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Welcome Home

Your Guide to Veterans' Benefits & Rights

Compiled by the Massachusetts Department of Veterans' Services

www.mass.gov/veterans

(617) 210-5480



THE COMMONWEALTH OF MASSACHUSETTS
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DEVAL L. PATRICK
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Dear Veteran:

On behalf of the Commonwealth of Massachusetts, thank you for your service and welcome home.

The transition from service to civilian life can sometimes be difficult. We are committed to helping you navigate this transition and beyond. Through a variety of programs, including financial assistance, education initiatives and outreach services, we want to assist you and your families and make sure you have the resources you need for success in civilian life. We encourage you to read the enclosed materials and to contact your local Veterans' Service Officer for any assistance you may need.

Thank you, and once again welcome home. The people of the Commonwealth remain grateful for your extraordinary service and sacrifices, and you and your fellow soldiers are in our thoughts and prayers.

Sincerely,

Deval L. Patrick
Governor

Thomas Kelley
Secretary of Veterans' Services

Richard M. Freeland
Commissioner of Dept. of Higher Education

*Those who won our independence believed
liberty to be the secret to happiness and
courage to be the secret to liberty.*

—Louis D. Brandeis

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—INTRODUCTION—

This Guide is designed to help you learn about the benefits you have earned from the Commonwealth of Massachusetts, as well as some federal benefits.

- **How do I know if I’m a “veteran”?**

For Massachusetts’ benefits, you are a “veteran” if you received a discharge under honorable conditions and served for at least 90 days of regular active duty, one day of which was during wartime, or you served for 180 days during peacetime, and you received a discharge under honorable conditions. This does not include active duty for training days in the Guard or Reserve.

- ▶ For more information, see M.G.L. c.4 s.7 cl.43rd, as amended by c.116 of the Acts of 2004 at www.state.ma.us/legis/laws/mgl or go to www.mass.gov/veterans.

—UPON RECEIVING YOUR ORDERS—

Because this Guide’s intended audience is veterans, the content focuses on the benefits and rights you will enjoy upon discharge or release from active duty. There are some benefits and rights described in this Guide that can *only* be enjoyed if you took certain steps *before* you entered active duty. Since some of the audience may have been deployed already, or may be family members of those on deployment, we cover those steps here. We apologize if this seems a bit confusing, but we don’t want you to miss out on certain employment and reemployment rights, civil service and veterans’ preference opportunities, and financial and civil protections.

Listed below are the steps you should take upon receiving your orders to guarantee certain rights and benefits described in this Guide.

▪ **I just received my orders. What should I do now?**

1. Notify your employer in writing about your orders, stating the approximate amount of time you'll be gone. Be sure to include a copy of your orders.
2. If you have applied for a civil service position, contact the Civil Service Commission for advice on how to proceed. The phone number is (617) 727-2293.
3. If you work for a government agency that has accepted Chapter 77 of the Acts of 2005, then you may be entitled to the difference, if any, between your base pay as a public employee and your base pay from the military. This applies to members of Reserves or National Guard who were called up after September 11, 2001, and until September 11, 2011.
4. Notify your landlord or mortgage company, and cell phone provider in writing about your orders. If you are activated for more than 90 days, you may be provided certain protections by the law.
5. Notify all your creditors in writing and ask them to drop any interest rates that are in excess of 6%, to 6% for the time you will be activated, and specify that you understand the additional interest will be forgiven. Be prepared to show that your service has materially affected your ability to pay.
6. Request an "extension of time to file your income taxes" from the Massachusetts Department of Revenue and the Internal Revenue Service, if you've already paid 80% of your taxes.

—**READJUSTING to CIVILIAN LIFE**—

Readjusting to life at home after a deployment may be a challenge. It is normal to feel these pangs of readjustment. There are a variety of resources to help ease this process for you and to help you manage and understand your emotions.

▪ **I feel like I'm hitting roadblocks in applying for and receiving services and benefits. Who can help?**

Through confidential peer support the SAVE Team advocates for veterans who experience barriers in obtaining benefits. SAVE acts as a liaison between veterans and their families and the various agencies within the federal and state government.

- ▶ For more information, go to www.mass.gov/veterans or to reach a member of the SAVE Team email save@massmail.state.ma.us or call (888) 844-2838.

▪ **I'm the spouse of a Reservist. Where can I learn more about how to help him/her and our family manage the transition home from deployment?**

The Military and Family Support Center is operated by the Massachusetts National Guard to support Guard and Reserve members and their families by coordinating local, state, and federal resources. Many services are available free of charge at the open access center in Wellesley. Counselors and other representatives from federal and state agencies are on-site to assist with financial assistance, housing, and healthcare. Other services include but are not limited to:

- ◆ legal assistance
- ◆ military identification cards
- ◆ family program staff and services
- ◆ Transition Assistance Advisor

- ◆ representatives from the Department of Veterans' Services and Military One Source
- ◆ Traumatic Brain Injury (TBI) support
 - ▶ For more information, go to www.operationtotalwarrior.us or call (800) 772-1237.

■ **Where can I get help managing the nightmares and flashbacks I have about my time in the service?**

You may be suffering from Post-Traumatic Stress Disorder (PTSD), a mental disorder that can occur following a life-threatening event such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults including rape. The VA's National Center for PTSD provides free treatment to veterans. In addition, VA Vet Centers offer free treatment for combat trauma as well as military sexual trauma (MST). MST counselors work with both men and women who experienced unwanted sexual advances or harassment in the military. Vet Centers provide complete confidentiality from the VA.

- ▶ For intake at the National Center for PTSD, male veterans call (857) 364-4143 and female veterans call (857) 364-4012.
- ▶ For a complete listing of Vet Centers in Massachusetts, visit www.va.gov/rcs.

■ **I would like to spend time with other veterans who have served in Afghanistan or Iraq. How can I find them?**

There are support groups across the state hosted in the community, Vet Centers, VA Medical Centers (VAMC), by the SAVE Team, and non-profit veteran agencies. Some groups are women-only.

- ▶ To find a support group near you, contact the OEF/OIF Coordinator at the VAMC near you. Bedford VAMC (781)

687-2000, VA Boston Healthcare System (617) 232-9500 (covers West Roxbury, Jamaica Plain, and Brockton campuses), Northampton VAMC (413) 584-4040.

- ▶ The SAVE Team may also know of a support group near you. To reach the SAVE Team email save@massmail.state.ma.us or call (888) 844-2838.
- ▶ The DVS website has a list of support groups, see www.mass.gov/veterans and search for support groups.

■ **I'm a veteran in serious crisis. Who can help me right now?**

The National Suicide Prevention Lifeline provides confidential service for veterans and family members in crisis 24 hours a day, seven days a week.

- ▶ Call (800) 273-TALK (8255) and press 1 to be connected immediately to VA suicide prevention and mental health service professionals.

—EMPLOYMENT and REEMPLOYMENT RIGHTS—

Whether you served on active duty or you were mobilized from the Reserves or Guard for deployment, your employment and reemployment rights are guaranteed if you meet certain criteria. Federal law known as USERRA, the Uniformed Services Employment and Reemployment Rights Act, protects you. USERRA ensures you are not discriminated or retaliated against on the basis of your military service, and that you get your public or private sector job back with the seniority, status, and at the same rate of pay that you would have had if you had been continuously employed at your job. You must have notified your employer in advance, and not be absent for over five years, along with certain other requirements.

- **What are my rights concerning vacation leave?**

If your employment was interrupted by a period of military service, you have the right to use your vacation, annual, or similar leave with pay already on the books. However, no employer may *require* you to use vacation, annual, or similar paid leave during such period of service. Any paid leave that you have accrued when you deploy will remain on the books until you return. If you are in a paid leave status, you *do* accrue vacation and sick leave time while you are in the paid leave status. You do *not* accrue vacation and sick leave while in an unpaid leave status. An employer is not required under USERRA to provide short-term compensation (pay, vacation accrual, etc.) when an employee is not working at the worksite. Individual vacation policy should be reviewed on a case-by-case basis with U.S. Department of Labor/Veterans' Employment and Training Service (DOL/VETS).

- ▶ For more information, go to www.osc.gov, left-hand menu to "Uniformed Services Employment and Reemployment Act" or www.dol.gov/vets.
- ▶ For specific questions call DOL/VETS at (617) 626-6699.

- **How is this law enforced?**

If your employer is giving you a hard time, and you think you have been denied a federal USERRA right (especially in a case where you have experienced harm such as a layoff, termination due to military service, or denial of reemployment after returning from military duty) you should first contact the U.S. Department of Labor/Veterans' Employment and Training Service (DOL/VETS). Once you file a formal complaint, DOL/VETS will investigate. If DOL/VETS finds your complaint has merit, they will contact your employer about complying with the law. If the DOL/VETS'

attempts to obtain compliance are unsuccessful, then DOL/VETS will advise you of your rights to proceed further. Another option is to contact the Employer Support of the Guard and Reserve (ESGR). They are trained USERRA ombudsmen who will advise you of your rights and offer informal mediation services with your employer.

- ▶ For more information on USERRA, go to www.dol.gov/vets or call the Boston regional DOL/VETS office at (617) 626-6699.
- ▶ For more information on the ESGR, visit www.esgr.org or call (800) 336-4590.
- ▶ The Reserve Officers' Association website contains archives of law reviews, many of which concern USERRA. Visit www.roa.org/site/PageServer?pagename=law_review_archive.

- **Do I have any other employment rights?**

Yes. If you belong to the Massachusetts National Guard, you are protected from any private or public employer denying your initial employment, preventing your being employed by another, obstructing or harrassing you or your employer because of your connection with the Guard, or because of your absence due to Guard duty.

If you are a public employee, and you are called up for Guard or Reserve duty, you have certain protections under Massachusetts' law. If you give written notice before deploying, you are considered on a leave of absence, and you have two years to become reinstated. Your public pension is protected and your military service is credited to it.

- ▶ For more information, see Servicemembers Civil Relief Act by visiting www.uscg.mil/legal/la and go to "Servicemembers Civil Relief Act."

▪ **What can I do if I feel I’m being discriminated against because of my military affiliation?**

You can file a claim for discrimination under USERRA with DOL/VETS, as above, or you can file a complaint at the Massachusetts Commission Against Discrimination (MCAD), a slower process.

- ▶ To file a claim under USERRA with DOL/VETS, call (617) 626-6699.
- ▶ To file a complaint with the MCAD, call (617) 994-6000.

▪ **What if I’m on medical hold or incapacitation pay?**

DOL/VETS will provide you with information about your rights under USERRA. The length of absence will dictate how long (under USERRA) you have to claim your pre-service position. It is best to act sooner rather than later to ensure your rights—call DOL/VETS today.

- ▶ For more information, call DOL/VETS at (617) 626-6699.

**—VETERANS’ PREFERENCE and
RETIREMENT BENEFITS—**

If you are a Massachusetts veteran, as defined in the Introduction above, you are entitled to veterans’ preference in civil service exams. If you attain a score of 70% or higher, you are entitled to go to the top of the exam list, with disabled veterans having top priority. If you apply for a promotional exam, you get two points added to your score. If you apply for a civil service job for which there is no exam, you are entitled to veterans’ preference in a “provisional appointment.” If you apply for a position in the labor force, you are not required to take an exam and you go to the top of the list.

▪ **What if the civil service exam is held when I’m on military duty?**

If you plan to take a civil service exam and you have been called up for active duty, you can either take the exam at your mobilization site or take a make-up promotional exam within six months of your return by contacting the Massachusetts Human Resources Division (HRD) before deployment.

- ▶ For more information, see M.G.L. c. 31, s. 12 and s. 26 by visiting www.mass.gov/legis/laws/mgl. Also, see c. 708 of the Acts of 1941.
- ▶ For more information, contact HRD at (617) 727-2293.

▪ **What happens if I’m at the top of the list but a position opens while I’m serving?**

If you are at the top of the exam list, and an appointment opens while you are away, you can request that the appointing authority hire a “military substitute” and appoint you to the position within three months of your return. If the appointing authority chooses to bypass you by hiring someone else, and they tell you that you have to wait until the next opening for an appointment, you can file a discrimination complaint under USERRA at DOL/VETS, and they will investigate and file a formal complaint if you wish. You can also challenge the bypass through an appeal at the Civil Service Commission, or by means of a complaint at the MCAD, the lengthiest of the three remedies.

- ▶ To file a discrimination complaint with DOL/VETS, call the Boston regional office at (617) 626-6699. The DOL/VETS website is full of information about USERRA www.dol.gov/vets.
- ▶ For more information, contact the Massachusetts Civil Service Commission at (617) 727-2293.
- ▶ To file at the MCAD call (617) 994-6000.

- **I'm in the Guard in a neighboring state and am employed as a public servant in Massachusetts. Am I eligible for the military retirement buy back program?**

Yes. Members of the National Guard or Reserves in neighboring states who work in a public service capacity within the Commonwealth of Massachusetts can have their military service counted as creditable service time and may be applied toward retirement on a ratio of five years of Guard or Reserves time for each one year of active service.

▶ For more information, see c. 130 of the Acts of 2005.

- **I'm in the Massachusetts National Guard and I live in a neighboring state. Am I eligible for benefits from the state of Massachusetts?**

It depends on the benefit—any benefit that has residency requirement would be unavailable to you. For additional benefits, you should check with the state you reside in to find out about benefits you may receive.

- ▶ For more information, contact your state's Department of Veterans' Services.
- ▶ The SAVE Team may also be able to assist you. Email save@massmail.state.ma.us or call (888) 844-2838.

- **Is there veterans' preference for public works jobs?**

Yes. M.G.L. ch. 149, s. 26 ensures that preference is given to qualified veterans in public works construction by the state, a county, town, authority or district, or by a person contracting with or subcontracting for such work. Each county, town, district, contractor, or subcontractor gives preference to veterans and service-connected disabled veterans who live in their jurisdiction.

▶ For more information, contact HRD at your town/city hall.

- **What if I applied for a federal job and didn't receive veterans' preference?**

Under the Veterans' Employment Opportunities Act of 1998 (known as Public Law 105-339) a new redress process allows eligible veterans who believe that a federal agency has violated their rights under any law or regulation related to veterans' preference to file a formal complaint with DOL/VETS.

▶ For more information contact DOL/VETS at (617) 626-6699.

—FINANCIAL and CIVIL PROTECTIONS—

You have certain financial and civil protections under both federal and state versions of the Servicemembers Civil Relief Act (formerly the Soldiers and Sailors Civil Relief Act). These protections occur when you enter military service, and when you are called up for active duty as a member of the Reserve or Guard. Under this law, your protection begins on the date you *enter* active service, or the date your orders *begin*, and generally terminates within 30 to 180 days after the date of your discharge depending on the right. To receive some of the protections, you have to be prepared to show that military service has had a "material effect" on the legal or financial matter. Protections include:

- ◆ Ceiling on maximum rates of interest
- ◆ Rent and eviction
- ◆ Termination of residential leases
- ◆ Motor vehicle leases
- ◆ Protection from court proceedings
- ◆ Mortgage foreclosures
- ◆ Life and professional insurance
- ◆ Income taxes

- ◆ Residency for tax purposes
- ◆ Taxes and assessments on personal/real property
- ◆ Foreclosures on installment contracts
- ◆ Health insurance
- ◆ Cell phone contracts

▪ **I just took out a car loan at 7.5%. What are my rights?**

If *prior* to your entry into the service or your call-up you take a loan or other obligation more than 6%, including credit cards, your creditor is required to drop the interest rate to 6% upon written application to the lender. Charges in excess of the 6% rate will be forgiven unless a court finds that your ability to pay was not *materially* affected.

- ▶ For more information, see Servicemembers Civil Relief Act by visiting www.uscg.mil/legal/la and go to “Servicemembers Civil Relief Act.”

▪ **Do I have to pay income taxes while on active duty?**

Yes. But if you are a Massachusetts resident and you are serving in a combat zone, you can request an extension of time to file, for the period of time you are in the combat zone plus six months after that, and you will not be charged interest or penalties during this time on your Massachusetts taxes. You must have paid 80% of your taxes by the original due date, including withholding, estimated payments, and payments made with an extension. If you request the extension after the taxes are due, you will incur fees and penalties. The same rule applies to your federal taxes.

- ▶ For more information, see www.mass.gov/dor. Do a search for “Frequently Asked Questions—Massachusetts State Income Tax.” Answer number 14 addresses veterans’ tax.

▪ **Is there any way to get out of my cell phone contract while I’m overseas for the next twelve months?**

Yes. Under the Veterans’ Benefits Improvement Act, cell phone contracts may be cancelled or suspended without penalties or fees if the servicemember is deployed overseas for 90 days or longer.

- ▶ Public Law No: 110-389 Title VIII s805 signed in 2008.
- ▶ The SAVE Team may also be able to assist you. Email save@massmail.state.ma.us or call (888) 844-2838.

▪ **I signed a one-year lease on my apartment and then I received orders to Iraq. Can I get out of the lease?**

Yes. If you sign a lease for an apartment, you can break the agreement with written notification and a copy of your orders, so long as your orders are for more than 90 days or for a permanent change of duty station. Your rent will be prorated for the period of time before you give notice. In the event that you do not terminate your lease until after you return, you are protected from the landlord’s legal action while you are away. But you will be liable for any unpaid rent due before you gave notice.

- ▶ For more information, see the federal Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), 50 United States Code, Appendix s. 510 (amended by Public Law 108-189, December 19, 2003).

▪ **Does the Commonwealth pay a bonus to veterans of Iraq and Afghanistan?**

Yes. The Commonwealth of Massachusetts will pay a bonus to each servicemember who served in Armed Forces in active service as part of Operation Enduring Freedom, Operation Iraqi Freedom, and Operation Noble Eagle who was discharged under honorable conditions. You must have lived in Massachusetts for six months prior to entry into the military. The bonus

payment is based on where you served. Veterans who served outside the continental limits of the U.S. in the Afghanistan or Iraq area receive \$1000. Those who served within the continental limits of the U.S. or outside the continental limits of the U.S. other than in the Afghanistan or Iraq areas for a period of six months or more receive \$500. Servicemembers who deploy more than once may be eligible for a partial additional payment.

- ▶ For more information and to apply, download an application at www.mass.gov/treasury or contact the Veterans Bonus Division at Office of the State Treasurer (617) 367-9333, x539.

▪ **If I need it, can I get financial assistance?**

Yes. The Massachusetts Department of Veterans' Services offers a needs-based program of financial and medical assistance for veterans and their dependents under M.G.L. Chapter 115. Every city and town has a Veterans' Services Officer (VSO) who administers this program for those with a discharge under honorable conditions. They help you apply for a range of other programs including VA and Social Security benefits. There is also a \$2000 annual annuity available for certain blind, paraplegic, or 100% service-connected disabled veterans, as well as to the spouse and parents of those deceased veterans whose deaths were service-connected.

- ▶ For more information and to apply, contact your local Veterans' Services Officer (VSO) or go to www.mass.gov/veterans.
- ▶ For more information and to apply for the annuity, visit www.mass.gov/veterans or call (617) 210-5927.

▪ **I'm in the Reserves and my family is having trouble financially due to my deployment. Where can they turn for assistance?**

The Military Friends Foundation administer the Military Family Relief Fund, as a needs-based program (eligibility is based on approximately a 30% difference between civilian and military pay) to assist those families who are suffering a financial hardship due to military deployment. You will be asked to supply both military and civilian pay stubs. Also, the USO has discretionary funds that can be issued quickly to help family members of military personnel who are on active duty. Guard members may receive emergency financial assistance from the Guard Support of Massachusetts. The SAVE Team may know of resources for all veterans. Finally, talk to your branch of service for other resources.

- ▶ For more information about the Military Friends Foundation visit www.militaryfriends.org.
- ▶ For more information and to contact the USO of New England, Inc., visit www.uso-newengland.org or call (617) 720-4949
- ▶ Contact the SAVE Team by email save@massmail.state.ma.us or call (888) 844-2838.
- ▶ For information about the Guard Support of Massachusetts visit <http://guardsupport.org>.

▪ **What if I need a loan?**

If you are a member of the Massachusetts Guard or a resident Massachusetts Reservist called up, you can get a one-time loan up to \$10,000 at 3% interest payable upon completion of active duty plus two years.

- ▶ For more information, contact the office of the State Treasurer, (617) 367-3900 or your Family Assistance Center.

▪ **Where can I get help managing my money?**

The Treasurer’s Financial Education Department is a statewide resource for all Massachusetts residents and empowers individuals to learn about a broad spectrum of financial matters. The Military and Family Support Center may have workshops or other resources.

- ▶ For more information on the Financial Education Department’s programs, visit www.mass.gov/treasury or call (617) 367-6900.
- ▶ Contact the Military and Family Support Center by calling (800) 772-1237.
- ▶ Check the DVS website for information on periodic financial literacy workshops, www.mass.gov/veterans.

▪ **What is VA Compensation and am I eligible?**

VA compensation is a monthly stipend paid to you for disability incurred or aggravated during your military service. If you have a service-connected disability and you were discharged under other than dishonorable conditions, you may be eligible for this benefit, which is not taxable by the state or the federal government.

- ▶ For more information or to apply, contact the VA Boston Regional Office at (800) 827-1000.
- ▶ For direct assistance and referral, contact your local Veterans’ Services Officer (VSO) at City/Town Hall or call the SAVE Team at (888) 844-2838.

—EMPLOYMENT OPPORTUNITIES—

There are numerous federal and state programs available to you if you are seeking employment.

▪ **Are there short-term training grants for veterans?**

Yes. The Department of Veterans’ Services has been awarded three DOL/VETS grants to provide training, job placement, housing assistance, other supportive services, and information resources to eligible veterans. Two grants serve homeless veterans on the South Shore and another grant specializes in green training and employment-finding assistance for veterans residing in the Boston-metro/I-495 region. Other grants have been awarded to non-profits across the state.

- ▶ For more information, visit www.greenjobs4vets.us or call (978) 372-3626.

▪ **Where do I go if I need more information on education, training, or job searches?**

If you don’t know what type of work you would be suited to, or if you need job-finding assistance, here are some helpful resources:

- ◆ There are 33 One-Stop Career Centers located across the state in every major city, with branch offices in additional communities. These centers, under the Massachusetts Department of Workforce Development, have Local Veterans’ Employment Representatives (LVERs), and Disabled Veterans’ Outreach Program representatives (DVOPs), who are veterans themselves. These representatives can guide you to a new career with testing and counseling. They can help you get retrained or go back to school, and help you find a job.
 - ▶ To find the Career Center nearest you, visit www.detma.org.

◆ You can go through the Transition Assistance Program (TAP) even if you have already left the military. TAP briefings are sponsored by the U.S. Department of Labor and held in four locations in or near Massachusetts.

- ▶ Army TAP, Fort Devens (732) 532-6190
- ▶ Navy/Marines TAP, Newport RI (401) 841-6920
- ▶ Coast Guard TAP, Boston (617) 223-3479
- ▶ Air Force TAP, Hanscom AFB (781) 377-4222

■ **What if I have a physical or mental condition limiting my ability to work?**

If you need help creating a reasonable employment plan based upon your abilities, you should look into the VA’s Vocational Rehabilitation and Employment program (VR&E). On the state level, you should contact the Massachusetts Rehabilitation Commission. Both agencies provide free testing, training, counseling, and in certain cases, education. If you were employed before your deployment, and are now convalescing or disabled from an injury that happened in the line of duty, you have up to two years to claim your pre-service position. You have certain rights under USERRA, about which you should talk to DOL/VETS as soon as possible.

- ▶ For more information about VR&E visit www.vba.va.gov/bln/vre.
- ▶ For information about Massachusetts Rehabilitation Commission visit www.mass.gov/mrc or call (617) 204-3600.
- ▶ To contact DOL/VETS, call (617) 626-6699.

■ **What other supportive services are available?**

There are numerous Outreach Centers located around the state that can help you with a host of services, including upgrading your discharge, obtaining your

military records, counseling, food pantries, clothing closets, community activities, anger management training, and referrals to obtain other state and federal benefits.

- ▶ For more information, visit www.mass.gov/veterans, under “Outreach and Counseling” or call (617) 210-5928.
- ▶ The SAVE Team may also be able to assist you. Email save@massmail.state.ma.us or call (888) 844-2838.

—EDUCATION—

As a veteran, you may be eligible for both state and federal education benefits, which can be combined to cover the cost of your college expenses. Below you will find detailed information about state education benefits and general information about federal education benefits.

■ **Who is eligible for tuition waivers at Massachusetts state colleges and universities?**

The Commonwealth of Massachusetts offers a “categorical tuition waiver” to all veterans and active duty servicemembers, as defined in the Introduction above, who are permanent and legal residents of Massachusetts. This waiver can be used for any state-supported degree or certificate program at the University of Massachusetts or at any Massachusetts state or community college campus. Please note that this waiver covers only tuition, not fees. Unlike some federal benefits, this waiver has no expiration date.

- ▶ To apply, contact the financial aid office at the institution you are attending or plan to attend for application requirements and deadlines.

- ▶ For additional information you can contact the Massachusetts Office of Student Financial Assistance at (617) 727-9420 or the Massachusetts Department of Higher Education at (617) 994-6914.

▪ **I'm a member of the Massachusetts National Guard. What educational assistance programs are available to me?**

If you are an actively-drilling soldier or airman of the Massachusetts National Guard, you are eligible for a 100% tuition and fee waiver. This waiver can be used for any state-supported degree or certificate program at the University of Massachusetts or at any Massachusetts state or community college campus. Additionally, the National Guard provides a federal tuition assistance program for any accredited college, university, vocational, technical, or trade school.

- ▶ To apply for these benefits and for more information, visit <http://states.ng.mil/sites/MA/resources/edu/default.aspx> or contact the Massachusetts Army National Guard Education Services Office at (888) 301-3103 x6753.

▪ **What is the Montgomery GI Bill?**

The Montgomery GI Bill (Chapter 30 of Title 38, U.S. Code) can be used for degree and certificate programs, flight training, apprenticeship, on-the-job training, correspondence schools, as well as licensing and certification exams. This benefit can be used to pay for school and/or training if you elected to contribute a portion of your military pay toward the GI Bill program. Whether you are a qualified member of the Selected Reserve, an activated Reservist, or active duty personnel will determine which GI Bill program you are entitled to use. Generally, benefits are payable for 10 years following your release from active duty. Those who

served after September 11, 2001 may be eligible for the Post-9/11 GI Bill (see next question for a description).

- ▶ For federal GI Bill benefit eligibility, application, and payment information, visit www.gibill.va.gov or call (888) 442-4551.
- ▶ For information on approved education programs, licensing and certification exams, and on-the-job training programs, contact Massachusetts Department of Higher Education at (617) 994-6914.
- ▶ For information on apprenticeship programs, call the Massachusetts Department of Workforce Development, Division of Apprentice Training at (617) 626-5409.

▪ **What is the “new” Post-9/11 GI Bill?**

The Veterans Education Assistance Act of 2008 amends Title 38, United States Code to include a new Chapter 33. This new chapter provides increased benefits for veterans pursuing an approved education program at an approved degree-granting institution (i.e. a college or university).

To be eligible for the Post-9/11 GI Bill, you must have received an honorable discharge; and served at least 90 aggregate days on or after September 11, 2001; or been discharged with a service-connected disability after 30 continuous days.

Based upon your length of service, you are entitled to receive a percentage of the following:

- ◆ The cost of tuition and fees up to the highest in-state undergraduate rate (to be paid directly to the college or university).
- ◆ A monthly housing allowance equal to the Department of Defense (DoD) E-5 with dependents based on the zip code of the college/university (to be paid directly to you).

- ◆ A book stipend of \$41.67 per credit of up to 24 credits or \$1,000 per academic year (to be paid directly to you).

The length of your active duty service will determine your maximum benefit:

Service Requirements (after 9/10/01 serve an aggregate of)	% of Maximum Benefit Payable
36 months	100
30 continuous days (must be discharged with a disability)	100
30 months, but less than 36 months	90
24 months, but less than 30 months	80
18 months, but less than 24 months	70
12 months, but less than 18 months	60
6 months, but less than 12 months	50
90 days, but less than 6 months	40

- ▶ For more information visit www.gibill.va.gov or call (888) 442-4551.

■ **How is the Post-9/11 GI Bill different?**

The Post-9/11 GI Bill (Chapter 33) includes several other provisions that make it more flexible than Chapter 30 (Montgomery GI Bill) in meeting the needs of today's servicemembers. Other items included in the Post-9/11 GI Bill are:

- ◆ Eligibility timeframe extended from 10 to 15 years;
- ◆ No \$1,200 contribution required to participate in the benefit; and
- ◆ Provision to transfer benefits to spouse or dependents.

Veterans who are currently using GI Bill benefits and those who have paid into Chapter 30 may also qualify

for Chapter 33. The decision to opt into Chapter 33 is irrevocable. Because the Post-9/11 GI Bill can only be used at a degree-granting institution and there are many tiers of eligibility, you are strongly encouraged to discuss your benefits under each chapter before electing into the new Post-9/11 GI Bill.

- ▶ To speak to a VA Representative about electing to use Chapter 33 call (888) 442-4551.

■ **How do I transfer my Post-9/11 GI Bill benefits to my dependents?**

If you have served in the Armed Forces for at least six years you may transfer your Post-9/11 GI Bill benefits to your spouse. After ten years of service, you may also transfer these benefits to your children. If you transfer benefits you may be required to serve up to an additional four years. The transfer must be approved by the Department of Defense *before* you separate from active duty or the Guard/Reserves. Follow these steps to transfer benefits:

1. Ensure your dependent is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) and obtain an approved Transfer of Education Benefits (TEB) for your dependent. For more information, visit the TEB website at www.defense.gov/home/features/2009/0409_gibill.
2. Once the TEB is approved, your dependent must apply to the VA for Post-9/11 GI Bill benefits. For more information visit www.gibill.va.gov. Before the dependent can use benefits, he or she must be enrolled in an approved program at an approved college or university.

▪ **Can GI Bill benefits be combined with other educational assistance?**

Yes. Veterans' work study, need-based financial aid, student loans, and scholarships as well as tuition and/or fee waivers can be combined with your GI Bill.

- ▶ For more information about veterans' work study talk to the veterans' representative at the school you plan to attend.
- ▶ You should also contact the financial aid department to inquire about other sources of assistance and complete the Free Application for Federal Financial Aid (FAFSA) form. For more information, visit www.fafsa.ed.gov.

▪ **What is the Yellow Ribbon Program?**

Under the Post-9/11 GI Bill, the Yellow Ribbon Program allows degree-granting institutions to voluntarily enter into an annual agreement with the VA to fund tuition and fee expenses that exceed the highest public in-state undergraduate rate. Institutions may contribute up to 50% of these unmet charges and the VA will match dollar-for-dollar of this amount. Only veterans who qualify for **100%** of the full Chapter 33 benefit are eligible to participate in the Yellow Ribbon Program.

- ▶ A complete list of participating schools can be found on the GI Bill website www.gibill.va.gov.

▪ **What is Veterans Upward Bound?**

Veterans Upward Bound (VUB) is a pre-collegiate program that provides a unique opportunity for you to gain access to information about college and career awareness. You can choose a pathway that works best for you, ranging from GED prep to skill development to classroom instruction. VUB offers free classes and supplies to qualified veterans. Veterans' status,

academic need, and other eligibility requirements must be met in order to enroll. There are two campuses with VUB programs in Massachusetts: UMass Boston and Suffolk University.

- ▶ Veterans Upward Bound program at UMass Boston visit www.veterans-ub.umb.edu or call (617) 287-5870.
- ▶ Veterans Upward Bound program at Suffolk University visit <http://www.suffolk.edu/offices/39470.html> or call (617) 725-4100.

▪ **Does the VA's Vocational Rehabilitation and Employment Division (VR&E) offer educational assistance?**

Please see the Employment section of this guide for details about the VA's VR&E services.

—HEALTHCARE—

You have special eligibility for U.S. Department of Veterans Affairs (VA) hospital care, medical services, and nursing home care for five years following your discharge from active duty. The VA also provides free mental health services at Vet Centers. Reservists and National Guard members who were called to active duty by a federal executive order may qualify for VA healthcare benefits.

▪ **How do I enroll in the VA healthcare system?**

Call the nearest VA Medical Center (VAMC) and follow the prompts for "recently discharged combat veterans" to connect with the Iraq and Gulf War Coordinator. The coordinator will ask you to fill out a form and provide your DD214 in order to enroll for VA

healthcare. Once you are enrolled in the VA system you can obtain care at VA facilities nationwide. In addition, women veterans can call and ask to speak to the Women Veterans Program Manager at the VAMC.

- ▶ For more information visit www.va.gov or www.va.gov/rcs
- ▶ Bedford VAMC (781) 687-2000, VA Boston Healthcare System (617) 232-9500 (covers West Roxbury, Jamaica Plain, and Brockton), Northampton VAMC (413) 584-4040.

■ **What is TRICARE?**

TRICARE is the Department of Defense's regionally managed healthcare program for active duty and retired members of the uniformed services, including members of the Guard and Reserve who are issued orders for more than 30 days for a contingency operation. Unlike VA healthcare, TRICARE covers the health, dental, and mental health needs of you *and* your dependents. Eligibility for TRICARE is determined by the Defense Enrollment Eligibility Reporting System (DEERS), a database of uniformed services members entitled under the law to TRICARE benefits. TRICARE manages the military healthcare program, but DEERS determines if you are eligible to receive TRICARE coverage. DEERS registration is required for TRICARE eligibility and is the key to your benefits. Once registered in DEERS, it is important to keep your DEERS records updated when personal eligibility information changes, such as changes in military career status, addresses, and family status (marriage, divorce, birth, and adoption).

- ▶ For TRICARE information, visit www.tricare.osd.mil or call customer service in the north region of the U.S. at (877) 874-2273.
- ▶ For DEERS registration and to update personal information visit www.tricare.osd.mil/deers or call (800) 538-9552.

- ▶ The SAVE Team may be able to provide direct link and referral to assist you. Call (888) 844-2838.

■ **I was in the vicinity of a rocket blast. What resources are available to me?**

The VA offers services for Traumatic Brain Injury (TBI) in hospitals, outpatient clinics, and Vet Centers as well as group therapy sessions. The VA's Compensated Work Therapy (CWT) Program offers a variety of vocational programs designed to return veterans with TBI, mental, and physical disabilities to the workforce. You must be VA-eligible.

If you are not eligible for VA services or need additional help, you and your family can apply for services through Massachusetts Rehabilitation Commission's Brain Injury and Statewide Specialized Community Services (BISSCS). BISSCS services for eligible clients include case management, social/recreational programs, skills training via regionally-based head injury centers, respite, residential services/programs, and family support services.

- ▶ Visit www.cwt.va.gov or call a Compensated Work Therapy program in Massachusetts to speak to a CWT coordinator. Bedford (781) 687-2000, Brockton (508) 583-4500, Northampton (413) 584-4040, and Boston for women only (857) 364-4149.
- ▶ Visit BISSCS website at www.mass.gov/mrc or call the veterans' representative at the BISSCS (617) 204-3662 or (800) 223-2559 x2.
- ▶ The Military and Family Support Center has TBI support resources. Visit www.operationtotalwarrior.us or call (800) 772-1237.
- ▶ The SAVE Team provides TBI support. Email save@massmail.state.ma.us or call (888) 844-2838.
- ▶ The DVS website has a comprehensive listing of TBI resources www.mass.gov/veterans.

—HOUSING—

When you return from active duty, we hope that you know where you will live. Unfortunately some veterans may have lost their housing and are having trouble finding a place to live or having trouble paying the rent or mortgage. The information included below may help you solve your housing problems.

▪ **Where can I get help finding a place to live?**

The first place to visit is your local Veterans' Services Officer (VSO) in the community where you live or want to live. There are four emergency shelters, 11 transitional shelters, and 13 state-funded Outreach Centers scattered across the state that will provide help to veterans and their families at no cost. The VA Medical Centers in Bedford, Boston, Brockton, and the VA clinic in Springfield have Homeless Coordinators who can help. Women veterans who are homeless or at-risk for homelessness can get help from the VA Boston's Women's Homelessness Program.

- ▶ To contact your VSO, call City/Town Hall and ask to be connected with "Veterans' Services" or go to www.mass.gov/veterans.
- ▶ For more information about homeless and outreach services, visit www.mass.gov/veterans, under "Outreach and Counseling" or call (617) 210-5928.
- ▶ To contact a VA Homeless Coordinator, call the VAMC and ask to speak to the "Homeless Coordinator." Bedford (781) 687-2705; Boston (617) 371-1831; or Brockton (508) 583-4500.
- ▶ Call the Women's Homelessness Program at (857) 364-4027.

▪ **Can I get help paying my rent for a few months?**

Yes. M.G.L. Chapter 115 can provide you with short-term financial assistance, including rent or mortgage payments until you can find a job or other benefits. Chapter 115 is a needs-based program administered through your local VSO.

- ▶ To contact your VSO, call City/Town Hall and ask to be connected with "Veterans' Services" or go to www.mass.gov/veterans.

▪ **I've been living with friends and they want me to get my own place. Where can I stay until I find housing I can afford?**

If you need an immediate place to live, the first place to look is at emergency shelters or transitional housing. There are four drug- and alcohol-free shelters for homeless veterans in Massachusetts—in Boston, Leeds, New Bedford, and Worcester. Other homeless shelters can also accommodate you.

- ▶ New England Center for Homeless Veterans, 17 Court Street, Boston, MA 02108 at (617) 371-1800.
- ▶ Soldier On, 421 N. Main Street, Leeds, MA 01053 (413) 582-3059.
- ▶ Veterans' Transition House, 20 Willis Street, New Bedford, MA 02740 at (508) 992-5313.
- ▶ Massachusetts Veterans' Inc., 69 Grove Street, Worcester, MA 01605 at (508) 791-5348.

▪ **How can I find affordable housing through the VA?**

The VA Supported Housing (VASH) program provides section 8 vouchers to chronically homeless veterans with substance abuse and/or mental health issues. The VA's Home Loan program can be used for the purchase or construction of single-family homes, townhouses, or

condominiums. The loans are made by a lender, such as a mortgage company, savings and loan, or bank. The VA guarantees part of the total loan amount. The result is that purchasers are able to obtain a competitive interest rate without having to make a down payment.

- ▶ For information on VASH call the VASH Program Assistant at a VA Medical Center near you: Bedford (781) 687-2374, Boston (617) 861-1426, or Northampton (413) 584-4040, x2139.
- ▶ The SAVE Team may also be able to assist you. Email save@massmail.state.ma.us or call (888) 844-2838.

▪ **Is there veterans' preference for publicly funded housing if I cannot afford housing in the private market?**

Yes, *some* publicly funded housing offers veterans' preference to veterans with wartime service who have a discharge or release under honorable conditions. The Massachusetts Department of Housing and Community Development (DHCD) monitors federal and state-funded public housing. As a veteran, you may qualify for veterans' preference. If you are a disabled veteran, contact the Massachusetts Accessible Housing Registry for assistance.

- ▶ To find a local housing authority, visit www.mass.gov/dhcd or call (617) 573-1100.
- ▶ Contact the Massachusetts Accessible Housing Registry at (617) 338-6665.

—YOUR LOCAL VETERANS' SERVICES OFFICER—

The best place for you to go for help with other questions is to your local Veterans' Services Officer (VSO), who works out of your local City or Town Hall. The VSO's job is to help veterans learn about, apply for, and in some cases, receive benefits. VSOs are veterans themselves and are knowledgeable about an array of federal, state, and local benefits to which you may be entitled. Your VSO can help you fill out application forms for the benefits listed in this booklet.

- ▶ To contact your VSO, call City/Town Hall and ask to be connected with "Veterans' Services."
- ▶ A complete list of VSOs is also available on the Department of Veterans' Services website at www.mass.gov/veterans or by calling (617) 210-5480.