



While VA benefits are Federal Benefits and are consistent across the nation, state benefits vary state to state, and cover needs not met by VA benefits.



While Accredited Representatives are less versed in application and cannot represent clients in state benefits, familiarity in those benefits and how to access them helps us provide for veterans where VA benefits fall short.

# Washington State Benefits



## Common State Benefits:

**PROPERTY TAX EXEMPTION** - Income based exemptions and deferrals are available to seniors, those retired due to disability, and veterans compensated at the 100% service connected rate. Widows of 100% disabled veterans may also qualify for assistance. Contact your County Assessor for more information.

**REDUCED PUBLIC TRANSPORTATION FEES** - State Ferries and local transit authorities may offer reduced rates for disabled veterans. Contact State Ferries at 888-808-7977 or your local transit authority.

**FISHING/HUNTING LICENSE FEES** - Department of Fish and Wildlife offers reduced license fees for veterans rated 30% service connected or more. Permits are also available for companion assisted hunting and fishing visit [www.wdfw.wa.gov](http://www.wdfw.wa.gov) or 360-902-2200.

**STATE AND NATIONAL PARK PASSES** - Free camping and day use entry is offered to Washington veterans with a service-connected disability of at least 30% visit [www.parks.wa.gov](http://www.parks.wa.gov) or 360-902-8500. Information on National Park Passes for veterans, military, and those with permanent disabilities is available at 888-275-8747 opt 3

**SPECIAL VETERAN LICENSE PLATES** - Veterans, military and family members may purchase Armed Forces License Plates. In addition plates are offered to recipients of the Medal of Honor or Purple Heart and Gold Star family members. Free license plates are provided to 100% disabled veterans and Gold Star Widows(ers). Visit [www.dva.wa.gov](http://www.dva.wa.gov) or call 800-562-2308.

# Washington State Benefits



## Needs Based State Benefits:

### The Veterans Transitional Housing Program

Transitional housing facilities in Port Orchard and Orting help those in need with stable housing, vocational rehabilitation, and employment. Veterans are surrounded with staff and wrap-around services that lead to successful program completion and return to the community.

State's also organize and delegate the various county service programs.

Emergency support      Financial stability

Employment.      Legal Aid

Housing stability      Case Management

# County Benefits



County Benefits are the next level below State benefits, and often the Point of contact to access both State and County benefits.

Given that there are 39 Counties in Washington, our Accredited VSO's aren't versed in which counties offer what beyond the county they are in.

That is where the PBA's can be most impactful, by familiarizing themselves with what benefits are offered locally



# State and County Links



Washington state benefits: <https://www.dva.wa.gov/veterans-service-members-and-their-families/veterans-benefits>

County Services: <https://www.dva.wa.gov/node/1383>