



U.S. Department of Veterans Affairs
Veterans Benefits Administration

VA Benefits for Service Members

There are a variety of VA benefits available to Service members.

Insurance Benefits

Service members are eligible for up to \$400,000 in life insurance. This is under Servicemembers' Group Life Insurance (SGLI). Spousal coverage is available up to \$100,000. Children are covered for \$10,000 at no cost.

You may also be eligible for a traumatic injury protection rider (TSGLI). This pays you between \$25,000 and \$100,000 if you have a traumatic injury. It includes losses such as:

- Amputations
- Blindness
- Paraplegia

If you are covered under SGLI, you have automatic TSGLI. Your spouse and dependent children are also covered (Family SGLI).

Learn more at www.benefits.va.gov/insurance/index.asp.

Home-Related Benefits

Are you on active duty? Have you served for 90 days in a row? If so, you're eligible for a VA home loan guaranty. You may also be exempt from the funding fee. This applies if you have a service-connected condition.

Learn more at www.benefits.va.gov/homeloans/index.asp.

Financial Assistance for Vehicle Purchase

You may be able to get help buying or adapting a vehicle. You must have certain disabilities to qualify. These injuries must have occurred during active service. One example is loss of use of your hands.

Learn more at www.benefits.va.gov/compensation/claims-special-auto-allowance.asp

Education Benefits

There are several education and training benefits available:

- The [Post-9/11 GI Bill](#) offers higher education and training benefits to Service members who served after Sept. 10, 2001.
- The [Montgomery GI Bill](#) assists active duty and Reservists with the pursuit of higher education degrees, certificates, and other education and training.
- These other VA [education and training programs](#) offer various education and training benefits or increased benefits to certain Reservists and Veterans and their survivors and dependents:
 - [Veterans Educational Assistance Program](#)
 - [Survivors and Dependents Educational Assistance Program](#)
 - [National Testing Program](#)
 - [National Call to Service Program](#)
 - Transfer Post-9/11 Benefits to Spouse and Dependent
 - Marine Gunnery Sergeant John David Fry Scholarship

Speak with a VA representative to see which program is best for you.

Education and Career Counseling

The VA Education and Career Counseling program (Title 38 U.S.C. Chapter 36) offers career support. To be eligible while on active duty, you must:

- Be transitioning within six months of discharge
- Be in receipt of education benefits
- Be eligible to receive education benefits

Learn more at www.benefits.va.gov/vocrehab/edu_voc_counseling.asp

Health Care Benefits

You can visit a VA health care facility if:

- You are on active duty and have an emergency.
- A military treatment facility referred you:
 - Through sharing agreements
 - Under your TRICARE coverage

Learn more at www.va.gov/health

Medal of Honor Pension

Were you awarded the Medal of Honor? Are you still on active duty? You can receive a special pension from the VA.

Learn more at

www.benefits.va.gov/warms/docs/regs/38CFR/BOOKB/PART3/S3_802.DOC.

Claiming Benefits Before Separation

The VA pre-discharge program, called [Benefits Delivery at Discharge](#), allows Service members to file claims for [disability compensation](#) from 180 to 90 days prior to separation or retirement from active duty or full-time [National Guard duty](#). Claims processing times tend to be much shorter for claims submitted prior to discharge.

To apply, visit the [Benefits Delivery at Discharge page](#). If you are overseas, visit the [Overseas Intake Sites page](#). You may also apply for other VA benefits prior to separation from service, such as [Vocational Rehabilitation and Employment, Education](#), and [Loan Guaranty](#) benefits.