

## **“The Basics of Veteran’s Benefits: An Overview”**

### **Prowers County Veteran’s Service Office**

**Lamar, CO.** Nobody really knows what the future holds; it’s a brand-new year, so start it out right by paying a visit to your local Veterans Service Office to find out what VA benefits you may qualify for.

The Prowers County Veterans Service Office provides information and assistance to veterans and their families. For more information, visit the county website at [www.prowerscounty.net](http://www.prowerscounty.net). The Veterans Service Office is located in the Prowers County Annex Building in room #246 at 1001 South Main Lamar. Office hours are 8 a.m. to 5 p.m. Monday-Friday except holidays, closed for lunch from 12-1PM. Appointments are encouraged, to schedule an appointment, call 336- 2606.

Following is a brief description of some of the veteran’s benefits available:

Disability benefits – Compensation benefits if you are at least 10 percent disabled because of your military service; pension benefits if you are a wartime veteran with limited income and you are disabled or age 65 or older.

Education benefits – Include the Montgomery GI bill, Reserve Educational Assistance Program (REAP), Post-9/11 GI Bill, Survivors & Dependents Educational Assistance program and Voc-Rehab for Disabled Veterans.

Home Loan Guaranty – The VA guarantees loans to eligible service members, veterans, reservists and certain surviving spouses to purchase a home, condominium or manufactured home and for refinancing purposes.

Dependents’ and survivors’ benefits – Disability and Indemnity Compensation (DIC) is payable to survivors of service members who died on active duty, veterans who died from service-related disabilities and certain veterans who were being paid 100 percent disability by the VA.

Death Pension – Payable to some surviving spouses and children of deceased wartime veterans and is based on financial need.

VA Civilian Health and Medical Program (CHAMPVA) – Shares the cost of medical services for eligible dependents and survivors of certain veterans.

VA Health Care – Provides hospital, outpatient medical, dental, pharmacy and prosthetic services, as well as domiciliary, nursing home and community-based residential care. Other care available includes mental health counseling, specialized health care for women veterans and sexual trauma counseling. The VA also provides health and rehabilitation programs for homeless veterans.

Service-Disabled Veterans Insurance – Disability life insurance for service-connected disabled veterans.

Veteran Mortgage Life Insurance (VMLI) – For veterans who are severely disabled and receive a specially adapted housing grant from the VA.

Burial Benefits – The VA can furnish a headstone or marker. A Presidential Memorial Certificate and/or a burial flag to honor a veteran's service may be available. Additional benefits may include reimbursement for burial expenses and/or burial in a state or national cemetery, even burial at sea if requested.

Each benefit listed above has its own eligibility requirements and time limits and are available to all eligible veterans. Contact your county Veterans Service Office for specific information.

Gary Harbert is the veteran's service officer for the Prowers County Veterans Service Office. He can be reached at 336- 2606 or email [gharbert@prowerscounty.net](mailto:gharbert@prowerscounty.net)