

Veterans Corner
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Military Retirees

Participants in the Survivor Benefit Plan (SBP) and Retired Serviceman's Family Protection Plan (RSFPP) have a new milestone to mark. Effective October 1, 2008, participants in either the SBP or RSFPP, who reach 70 years of age and have made 360 payments (30 years), will no longer have to pay premiums for continued annuity coverage. Retirees who meet the qualifications will be placed in "Paid-up" status.

Retirees will not need to take any action to be placed in Paid-up status and have their premiums stopped. This will be done automatically by the Defense Finance and Accounting Service (DFAS) once the eligibility criteria is met. The law does not allow for refunds of premiums paid before October 1, 2008, even if a retiree may have reached 70 years of age and made 360 payments or more premium payments before that date.

VA Aid and Attendance Pension

Elderly veterans who are in need of a care provider, but cannot pay for it, may be eligible for Aid and Attendance – a little-known monthly pension benefit administered through the Department of Veterans Affairs. Wartime veterans and surviving spouses who have in-home care or who live in nursing homes and assisted-living facilities may be eligible for the benefit. To be eligible, a veteran must have served at least 90 days of active military service (one day of which must be during war time) and have an honorable discharge. For more information about the Aid and Attendance benefits, contact the Saratoga County Veterans Service Agency at 518-884-4115.

\$5 million in loans for New York Vets

The New York Business Development Corporation announced in November the availability of \$5 million in small-business loans for returning Iraq and Afghanistan War veterans. Under its Veterans Loan Program, the corporation is offering below-market, fixed-rate loans of up to \$150,000.

The interest rate on the loans is set at the U.S. Treasury rate plus 1.5%. As of the week of November 5, 2007, the rate for a 10-year term was 5.69%.

The New York State Common Retirement Fund provided \$100 million to the corporation for small-business loans in 2007. New York State Comptroller Thomas P. DiNapoli designated \$5 million of that for small-business loans to returning veterans. The corporation agreed to both cap the interest rate for veterans and waive its servicing fee.

National Guardsmen, reservists and honorably discharged active-duty troops can apply through the corporation's Veterans Loan Program at 1-800-923-2504.

Herbicide Exposure Presumption Extended to USS Ingersoll Crewmembers

The USS Ingersoll (DD 652) operated as a Navy destroyer gunship providing fire support for military ground operations along the Vietnam coast during 1965. In addition to coastal duty, the USS Ingersoll traveled up the Saigon River on October 24th and 25th of 1965 to fire on enemy bases. C&P Service has reviewed the ships deck logs, located at the National Archives and records Administration and confirmed this service in the "inland waterways" of Vietnam. As a result, the presumption of herbicide exposure, as described in 38 CFR 3.307 (a)(6)(i), should be extended to any crewmember who served aboard ship during October of 1965. This presumption is authorized by M21-1MR section IV, ii.2.c.10b. Regional offices should reevaluate any disability claim based on herbicide exposure from one of these veterans that has been denied.

Andrew James Benson

On October 28, 2007 there was a ceremony for Andrew James Bensen in honoring him in achieving the rank of Eagle Scout in the Boy Scouts of America. Mr. Andrew J. Benson's ceremony was presided over by Mr. Ralph Palmatier and remarks were given by Mr. Richard Lucia, Supervisor from the Town of Corinth; David Lockhart, Commander American legion Post 533, Corinth, NY; Pastor Todd Falk, Wilton Baptist Church; Mrs. Melissa McKee, youth leader and Teacher; and Harry R. Candee, Family Friend. The event was well attended and served as a reminder that there are great and wonderful organizations that support children and youth. Mr. Andrew J. Benson is now attending the New England Baptist College in Southington, CT.

FREQUENTLY ASKED QUESTION

Hearing Aids and Eyeglasses are listed as "limited" benefits. Under that circumstances do I qualify?

VA will provide hearing aids and eyeglasses to veterans who receive increased pension based on the need for regular aid and attendance or being permanently housebound, receive compensation for a service-connected disability or are former POW's. Otherwise, hearing aids and eyeglasses are provided only in special circumstances, and not for normally occurring hearing or vision loss. For additional information, contact the prosthetic representative at the VA Medical Center in Albany at 518-626-5000.