

Guide for

# *Women Veterans*



Identifying risks, services, and prevention

THE AMERICAN LEGION





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## Women in the Military

American women have been great patriots, warriors, and healers for this Nation's military efforts. They have served in many capacities from the time of the Revolutionary War to the present. American women have answered the call to serve with the same honor and integrity as their male counterparts, but often do not identify themselves as veterans.

According to the Department of Veterans Affairs (VA) Center for Women Veterans, it is estimated approximately 8 percent of veterans today are women and by the year 2010, this will increase to nearly 15 percent. Currently, the population of women veterans is estimated to be about 1.7 million.

In recent years, in part due to the public awareness raised through the Vietnam Women's Memorial and the Women in Military Service For America (WIMSA) Memorial, women veterans are getting the long overdue recognition and attention they deserve. Very often women have not properly been identified as veterans, and have been overlooked for benefits and services. While things have improved over the past few years, there is much that remains to be done in getting these veterans the services and treatment they need and deserve.

### Operation Iraqi Freedom/Operation Enduring Freedom (OIF/OEF)

This is a war like no other in terms of the female warrior. The battlefield is not represented by the "front line", rather this very close, protracted conflict produces the necessity of constant vigilance and requires every soldier to be on guard at all times. Women are fighting alongside their male counterparts, manning machine guns mounted on vehicles and driving across dangerous transportation routes to deliver much needed supplies to the various sites.

The current conflict has produced the first woman to be awarded the Silver Star for actions in combat. There have been female Prisoners of War (POWs), many women killed and many more seriously wounded to include multiple amputees. In addition to the physical wounds, there are also the hidden wounds of Post Traumatic Stress Disorder (PTSD) and other mental health issues that result from combat exposure.

Women who are separating from service are 3.6 times more likely to become homeless than their non-military counterparts. A very disturbing fall out from the war is that, according to the National Coalition for Homeless Veterans (NCHV), 9 percent of the homeless veterans of the War on Terror are women. There is also an increase in the number of homeless women veterans who have children.

### *Transitioning from Active Duty*

Women veterans face unique challenges and conditions once they transition from active duty back into the community. Whether retiring from service or separating after fulfilling an obligation, the transition can be a difficult one. If not properly planned, it can lead to complicated obstacles and difficulties in coping with the challenges that lie ahead.

The American Legion recommends women veterans consider the following issues and resources:

#### **The Transition Assistance Program (TAP)**

TAP is a program designed to help service members transition from the military to civilian life. Offered at many military installations nationwide, this comprehensive workshop allows participants to receive information about their VA benefits and entitlements, learn job searching/interview techniques, and acquire resume writing skills. Representatives from various government agencies participate and there is usually a job fair to allow participants a glimpse of the job market they are about to enter.

#### **Compensation and Pension**

Any veteran with an other than dishonorable discharge, who becomes ill or is injured while on active duty can file a claim for VA compensation. The VA may rate service connected disabilities anywhere from 0-100%, depending on the level of disability. Compensation is paid monthly and is non-taxable.

Pension is awarded to veterans who are permanently and totally disabled by non service-connected disabilities, have low incomes, have had 90 days or more of active service with at least one of those days during a period of war, and have an other than dishonorable discharge.



#### **Employment**

For all veterans, especially those who served in a Military Occupational Specialty (MOS) that does not translate into the civilian marketplace, the ability to find an appropriate job can become difficult. Women who have served often face the difficulties of finding a job that matches the pay they received while on active duty. Data on salaries show disparity still exists in the job market between pay for men and women. Women must consider their earning potential in the private sector as they leave active duty.

On the other hand, military service and training can go a long way in preparing a woman for the job market, and can be impressive to prospective employers and supervisors. There are over 100 professions in the military that convert to a civilian occupation. Therefore, women should always include their military service on their resume, (avoiding military jargon) and all job applications.

VA operates a Vocational Rehabilitation (Voc Rehab) program for disabled veterans who want to return to the workplace. Federal civil service jobs will give “veterans’ preference points” to qualified veterans. Any honorably discharged veteran (grades Major and below) who has campaign medals or awards can be given a five point preference for hiring. Veterans who are service-connected at 30 percent or greater can be rated with a 10 point hiring preference. In some states, veterans’ preference points are granted for state jobs, but it varies between the states. Women veterans should explore these options when seeking employment.

The Department of Labor (DoL) offers job-search assistance that is specialized for veterans and has also established a Women’s Bureau that can assist women seeking employment. In addition, there are Disabled Veterans Outreach Program Specialists (DVOPS) and Local Veterans Employment Representatives (LVER’s) who can help veterans find jobs. Each local office of DoL should have a DVOP or LVER counselor. When applying for unemployment benefits, a female veteran should identify herself as a veteran.

## Education

Just as there may be obstacles to finding a good job, there can be similar difficulties in obtaining the education and training necessary for certain occupations. Often military training does not correlate to the requirements of a job in the private sector. So, even though a veteran may have performed the same job function while in the service, they are not qualified to perform that job in the civilian market. They may need to be re-trained or credentialed to meet industry, state, or federal standards that may be different from DoD standards.

However, military training, in some cases can also be used to waive credit requirements with some universities or vocational schools. Proper documentation from the military will be required. Most schools have a veteran counselor who can offer guidance on these issues. An appointment should be made with one of these counselors before enrolling in any courses.

Depending on the dates of service, a veteran may be eligible to participate in the Montgomery GI Bill, Vietnam Era GI Bill, or the Veterans’ Educational Assistance Program.

Contact an American Legion Department Service Officer for more information on VA educational benefits and eligibility. DSO’s can be found on the Internet at [www.legion.org](http://www.legion.org) or by calling 1-800-433-3318.

## *Women Veterans’ Health Issues*

There are several important health issues which women veterans should be aware of and take steps to have them checked periodically. These include, but are not limited to, heart disease, cancers, sexually transmitted diseases, environmental health hazards, and substance abuse.

### Heart Disease

Heart disease is the number one cause of death in American women today, but is the least discussed. It develops when the blood vessels or arteries that supply blood to the heart and brain become clogged from a buildup of cells, fat and cholesterol. This can lead to a heart attack or stroke. One in two women, or 44.4 percent, will die of heart disease and stroke, compared to 1 in 27 who will die of breast cancer. This rate increases among African American women. Also, post-menopausal women are more likely to have a heart attack than women who are not post-menopausal.

### Cancers

Women should be aware of their family history for certain conditions that can increase their risk for cancer. There are other factors that increase with age or lifestyle habits such as diet, drinking and smoking. Women should discuss these risks with their health care provider, and seek additional information for these diseases. The cancers that most often affect women are:

- Breast
- Lung
- Colorectal
- Endometrial
- Ovarian
- Cervical

Breast cancer is the primary cause of cancer-related deaths among American women. Early diagnosis and treatment can save lives. The VA offers screening for all types of cancers, including mammography and PAP tests. All women should have a gynecological exam each year, including a PAP test. Women over the age of 40 should get a regular mammogram and women over the age of 50 should receive a mammogram annually. For early detection, breast self-examinations should be done monthly.

### Sexually Transmitted Diseases

Women who have been raped, have had unprotected sex, or are intravenous drug users are susceptible to being diagnosed with a sexually transmitted disease (STD), or HIV/AIDS. VA operates an HIV/AIDS program that can help female veterans manage and control their disease.

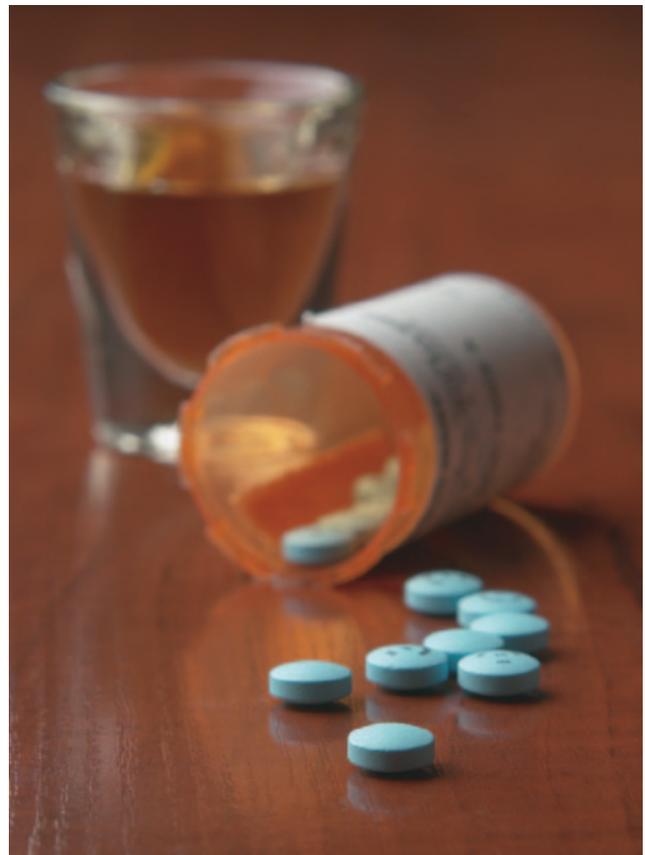
### Environmental Health Hazards

Veterans who served in a combat zone may develop illnesses related to environmental exposures, such as Agent Orange, depleted uranium and combustion products. The VA has conducted specialized studies on female Vietnam War and Gulf War veterans to ascertain the effects of various environmental exposures on their reproductive health. The VA also offers environmental health registry programs (Agent Orange, Ionizing Radiation, Gulf War/Iraqi Freedom, Project 112/SHAD). Female veterans who are eligible for any of these programs are encouraged to contact the Environmental Health Coordinators at a participating VA medical center to arrange for their free, thorough registry examination. To locate a participating medical center, please visit the VA's environmental agents website at: <http://www1.va.gov/Environagents/>, or call (202) 273-8463 or 8465.

### Substance Abuse

Alcohol and/or drugs often times become a coping mechanism when stress, depression, and anxiety build. Studies show individuals who grow up in an addictive environment are predisposed to becoming addicted themselves.

According to the Center on Women Veterans, women veterans are less at risk for substance abuse disorders than their male counterparts, but VA has inpatient and outpatient substance abuse programs that are available for women. There is a Women's Addictive Disorder Unit at the VA Medical Center in Cleveland, Ohio where any female veteran can be referred. TRICARE also offers 8 sessions a year for addiction counseling with a co-payment.



## RISK FACTORS FOR CARDIOVASCULAR DISEASE IN WOMEN VETERANS

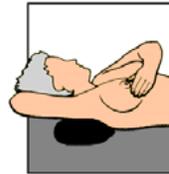
- **Age** – advanced age increases risk.
- **Hereditary** – including genetics and race. African American women are more prone to severe hypertension.
- **Cigarette and tobacco smoke** – smokers have twice the risk for heart attack and death than non-smokers. Second-hand smoke is also a risk factor.
- **High Blood Cholesterol Levels** – increased cholesterol levels are influenced by age, gender, heredity, and diet.
- **High Blood Pressure** – causes the heart to work harder, thereby weakening it over time leading to stroke, heart attack or failure, or kidney failure. Risk increases in women who smoke, are overweight or have diabetes or elevated cholesterol levels.
- **Physical Inactivity** – lack of exercise increases risk. Any physical activity done regularly can help lower risk.
- **Overweight** – excess weight adds to the strain on the heart. It causes other diseases like diabetes. Being overweight by 10 or 20 pounds can make a difference in a woman’s risk for heart disease.
- **Diabetes** – increases risk for heart disease and stroke. Once diagnosed it is critical to control and monitor.
- **Stress** – Women veterans experience a variety of stresses ranging from daily living stresses and traumatic stress brought on by rape, domestic violence or war zone experiences. (See section on PTSD.)



## Breast Cancer Self-exam Guide

At the same time each month, check for any changes in the normal look or feel of your breasts. Look for a lump, hard knot, or skin that thickens or dimples. Report any changes to your doctor or nurse. Go for regular breast exams and PAP tests. Ask about a mammogram.

### Check your breasts using these steps:

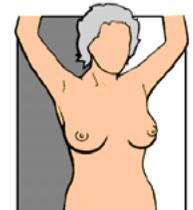


**Lying down:** Place a pillow under your right shoulder. Put your right hand under your head. Check your entire breast area with the finger pads of your left hand. Use small circles and follow an up-and-down pattern. Use light, medium, and firm pressure over each area of your breast. Gently squeeze the nipple for any discharge. Repeat these steps on your left breast.

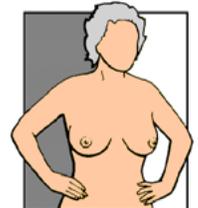


**Before a mirror:** Check for any changes in the shape or look of your breasts. Note any skin or nipple changes such as dimpling or nipple discharge.

**Inspect your breast in four steps:** Arms at side, arms overhead, hands on hips pressing firmly to flex chest muscles, and bending forward.



**In the shower:** Raise your right arm. With soapy hands and fingers flat, check your right breast. Use the same small circles and up-and-down pattern described in “Lying down.” Repeat on your left breast.



Courtesy: The Susan G. Komen Breast Cancer Foundation

## Mental Health Issues

In addition to the health issues discussed on the previous pages, additional assistance is available for many mental health issues, to include, sexual harassment, sexual trauma, post-traumatic stress disorder, and domestic violence.

### Sexual Harassment

Under federal law in the United States, sexual harassment is defined as unwanted verbal or physical behavior of a sexual nature that occurs in the workplace or in an educational setting under certain conditions. The harassment is primarily verbal, but can include some touching. In a 1995 study conducted by the Department of Defense (DoD), 55 percent of the women on active duty experienced some form of sexual harassment within a 12-month time period. In various VA studies, 55 to 90 percent of women veterans reported experiencing sexual harassment while on active duty. Many women leave the military prematurely when they feel they are not being treated fairly by their male counterparts. This treatment causes undo stress for women that can lead to emotional and physical health problems, such as depression anxiety, sleep difficulties, headaches, sexual dysfunction, and stomach problems. TRICARE and VA offer a variety of mental health treatment programs, which can help women veterans overcome the stress caused by sexual harassment.

### Sexual Trauma

Sexual assault is defined as unwanted sexual contact (not limited to penetration) with the threat, or use of force. Unlike civilian assault victims, military women who have been assaulted also deal with issues of betrayal, role identification (soldier/victim) and loyalty to their service after being assaulted. According to a May 2005 VA study, nearly one-third of the physical assaults and 20 percent of the sexual assaults experienced by female veterans came at the hands of another military member. Assaults can lead to other illnesses such as depression and emotional impairment, and women who have been assaulted are more likely to smoke and abuse alcohol.

Military Sexual Trauma (MST) is also a rising concern among the military. In April 2004, the Task

### PTSD SYMPTOMS

- **Nightmares**
- **Flashbacks**
- **Intrusive thoughts**
- **Sleep disturbances**
- **Memory impairment**
- **Depression**
- **Anger**
- **Numbing**
- **Guilt and shame**
- **Limited sense of future**
- **Isolation**

Force Report on Care for Victims of Sexual Assault was released, reporting its findings and recommendations to the Secretary of Defense. The Task Force's mission was to conduct a 90-day review of all sexual assault policies and programs among the services and DoD and to recommend changes necessary to increase prevention, promote reporting of sexual assaults, and enhance the quality and support provided to victims of sexual assault--especially within combat theaters--and improve accountability for offender actions.

Women veterans can receive counseling for MST. There is no requirement that a veteran must have reported the incident when it occurred or at any time during active military service. Care and counseling can be provided to veterans who have qualifying military service and express a need for the care.

### Post-Traumatic Stress Disorder (PTSD)

A common readjustment problem is PTSD. Symptoms of this disorder include nightmares, intrusive recollections or memories, flashbacks, anxiety or sudden reactions after exposure to traumatic conditions or events. VA specializes in treating PTSD and offers programs throughout the United States for women veterans.

## SERVICE CONNECTION FOR WOMEN VETERANS SUFFERING FROM PTSD

Women veterans who have been in a war zone, or disaster area, have survived sexual harassment, sexual assault, rape, domestic violence, stalking, or a hate crime while on active duty and have been diagnosed with PTSD or other related conditions, can file a VA claim for service-connection disability.

### ***Evidence that can be used to support a claim includes:***

- Military records and awards
- Private civilian records
- Treatment records for a physical injury for the assault, but not reported
- Civilian police reports
- Reports from Crisis Centers
- Testimonial statements from friends (civilian and military), family, co-workers, clergy
- Personal diary or journal
- Request for changes in military assignment
- Increase in sick call or leave slips
- Change in military performance evaluations
- Increased use of prescription and over-the-counter medications
- Substance abuse and/or other compulsive behavior
- Request for a pregnancy test
- Request for HIV test or counseling for sexually transmitted diseases
- Counseling statements in personnel file
- Breakup of marriage or relationship
- Reports to Child Protective Services (in cases of domestic violence)

***To file a claim:*** Contact an American Legion Department Service Officer in your state.

More and more women are being exposed to war zones actions, humanitarian missions, peacekeeping forces, and disaster relief. Women in the military transport and treat the wounded, police dangerous areas, and fly into hostile territory. They are not only at risk for personal assault, but face some of the same combat threats as their male counterparts. The risks are just as great for women as they are for the men in a war zone. Women veterans, like their male counterparts, can develop PTSD from these situations.

Women suffering from PTSD may also experience a host of other physically debilitating factors such as chronic pelvic pain and stomach problems, low self-esteem, sleep difficulties, eating disorders, hypertension, respiratory-related problems, apprehension to becoming pregnant, sexual dysfunction, and other relationship problems. Research has shown that women who have been victimized are more likely to experience repetitive abuse or maltreatment throughout their lives.

Women veterans can file a VA claim for service connection for PTSD.

### **Domestic Violence**

For any woman experiencing domestic violence, safety is the paramount issue. For women who have been in the military, the isolation they may have experienced in changing stations, or being in an unknown community may have heightened the potential to be in an abusive relationship.

Women veterans should not feel trapped in an abusive relationship. There is help available. They should contact the Women Veterans' Program Manager at the local VA medical center for further assistance and guidance.

As with sexual harassment and trauma, domestic violence survivors are also prone to develop PTSD symptoms and other emotional and physical conditions, which can be treated by the VA.

### *Services Available for Women Veterans*

#### **Department of Veterans Affairs (VA)**

Women veterans make up about 8 percent of the VA population, but this number continues to rise every year. VA offers several programs specifically designed to meet the needs of women veterans. In recent years, VA has tried to aggressively address issues of privacy, services and equipment that women veterans need.

Women veterans should enroll at their local VA medical center using the form provided at the end of this guide.

#### **Psychosocial Rehabilitation Programs**

The VA's Psychosocial Rehabilitation (PSR) Programs consist of over 250 work-based programs nationally that are comprised of Compensated Work Therapy (CWT), Incentive Therapy (IT), Therapeutic Printing Plants (TPP), and Vocational Rehabilitation Therapy (VRT).

The mission of VA's PSR programs is to provide a supportive, stable, structured program using work-based individualized rehabilitation treatment that allows the veteran to strengthen vocational identity and maximize her potential based on skill, ability, and rehabilitation needs. The program assists all veterans in improving the quality of their lives.

Transitional residence enables individuals to function effectively at home, work, and in the community. Transitional residence programs are work-based Psychosocial Residential Rehabilitation Treatment Programs (PRRTP) that place special emphasis on meeting the special needs of women, and veterans with addiction, homelessness, and/or PTSD. Each veteran is referred by a physician for assistance in developing an individualized plan to return to work. As such, participants in the programs are considered employees of a company, but are also participants in a VA program. Veteran's earnings come directly from companies and government agencies. No government entitlements subsidize the veteran's earnings in CWT.

A variety of assessments are made, and some participants begin with a situational assessment in a workshop setting in which work is brought in to VA from supporting companies. The next step is supported employment where veterans work on a transitional basis at local companies, or for a federal agency, including VA. These supported employment sites provide an opportunity for veterans to learn new skills while under the direct supervision of the companies' management.

CWT continues to grow as a result of the support local companies and government agencies provide. CWT resembles private sector rehabilitation in many ways: providing evaluation, work experience, and job placement activities via the use of sheltered workshops and /or placement in work assignments. It may also include participation in non-paying activities such as job seeking skill seminars, resume writing, vocational groups, etc.

PRRTPs serve thousands of veterans in programs for Serious Mental Illness, PTSD, Addictive Disorders, and Homelessness. These residential programs function as alternatives to acute hospitalization and enhance VA's continuum of psychiatric care.

#### **VA Women Veteran Residences**

In several areas, VA operates community-based domiciliaries for post-discharge homeless female veterans. These residences operate as transitional housing for women who have been homeless or have had substance abuse problems.

#### **Home Loan Guaranty**

Loan guaranties are made to service members, veterans, reservists and surviving spouses who have not remarried. VA guaranties can be used to:

- Purchase a home, condominium or trailer;
- Build, alter, repair or improve a home; or
- Refinance a loan for a primary residence.

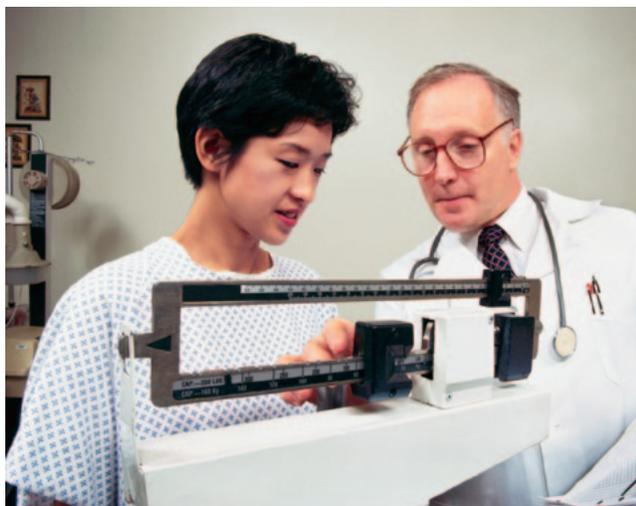
Under the VA loan guaranty, a veteran may borrow up to a certain amount—predetermined by the VA—to purchase a home with no money down. A veteran can also obtain a home loan guaranty certificate from a VA Regional Office, or with assistance from an American Legion Department Service Officer.

## VA Women Veterans Program Managers

Each VA medical center and regional office has a representative available to provide women veterans with information on benefits and services.

## Health Care for Women Veterans

VA's Uniform Benefits Package covers osteoporosis screening and bone density treatment, menopausal care and hormone replacement therapy, infertility services, tubal ligation, birth control pills, maternity care, including labor and delivery (usually on a contract with a VA affiliated facility). Gynecological services are also available at all VA health care facilities. There are 130 women's clinics in the VA system, and eight Women Veterans' Comprehensive Health Care Centers. Women veterans can find out more about the services available to them by contacting their local medical center Women Veterans Program Manager.



## VA Center for Women Veterans

In 1994, Congress passed Public law 103-446, requiring VA to create the Center for Women Veterans. The purpose of the Center is to ensure women veterans have access to VA benefits and services, and that VA is responsive to the specific needs of women. The Center conducts outreach and education; reviews policies and programs; coordinates women veterans services with the county, state, and other federal providers, and monitors VA research relating to women. The Center provides information to women veterans through its Internet home page [www.va.gov/womenvet](http://www.va.gov/womenvet) or by phone at 202-273-6193.

## Advisory Committee on Women Veterans

Established in 1983 by Public law 98-160, Congress authorized the Committee to assess the benefits and health care needs of women veterans, review VA programs, make recommendations and follow-up. The committee convenes three times a year, and visits at least one VA facility to conduct a site visit. The committee issues reports on the status of women veterans. These reports can be obtained by contacting the VA Center for Women Veterans.

## The Center for Minority Veterans

The Center for Minority Veterans works to ensure all veterans receive equal service regardless of race, origin, religion, or gender. Established in 1994 by Public Law, the Center serves as the principal advisor to the Secretary on the adoption and implementation of policies and programs affecting minority veterans. Some of the issues identified by the Center that affect minority women veterans are:

- Access to care
- Economics
- Super-woman syndrome
- Lack of medical research
- Lack of statistical data

There are Minority Veteran Program Coordinators (MVPCs) who advocate on behalf of minority veterans by identifying gaps in services and making recommendations to improve service delivery within their facilities.

## Advisory Committee on Minority Veterans (ACMV)

Established by Public Law in 1994, the committee consists of veterans who represent respective minority groups and are recognized authorities to the needs of the minority group they represent. The Committee advises the Secretary and Congress on VA's administration of benefits and provisions of health care, benefits, and services to minority veterans.

## About The American Legion

### Membership

Since its inception in 1919, women have always been eligible to join The American Legion, as long as they meet the timetable requirements for membership. Female Legionnaires have participated in all of the Legion programs. They have held offices and chaired committees at the post, department and national levels.



The American Legion offers a variety of membership benefits, including life insurance, health care supplemental coverage, prescription discounts, eye care plan, travel discounts, scholarships, and MBNA bank financial options.

The American Legion operates a National Emergency Fund for Legionnaires affected by natural disasters, and a Temporary Financial Assistance Program for other types of family crisis that have resulted in financial hardship.

#### ELIGIBILITY DATES

Aug. 2, 1990	– Present
Dec. 20, 1989	– Jan. 31, 1990
Aug. 24, 1982	– July 31, 1984
Feb. 28, 1961	– May 7, 1975
June 25, 1950	– Jan. 31, 1955
Dec. 7, 1941	– Dec. 31, 1946
April 6, 1917	– Nov. 11, 1918

Contact the American Legion post nearest you to join. Local posts are listed in the telephone book. If you wish to speak to a National membership representative, please call 1-800-433-3318, Ext. 321.

### Department Service Officers (DSO)

There are American Legion DSO's located in every State. These service officers can assist veterans and their families in filing a claim for benefits and gaining access VA health care. DSO's are trained to recognize and handle benefits issues, claims and discharge upgrades for women veterans. DSO's can be found on the Internet at [www.legion.org](http://www.legion.org) or by calling 1-800-433-3318.

### The American Legion Auxiliary

The membership of the Auxiliary is comprised of the mothers, wives, daughters, sisters, granddaughters, great-granddaughters, or grandmothers of members of The American Legion--including those of deceased veterans who served in the United States Armed Forces periods of war. Female veterans are also eligible for membership. The organization mirrors the structure of The American Legion, focusing on issues like Americanism, children and youth, education, and community service. Most Legion Posts have a corresponding Auxiliary Unit attached to them. Auxiliary members are eligible for many of the same benefits as Legionnaires. There is an Auxiliary emergency Fund for members that provides financial support in the event of a family crisis, and offers assistance to "displaced homemakers" who need job training because of divorce, illness, or death of a spouse. For more information about The American Legion Auxiliary, visit the organization's web site at: [www.legion-aux.org/membership/docs/become.html](http://www.legion-aux.org/membership/docs/become.html).





## Resources

### U.S. Government Organizations for Military Women & Veterans:

- **Center for Women Veterans**  
Department of Veterans Affairs  
810 Vermont Avenue, NW  
Washington, D.C. 20420  
Tel: 202-273-6193  
[www.va.gov/womenvet](http://www.va.gov/womenvet)
- **Center for Minority Veterans**  
Department of Veterans Affairs  
810 Vermont Avenue, NW  
Washington, DC 20420  
Tel: 202-273-6708  
[www.va.gov/centerforminorityveterans](http://www.va.gov/centerforminorityveterans)
- **Defense Advisory Committee on Women in the Military (DACOWITS)**  
OASD (FMP) DACOWITS Rm 3D769  
4000 Defense Pentagon  
Washington, D.C. 20301-4000  
Tel: 703-697-2122  
[www.dtic.mil/dacowits](http://www.dtic.mil/dacowits)
- **National Coalition of Homeless Veterans**  
Tel: 1-800-VET-HELP  
[www.nchv.org](http://www.nchv.org)
- **Department of Defense Sexual Assault Prevention and Response**  
Tel: 703-696-9422  
[www.sapr.mil](http://www.sapr.mil)

### Online resources relevant to Combat Women Veterans

- **Women Veterans Health Program**  
[www.vaww.va.gov/whp](http://www.vaww.va.gov/whp)
- **Women Veterans Health Program Services**  
[www.vssc.med.va.gov/workload/wvhp.asp](http://www.vssc.med.va.gov/workload/wvhp.asp)
- **Operation Iraqi Freedom/Enduring Freedom Review Program**  
[www.va.gov/environagents](http://www.va.gov/environagents)
- **Iraq War Clinician Guide**  
[www.ncptsd.org](http://www.ncptsd.org)

### Civilian Organizations

- **Women in Military Service to America**  
Department 50  
Washington, DC 20042-0560  
[www.womensmemorial.org](http://www.womensmemorial.org)
- **Women's Research & Education Institute**  
1750 New York Avenue, NW, Suite 350  
Washington, DC 20006  
Tel: 202-698-0444  
[www.wrei.org](http://www.wrei.org)

### General Resource Phone Numbers

Alcoholics Anonymous	202-966-9115
Al-Anon	800-356-9996
American Cancer Society	800-ACS-2345
The American Heart Association	800-242-8721
<b>The American Legion</b>	<b>800-433-3318</b>
<b>The American Legion Auxiliary</b>	<b>317-955-3845</b>
American Red Cross	800-301-3535
Association Traumatic Stress Specialists (ATSS)	803-781-0017
Child Abuse Hotline	800-633-5155
Cocaine Hotline	800-262-2463
DOD – Family Advocacy Program	202-433-5032
Domestic Violence Hotline	800-799-7233
Drug Abuse Hotline	800-662-HELP
Mental Health/Substance Abuse	888-910-9378
National Alliance for the Mentally Ill – Veterans Committee	800-461-5453
National Alliance of Breast Cancer Organizations	800-719-9154
National Org. of Victims Assistance	888-777-4443
National Women's Health Center, US Public Health Services, Dept. HHS	800-994-WOMAN
Social Security	800-772-1213
Susan Komen Breast Cancer Foundation	888-782-7607
Tricare	888-887-4111
VA (General Information)	800-827-1000
VA Center for Women Veterans	202-273-6193
VA Compensated Work Therapy	800-355-8262
VA Mammography Help Line	888-492-7844





Step 1: Before You Start...

What is VA Form 10-10EZ used for?

- To apply for enrollment in the VA health care system, or for nursing home, domiciliary or dental benefits.
To update your personal, insurance, or financial information.

Where can I get help filling out the form?

- Contact a National or State Veterans Service Organization.
Ask VA to help you fill out the form by calling or visiting a VA health care facility. Before you call or go to the VA health care facility, gather the necessary materials identified in Step 2 of the instructions and complete as much of the form as you can.

How can I contact VA if I have questions?

- Look in your telephone book blue pages under "United States Government, Veterans" to locate your local VA health care facility.
Call VA's Health Benefits Service Center toll-free at 1-877-222-VETS (8387).
Access our website at http://www.va.gov and select "Contact the VA."
If you desire a health care appointment, contact the Enrollment Coordinator at your local VA health care facility for assistance in scheduling an appointment.

Definitions of terms used on this form

- SERVICE-CONNECTED (SC): A veteran with a VA determination that an illness or injury was incurred or aggravated while on active duty.
COMPENSABLE: A determination by VA that a service-connected disability is severe enough to warrant monetary compensation.
NONCOMPENSABLE: A determination by VA that a service-connected disability is not severe enough to warrant monetary compensation.
NONSERVICE-CONNECTED (NSC): A veteran who does not have a VA determined service-related condition.

Which sections of VA Form 10-10EZ should you complete?

If you are applying for enrollment in the VA health care system, or for nursing home, domiciliary or dental benefits, look at the table below to find out which sections of VA Form 10-10EZ you should complete. The shaded sections should be completed only if you answer "Yes" to Section VI agreeing to provide income and asset information to establish eligibility for care. You may agree to copayments without providing this detailed financial information.

Table with 8 columns: 'If you are...', 'I-IV', 'VI', 'VII', 'VIII', 'IX', 'X', 'XII'. Rows describe various veteran categories and their corresponding section completion requirements.

Complete only the sections that apply to you and sign and date the form.

## **Step 2: Completing your application ...** Review the table in Step 1 to find out what sections you should complete.

Answer all questions in those sections. If you need more space to answer a question, attach a sheet of paper to the form containing your name and Social Security Number. For each question that you need more room, write "Continuation of Item" and write the section and question number.

**Section II - Insurance Information.** Include information for all health insurance policies that cover you. If you have more than one health insurer, provide this information on a separate sheet of paper and attach to the application. If you have access to a copier, attach a copy of your insurance cards, Medicare card and/or Medicaid card (Medicaid is a federal/state health insurance program for certain low-income people). Bring these cards with you to each health care appointment.

**Section IV - Military Service Information.** If you are not currently receiving benefits from VA, you should attach a copy of your discharge or separation papers from the military (such as DD 214 or, for WWII veterans, a "WD" Form), with your signed application to expedite processing of your application.

If you indicate that you received a Purple Heart Medal, we will check our records for confirmation of your status. If we are unable to confirm your status as a Purple Heart Medal recipient, we will ask you to provide VA a copy of your DD-214 or other military service records or orders indicating you were awarded the medal. To reduce processing time, you may submit a copy of this documentation with your signed application.

**Section VI - Financial Disclosure.** The financial assessment is used to determine whether certain veterans qualify for cost-free health care services for their nonservice-connected conditions and to assign their priority for enrollment. You should review the table in Step 1 to see if your eligibility for health care benefits requires or may be based on a financial assessment.

If your financial information is used to determine your priority for enrollment and you choose not to disclose this information, you must agree to make copayments. However, please be aware that even if you agree to pay copayments, you may not be eligible for enrollment and other health care benefits for your nonservice-connected conditions, if you are placed in a priority group that is not eligible for enrollment.

If a financial assessment is not used to determine your priority for enrollment, you may choose not to disclose your information and agree to make copayments for treatment of your nonservice-connected conditions. If a financial assessment is used to determine your eligibility for travel assistance, and you do not disclose your financial information, you will not be eligible for this benefit for your nonservice-connected conditions.

**Section VII - Dependent Information.** Use a separate sheet of paper for additional dependent children.

- You may count your spouse as your dependent even if you did not live together, as long as you contributed \$600 or more in support last calendar year.
- You may count your biological children, adopted children, and stepchildren as dependents. But these children must be unmarried and under the age of 18, or be at least 18 but under 23 and attending high school, college or vocational school on a full or part-time basis, or have become permanently unable to support themselves before reaching the age of 18.
- Count child support contributions even if not paid in regular set amounts. Contributions can include tuition payments or payments of medical bills.

## **Section VIII - Previous Calendar Year Gross Annual Income of Veteran, Spouse and Dependent Children.**

Use a separate sheet of paper for additional dependent children.

- Report: gross annual income from employment, except for income from your farm, ranch, property or business, including information about your wages, bonuses, tips, severance pay and other accrued benefits and your child's income information if it could have been used to pay your household expenses
- Report: net income from your farm, ranch, property or business.
- Report: other income amounts, including retirement and pension income, Social Security Retirement and Social Security Disability income, compensation benefits such as VA disability, unemployment, Workers and black lung, cash gifts, interest and dividends, including tax exempt earnings and distributions from Individual Retirement Accounts (IRAs) or annuities
- Do Not Report: Welfare, Supplemental Security Income (SSI) and need-based payments from a government agency, profit from the occasional sale of property, income tax refunds, reinvested interest on Individual Retirement Accounts (IRAs), scholarships and grants for school attendance, disaster relief payment or proceeds of casualty insurance, loans, Agent Orange and Alaska Native Claim Settlement Acts Income and payments to foster parents.

**Section IX - Previous Calendar Year Deductible Expenses.** Report nonreimbursed medical expenses paid by you or your spouse. Include expenses for medical and dental care, drugs, eyeglasses, Medicare, medical insurance premiums and other health care expenses paid by you for dependents and persons for whom you have a legal or moral obligation to support. Do not list expenses if you expect to receive reimbursement from insurance or other sources.

**Section X - Previous Calendar Year Net Worth.** Use a separate sheet of paper for additional dependent children.

Your net worth is the market value of all the interest and rights you have in any kind of property. However net worth does not include your single-family residence and a reasonable lot area surrounding it. It also does not include the personal things you use every day like your vehicle, clothing and furniture.

## **Step 3: Submitting your application ...**

### **What do I do when I have finished my application?**

- Read Section V, Consent to Copayments, Section XI, Paperwork and Privacy Act Information and Section XII, Assignment of Benefits.
- Make sure you sign and date VA Form 10-10EZ in Section XII. You or an individual to whom you have delegated your Power of Attorney must sign and date the form. If you sign with an "X", then you must have 2 people you know witness you as you sign. They must then sign the form and print their names. If the form is not signed and dated appropriately, VA will return it for you to complete. This will result in a delay in processing your application.
- Attach any continuation sheets and necessary material to your application.

**Where do I send my application?** Mail the original application with a copy of your supporting materials to your local VA care facility. You can find the address in your local telephone book, by calling toll-free 1-877-222-VETS (8387), or on the Internet at <http://www.va.gov>.



**APPLICATION FOR HEALTH BENEFITS**

**SECTION I - GENERAL INFORMATION**

**Federal law provides criminal penalties, including a fine and/or imprisonment for up to 5 years, for concealing a material fact or making a materially false statement. (See 18 U.S.C. 1001)**

1. VETERAN'S NAME <i>(Last, First, Middle Name)</i>		2. OTHER NAMES USED	3. MOTHER'S MAIDEN NAME	4. GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
5. ARE YOU SPANISH, HISPANIC, OR LATINO? <input type="checkbox"/> YES <input type="checkbox"/> NO		6. WHAT IS YOUR RACE? <i>(You may check more than one.) (Information is required for statistical purposes only.)</i> <input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER		
7. SOCIAL SECURITY NUMBER	9. DATE OF BIRTH <i>(mm/dd/yyyy)</i>		10. RELIGION	
8. CLAIM NUMBER	9A. PLACE OF BIRTH <i>(City and State)</i>			
11. PERMANENT ADDRESS <i>(Street)</i>		11A. CITY	11B. STATE	11C. ZIP CODE
11D. COUNTY	11E. HOME TELEPHONE NUMBER <i>(Include area code)</i>		11F. E-MAIL ADDRESS	
11G. CELLULAR TELEPHONE NUMBER <i>(Include area code)</i>		11H. PAGER NUMBER <i>(Include area code)</i>		
12. TYPE OF BENEFIT(S) APPLIED FOR <i>(You may check more than one)</i> <input type="checkbox"/> HEALTH SERVICES <input type="checkbox"/> NURSING HOME <input type="checkbox"/> DOMICILIARY <input type="checkbox"/> DENTAL				
13. IF APPLYING FOR HEALTH SERVICES OR ENROLLMENT, WHICH VA MEDICAL CENTER OR OUTPATIENT CLINIC DO YOU PREFER?				
14. DO YOU WANT AN APPOINTMENT WITH A VA DOCTOR OR PROVIDER AS SOON AS ONE BECOMES AVAILABLE? <input type="checkbox"/> YES <input type="checkbox"/> NO I am only enrolling in case I need care in the future.			15. HAVE YOU BEEN SEEN AT A VA HEALTH CARE FACILITY? <input type="checkbox"/> YES, LOCATION: <input type="checkbox"/> NO	
16. CURRENT MARITAL STATUS <i>(Check one)</i> <input type="checkbox"/> MARRIED <input type="checkbox"/> NEVER MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> UNKNOWN				
17. NAME, ADDRESS AND RELATIONSHIP OF NEXT OF KIN			17A. NEXT OF KIN'S HOME TELEPHONE NUMBER <i>(Include area code)</i>	
			17B. NEXT OF KIN'S WORK TELEPHONE NUMBER <i>(Include area code)</i>	
18. NAME, ADDRESS AND RELATIONSHIP OF EMERGENCY CONTACT			18A. EMERGENCY CONTACT'S HOME TELEPHONE NUMBER <i>(Include area code)</i>	
			18B. EMERGENCY CONTACT'S WORK TELEPHONE NUMBER <i>(Include area code)</i>	
19. INDIVIDUAL TO RECEIVE POSSESSION OF YOUR PERSONAL PROPERTY LEFT ON PREMISES UNDER VA CONTROL AFTER YOUR DEPARTURE OR AT THE TIME OF DEATH. NOTE: THIS DOES NOT CONSTITUTE A WILL OR TRANSFER OF TITLE <i>(Check one)</i> <input type="checkbox"/> EMERGENCY CONTACT <input type="checkbox"/> NEXT OF KIN				

**SECTION II - INSURANCE INFORMATION (Use a separate sheet for additional information)**

1. ARE YOU COVERED BY HEALTH INSURANCE? <i>(Including coverage through a spouse or another person)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	2. HEALTH INSURANCE COMPANY NAME, ADDRESS AND TELEPHONE NUMBER			
3. NAME OF POLICY HOLDER				
4. POLICY NUMBER	5. GROUP CODE			
	<b>YES</b>	<b>NO</b>		
6. ARE YOU ELIGIBLE FOR MEDICAID?	<input type="checkbox"/>	<input type="checkbox"/>		
7. ARE YOU ENROLLED IN MEDICARE HOSPITAL INSURANCE PART A?	<input type="checkbox"/>	<input type="checkbox"/>	7A. EFFECTIVE DATE <i>(mm/dd/yyyy)</i>	
8. ARE YOU ENROLLED IN MEDICARE HOSPITAL INSURANCE PART B?	<input type="checkbox"/>	<input type="checkbox"/>	8A. EFFECTIVE DATE <i>(mm/dd/yyyy)</i>	
9. NAME EXACTLY AS IT APPEARS ON YOUR MEDICARE CARD			10. MEDICARE CLAIM NUMBER	
11. IS NEED FOR CARE DUE TO ON THE JOB INJURY? <i>(Check one)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO			12. IS NEED FOR CARE DUE TO ACCIDENT? <i>(Check One)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	

**SECTION III - EMPLOYMENT INFORMATION**

1. VETERAN'S EMPLOYMENT STATUS <i>(Check one)</i> <input type="checkbox"/> FULL TIME <input type="checkbox"/> NOT EMPLOYED <b>If employed or retired, complete item 1A</b> <input type="checkbox"/> PART TIME <input type="checkbox"/> RETIRED <i>Date of retirement (mm/dd/yyyy)</i>	1A. COMPANY NAME, ADDRESS AND TELEPHONE NUMBER
2. SPOUSE'S EMPLOYMENT STATUS <i>(Check one)</i> <input type="checkbox"/> FULL TIME <input type="checkbox"/> NOT EMPLOYED <b>If employed or retired, complete item 2A</b> <input type="checkbox"/> PART TIME <input type="checkbox"/> RETIRED <i>Date of retirement (mm/dd/yyyy)</i>	2A. COMPANY NAME, ADDRESS AND TELEPHONE NUMBER

**SECTION IV - MILITARY SERVICE INFORMATION**

1. LAST BRANCH OF SERVICE	1A. LAST ENTRY DATE	1B. LAST DISCHARGE DATE	1C. DISCHARGE TYPE	1D. MILITARY SERVICE NUMBER
<b>2. CHECK YES OR NO</b>	<b>YES</b>	<b>NO</b>		<b>YES</b> <b>NO</b>
A. ARE YOU A PURPLE HEART AWARD RECIPIENT?	<input type="checkbox"/>	<input type="checkbox"/>	E1. ARE YOU RECEIVING DISABILITY RETIREMENT PAY INSTEAD OF VA COMPENSATION?	<input type="checkbox"/> <input type="checkbox"/>
B. ARE YOU A FORMER PRISONER OF WAR?	<input type="checkbox"/>	<input type="checkbox"/>	F. WERE YOU EXPOSED TO ENVIRONMENTAL CONTAMINANTS WHILE SERVING IN SW ASIA DURING THE GULF WAR?	<input type="checkbox"/> <input type="checkbox"/>
C. DO YOU HAVE A VA SERVICE-CONNECTED RATING?	<input type="checkbox"/>	<input type="checkbox"/>	G. WERE YOU EXPOSED TO AGENT ORANGE WHILE SERVING IN VIETNAM?	<input type="checkbox"/> <input type="checkbox"/>
C1. IF YES, WHAT IS YOUR RATED PERCENTAGE? <span style="float: right;"><b>%</b></span>			H. WERE YOU EXPOSED TO RADIATION WHILE IN THE MILITARY?	<input type="checkbox"/> <input type="checkbox"/>
D. DID YOU SERVE IN COMBAT AFTER 11/11/1998?	<input type="checkbox"/>	<input type="checkbox"/>	I. DID YOU RECEIVE NOSE AND THROAT RADIUM TREATMENTS WHILE IN THE MILITARY?	<input type="checkbox"/> <input type="checkbox"/>
E. WAS YOUR DISCHARGE FROM MILITARY FOR A DISABILITY INCURRED OR AGGRAVATED IN THE LINE OF DUTY?	<input type="checkbox"/>	<input type="checkbox"/>	J. DO YOU HAVE A SPINAL CORD INJURY?	<input type="checkbox"/> <input type="checkbox"/>

**SECTION V - PAPERWORK REDUCTION ACT AND PRIVACY ACT INFORMATION**

The Paperwork Reduction Act of 1995 requires us to notify you that this information collection is in accordance with the clearance requirements of Section 3507 of the Paperwork Reduction Act of 1995. We may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a valid OMB number. We anticipate that the time expended by all individuals who must complete this form will average 45 minutes. This includes the time it will take to read instructions, gather the necessary facts and fill out the form.

**Privacy Act Information:** VA is asking you to provide the information on this form under 38 U.S.C. Sections 1705, 1710, 1712, and 1722 in order for VA to determine your eligibility for medical benefits. Information you supply may be verified through a computer-matching program. VA may disclose the information that you put on the form as permitted by law. VA may make a "routine use" disclosure of the information as outlined in the Privacy Act systems of records notices and in accordance with the VHA Notice of Privacy Practices. You do not have to provide the information to VA, but if you don't, VA may be unable to process your request and serve your medical needs. Failure to furnish the information will not have any affect on any other benefits to which you may be entitled. If you provide VA your Social Security Number, VA will use it to administer your VA benefits. VA may also use this information to identify veterans and persons claiming or receiving VA benefits and their records, and for other purposes authorized or required by law.



NOVA



## THE AMERICAN LEGION

**Veterans Affairs and Rehabilitation Division**

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