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NEW JERSEY DEPARTMENT OF MILITARY AND VETERANS AFFAIRS

New Jersey Department of Military and Veterans Affairs

Veterans Benefits Overview





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Primary VA Benefits

• VA Disability Compensation

-Eligibility

- You must have been separated discharged from service under other than dishonorable conditions.
- Your claimed condition **MUST** be the result of an injury or disease that was incurred or aggravated while on **active duty** and can be found in your active duty medical treatment records (whether by diagnosis or several complaints). Your records can be requested by any VSO office with your written permission.
- Generally National Guard and Reservists will only receive favorable decisions for “chronic” conditions if there is documentation of a specific injury or incident in which the claimed chronic condition can be linked to (i.e, LOD or medical documentation of specific injury while training).



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VA Disability Compensation (continued)

- Disability rates run from \$133.57 for 10% to over \$3,000 for 100% based on number of dependents (spouse and children over 18, or 18-23 enrolled in a qualified school) as well as other extenuating factors (i.e. loss of an organ, multiple extremities affected, paralysis etc).
- Payments are tax free and dispersed monthly.
- Percentages are awarded based on the “current symptoms” of the claimed condition.
- VA Disability Program usually requires a VA exam at a VA medical center.



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VA Veteran's Pension

- **Eligibility:**
- Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a war time period to qualify for a VA Pension. If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active with one day during war time period. War Time Periods according to the VA are:
 - **World War I (April 6, 1917 – November 11, 1918)**
 - **World War II (December 7, 1941 – December 31, 1946)**
 - **Korean conflict (June 27, 1950 – January 31, 1955)**
 - **Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)**
 - **Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)**



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VA Survivor's Pension

- **Tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or (unmarried child(ren)incapacitated before age 18) of a deceased Veteran with wartime service.**
 - **Eligibility**
- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a war time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period.
- Was discharged from service under other than dishonorable conditions
- **Income Based-PAID medical or “final” expenses can be used as a deduction from annual income**
 - Single Surviving Spouse - \$9,224 Maximum Annual Income Allowed
 - Single Surviving Spouse **Medically Requiring** the “Aid and Attendance: of another person - \$14,742
 - Tax-Free benefit is paid monthly and subject to re-certification.



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VA Veteran's Pension (continued)

- **Other Eligibility Criteria:**

- Age 65 or older, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care, **OR**
- Receiving Social Security Disability Insurance, **OR**
- Receiving Supplemental Security Income

- **Maximum Income Allowed for Eligibility:**

- Single Vet - \$13,752
- Vet with one dependent - \$18,008
- Housebound Vet -\$16,805
- Housebound Vet with one dependent - \$21,063
- Vet medically requiring Aid and Attendance(A&A) of another person - \$22,939
- Vet with (A&A) with one dependent - \$27,195

Income may be lowered by qualified PAID medical, educational and final expenses of last 12 months. (requires documentation)



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Educational Benefits

- **Post 9/11 G.I. Bill**
 - You may be eligible if you served at least 90 aggregate days on active duty* after September 10, 2001, or were honorably discharged from active duty for a service-connected disability after serving 30 continuous days following September 10, 2001.
 - A Tuition and Fee payment that is paid to your school on your behalf
 - A Monthly Housing Allowance (MHA) **that is equal to: the basic allowance for housing (BAH) payable for the zip code of your school to a military E-5 with dependents for students pursuing resident training. (at least one class on campus while attending fulltime)
- ****One-half the BAH national average for students training solely by distance learning**
- **Most Universities & Colleges have a Veteran's Dept. to assist Vets with application**



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VA Healthcare

- **Eligibility**

- If you served in the active military service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits.
- Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or “early out,” or those who served prior to September 7, 1980.
- National Guard and Reserve may qualify with either 24 months of Federal Activation or specific Line of Duty (LOD) documentation during training.



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VA Healthcare (continued)

- **Special Eligibility Groups (exempt from Service Connection or Income requirements)**
 - *Former Prisoner of War (POW)*
 - *In receipt of the Purple Heart Medal.*
 - *In receipt of the Medal of Honor.*
 - *Have a compensable VA awarded service-connected disability of 10% or more.*
 - *In receipt of a VA Pension.*
 - *Discharged from the military because of a disability (not preexisting), early out, or hardship.*
 - *Served in the Republic of Vietnam from January 9, 1962 to May 7, 1975.
U.S. Navy and Coast Guard ships listed on VA "Agent Orange Ship List".*
 - *Served in the Persian Gulf from August 2, 1990 to November 11, 1998.*
 - *Stationed or resided at Camp Lejeune for 30 days or more between August 1, 1953 and December 31, 1987.*
 - *Are found by VA to be Catastrophically Disabled.*
 - *Previous years' household income is below VA's National Income or Geographical-Adjusted Thresholds*



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VA Healthcare (continued)

• Benefits of VA Healthcare

- No annual premiums
- May require a co-pay based on level of income
- All *Service Connected Ailments* treated for free regardless of income(including ER visits for emergency service related to *Service Connected Ailments*).
- Veterans rated 50% disabled or more are entitled to free VA healthcare
- Low cost or free treatment and medication at VA Clinics (one per county)
- Low cost or free major procedures at VA Medical Centers (VAMC's)
- Low cost or free hearing aids(no service connection for hearing loss needed)
- Annual low cost or free prescription eye glasses



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Misc. VA Benefits

- **VA Home Loan Certificate (Home Loan Guarantee)**
- **VA “certificate of Eligibility Application must be processed**
 - VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms. The VA loan guaranty is the "insurance" that we provide the lender.
 - The guarantee VA provides to lenders allows them to provide you with more favorable terms, including:
 - No down payment as long as the sales price doesn't exceed the appraised value.
 - No private mortgage insurance premium requirement.
 - VA rules limit the amount you can be charged for closing costs.
 - Closing costs *may* be paid by the seller.
 - The lender can't charge you a penalty fee if you pay the loan off early.
 - VA may be able to provide you some assistance if you run into difficulty making payments.



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Home Loan Certificate (Home Loan Guarantee) (continued)

• Eligibility

- **Those who've served during Wartime Period**
- **Service Requirements:** 24 months continuous active-duty - with other than dishonorable discharge
- At least 90 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge
- Less than 90 days active duty - if discharged for a service-connected disability
- **Those who've served only during Peacetime**
- **(Prior to Oct. 16, 1981)** At least 181 days continuous active duty - with other than dishonorable discharge
- Less than 181 days active duty - if discharged for a service-connected disability
- **(After Oct. 16, 1981)** 24 months continuous active duty - with other than dishonorable discharge
- At least 181 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge
- Reservists who complete their full term of activation (even if it's 1 day)



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Life Insurance

• Service Disabled Life Insurance (S-DVI)

- You can apply for S-DVI **if you meet the following 4 criteria:**
- You were released from active duty under other than dishonorable conditions on or after April 25, 1951
- You were rated for a service-connected disability (even if only 0%)
- You are in good health except for any service-connected conditions
- **You apply within 2 years from the date VA grants your new service-connected disability**

• Converting SGLI(Active Duty) to VGLI(Veteran Status)

- You must apply to convert SGLI to VGLI within one year and 120 days from discharge. Veterans who submit their application within 240 days of discharge do not need to submit evidence of good health, while those who apply more than 240 days after discharge are required to answer questions about their health.



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NJ State Veteran Benefits

- **Eligibility**

- **90 Days of active duty during period of WWII, Korea or Vietnam OR 14 days of consecutive service in the following theaters (medical discharge from theater are exempt from 14 day req)**
 - 1. Lebanon Crisis: 14 days on or after July 1, 1958, commencing on or before November 1, 1958.
 - 2. Lebanon: 14 days on or after September 26, 1982 and must have begun on or before December 1, 1987.
 - 3. Grenada: 14 days on or after October 23, 1983 and must have begun on or before November 21, 1983.



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NJ State Veteran Benefits (continued)

- 4. Panama: 14 days on or after December 20, 1989 and must have begun on or before January 31, 1990.
- 5. Operation Desert Shield/Desert Storm: 14 days on or after August 2, 1990 to February 28, 1991
- 6. Somalia: 14 days on or after December 5, 1992 and must have begun on or before March 31, 1994.
- 7. Bosnia and Herzegovina (Operation Joint Endeavor/Operation Joint Guard): 14 days on or after November 20, 1995 and on or before June 20, 1998.
- 8. Haiti (Operation Uphold Democracy): 14 days on or after September 19, 1994 and on or before March 31, 1995.
- 9. Operations Southern and Northern Watch: 14 days on or after August 27, 1992.
- 10. Operation Enduring Freedom: 14 days on or after September 11, 2001.
- 11. Operation Iraqi Freedom: 14 days on or after March 19, 2003.



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NJ State Veteran Benefits

- **Benefits**
- **Veteran's Preference for State Employment**-qualified New Jersey Veterans who receive a passing score are placed at the top of open competitive employment lists, ahead of Non-Veterans, regardless of their scores.
- Disabled Veterans are given the highest preference, being placed above both Veterans and Non-Veterans on open competitive employment lists. (***transferable to spouse***)
- To qualify for Disabled Veterans Preference the Veteran must be receiving at least a 10% disability compensation from the VA.



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NJ State Veteran Benefits (continued)

- **Veterans Tuition Credit Program**

The Veterans Tuition Credit Program provides additional education benefits to veterans eligible for federally funded education programs and who served on active duty from December 31, 1960 to May 7, 1975 and who were legal residents of New Jersey at the time of induction into the Armed Forces or at the time of discharge from active service or for a period not less than one year prior to making application. The amount of the award is \$400 annually or \$200 per semester for full-time attendance and \$100 per semester for part-time. Deadlines for applying are October 1 and March 1.



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NJ State Veteran Benefits (continued)

- **New Jersey National Guard Educational Benefits**
New Jersey National Guardsman (Army or Air) who are eligible must:
- Have completed Initial Active Duty Training.
- Be in good standing with your unit.
- Tuition Assistance: Pays up to 75% of tuition costs at Accredited schools only with a maximum of \$100 per undergraduate credit and a maximum of \$170 per graduate credit. Tuition Assistance may NOT be used together with any other federal program (i.e. the GI Bill)



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NJ State Veteran Benefits (continued)

- **Fishing and Hunting Licenses for Disabled Veterans**

The New Jersey Division of Fish and Wildlife will annually issue the following items free to each qualified Disabled Veteran: a firearm, bow and arrow, fishing or all around hunting license, a pheasant and quail stamp and a trout stamp. New Jersey residents must be honorably discharged and declared by the VA to have a service-connected disability.

- **Post-Traumatic Stress Disorder and Readjustment Counseling**

- State Veterans Service Officers assist the Veteran with scheduling counseling and the filing of any applicable VA claims. Contracted clinicians, experienced in PTSD counseling, determine the best course of treatment for the Veteran and the Veteran's Family.



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NJ State Veteran Benefits (continued)

- **Brigadier General William C. Doyle Veterans Memorial Cemetery**

Free interment and perpetual care, in the Brigadier General William C. Doyle Veterans Memorial Cemetery, is available to veteran residents of New Jersey, their spouses and (*dependent children incapacitated before age 18*).

- **Retired Military Pay Income Tax**

U.S. military pension and survivor's benefit payments are not taxable for New Jersey gross income tax purposes, regardless of the recipient's age or disability status.

- **New Jersey Property Tax Deduction**

An annual \$250 Veterans Property Tax Deduction requires citizenship, state residency, active wartime service in the U.S. Armed Forces, honorable discharge, property ownership, and the timely completion of an application.

- 100% **Permanent & Totally rated Veterans** are eligible for 100% property tax exemption. *New criteria waives requirement that Vet served IN theater but must serve during war period.



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NJ State Veteran Benefits (continued)

- **NJ Veterans Memorial Homes**

The State of New Jersey runs Veterans' Homes in Paramus, Menlo Park, and Vineland.

- The facilities are open to Veterans of all wars who served on active duty and were honorably discharged, qualified National Guard/Reserve Retirees, the Veteran's Spouse, and Spouses and parents of members of the military who were killed in action during a period of war (Gold Star Parent).
- A Spouse/Widow/Widower must be at least 50 years of age and must have been married to the Veteran for a period of not less than 10 years. Preference is given to applicants who were state residents for at least two years immediately prior to application for admission. Applicants must meet certain asset limitation criteria. ***Residents pay according to ability based on income.***



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NJ State Veteran Benefits (continued)

- **Veterans Haven**

Two Transitional Housing Programs for homeless veterans are located in Winslow Township and Glen Gardner. The program is divided into three phases: treatment; self-reclamation; and community reintegration. Each phase lasts three to six months and is tailored to individual treatment needs and vocational interests.

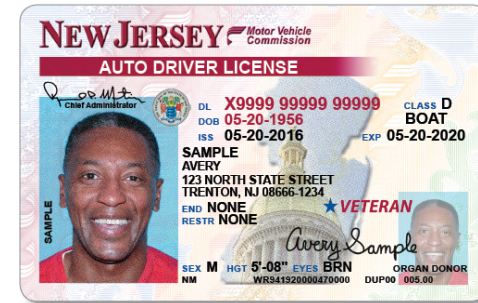
- Eligible veterans are referred from a VA Medical Center after receiving a medical evaluation. To be admitted into the program, the veteran must agree to a long-term program focusing on psychological, social and vocational rehabilitation. The program is drug and alcohol free, and has a staff comprised of professionals in the fields of mental health, addictions, social work, vocational rehabilitation and nursing.



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NJ State Veteran Benefits (continued)

- **Motor Vehicle “Veteran’s Designation” on license or ID**
- If you are applying for a driver’s license or a non-driver ID card in New Jersey for the first time and would like to include the permanent veteran designation, please visit any MVC agency with the following documents:
- Your 6 points of identification; **AND**
- Your proof of address; **AND**
- Your completed driver’s license or non-driver ID application; **AND**
- **Original or photocopy** of your DD-214 or DD-215





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NJ State Veteran Benefits (continued)

- **Disabled Veteran Placards**
- New Jersey law (N.J.S.A. 39:4-207.10) permits exemption from payment of municipal parking meter fees, for up to 24 hours, for disabled veterans and Purple Heart recipients under certain, specific circumstances:
 - The parked vehicle is owned by the disabled veteran or the Purple Heart recipient.
 - The disabled veteran or Purple Heart recipient is the driver or a passenger in that vehicle.
 - The vehicle displays a unique placard issued by the MVC



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NJ State Veteran Benefits (continued)

- **Disabled Veteran Placards**

- **Eligibility**

- To receive such a placard, applicants must submit BOTH of the following:

- Proof of disabled veteran or Purple Heart recipient status (DD-214, DD-215, award of disability letter, citation awarding Purple Heart, etc.) **and**,
 - An application (MVC form BA-49).



- **NEW FOR 2017-\$3,000 Income Tax Break for Honorably Discharged Veterans**



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Question and Answer

Thank You for Your Service!

