

VA Benefits 101 Starter Pack

VetConnect Staffing
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Introduction

Welcome to your guide on navigating the foundational VA benefits available to transitioning service members. Whether you've just separated or are planning ahead, this starter pack offers a snapshot of key entitlements, how to access them, and resources to help you move forward confidently.

1. VA Healthcare Enrollment

What it is: Access to VA hospitals and clinics for physical and mental health care.

Who qualifies: Any veteran with active duty service who didn't receive a dishonorable discharge.

Priority levels vary based on factors like combat status, income, or disability rating.

How to apply:

- Online at [VA.gov/health-care/apply](https://www.va.gov/health-care/apply)
- By mail using VA Form 10-10EZ
- In person at any VA medical center

Tips:

- Bring your DD-214 and insurance info.
- If you served in a combat zone, you qualify for enhanced eligibility for 10 years after discharge.

2. VA Disability Compensation

What it is: Monthly tax-free payments for service-connected injuries or illnesses.

How to apply:

- File online through [VA.gov/disability](https://www.va.gov/disability)
- Upload evidence (medical records, statements)
- Track your claim in eBenefits or [VA.gov](https://www.va.gov)

Bonus: Even if your rating is 0%, it can open the door to healthcare and other benefits.

Pro Tip: Submit a "Fully Developed Claim" to speed up processing time.

3. Post-9/11 GI Bill

What it is: Pays for tuition, housing, books, and more for approved education and training.

Eligibility: 90 days of active duty after 9/11 or 30+ days with service-connected disability discharge.

How to use it:

- Apply via [VA.gov/education](https://www.va.gov/education)
- Get your Certificate of Eligibility (COE)
- Share with your school's VA Certifying Official

What it covers:

- Full tuition at public schools
- Monthly housing allowance (BAH)
- \$1,000 annual stipend for books

4. Vocational Rehabilitation & Employment (VR&E or "Chapter 31")

What it is: Career counseling, job training, and education support for vets with a disability rating of 10% or higher.

Best for: Veterans struggling to maintain employment due to service-connected conditions.

Apply through: [VA.gov/careers-employment](https://www.va.gov/careers-employment)

5. VA Home Loan Guaranty

What it is: A program that helps you buy, build, or refinance a home with no down payment.

Key benefits:

- No PMI (Private Mortgage Insurance)
- Competitive interest rates
- No loan limits for first-time use

Steps to apply:

- Request your Certificate of Eligibility (COE) at [VA.gov/housing-assistance/home-loans](https://www.va.gov/housing-assistance/home-loans)
- Work with a VA-approved lender

6. Dependents & Survivors Benefits

Includes:

- Monthly payments (Dependency and Indemnity Compensation)
- Educational benefits (Chapter 35)
- CHAMPVA healthcare coverage

Eligibility varies, but generally applies to spouses and children of disabled or deceased veterans.

More info: [VA.gov/family-member-benefits](https://www.va.gov/family-member-benefits)

Checklist: What to Do Now

- Request your DD-214
- Apply for VA healthcare
- Check eligibility and apply for disability compensation
- Request your GI Bill COE
- Determine if VR&E or VA Home Loan is right for you
- Explore benefits for your spouse and children

Need Help?

Connect with a VetConnect advisor to walk you through your next steps or help file your claims:

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Let's get what you've earned.