

Veterans Corner  
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By: Robert G. Mitchell

Veterans Education

They newly enacted veterans tuition program Section 669-A of the New York State Education Law, veterans of Vietnam, Persian Gulf and Afghanistan conflicts are eligible to receive a tuition award from New York State. This program is retroactive from February 28, 1961 to present and will start July 1, 2008. For more information call the New York State Higher Education Service at 1-888-697-4372 or visit [www.hesc.org](http://www.hesc.org).

Insurance Premiums

VA announced servicemen's group life insurance (SGLI) with the maximum \$400,000 of coverage will see their monthly premium reduced from \$28 to \$26.

Survivor benefit Plan

Survivor Benefit plan (SBP) premiums will stop on October 1, 2008 for retired who have reached age 70 and have paid SBP premiums for 30 years (360 payments). This is a result of legislation that passed in 2004. Effective April 1, 2008 SBP annuity payments will increase from 50 to 55 percent of base retired pay (45 percent offset) for survivors who also receive Social Security benefits. This reduction in the offset is also the result of legislative efforts from 2005.

VA Health Care for Combat Veterans

Military veterans who served in combat since November 11, 1998, including veterans of Iraq and Afghanistan, are now eligible for five years of free medical care for most conditions from the VA. This measure increases a two-year limit that has been in effect nearly a decade and has no effect on veterans with medical conditions related to their military service. Veterans may apply at any time after their discharge from the military for medical care for service-connected health problems. The expanded benefit is part of the FY 2008 National Defense Authorization Act (NDAA) signed by President Bush in January and applies to care in a VA hospital, outpatient clinic or nursing home. It also extends VA dental benefit availability from 90 to 180 days after discharge.

Veterans Affairs Secretary

Veterans Affairs secretary Dr. James Peake said that while 800,000 Iraq and Afghanistan vets have separated from the military only 300,000 have come to the Va for screenings.

"I worry about the 500,000 who have not come in." he said. "That's where outreach is important, especially for our reserve troops." Peake said the VA recently hired 100 Iraq and Afghanistan veterans to work at VA centers across the country. In 2009, 100 more

will be employed to provide vet-to-vet care. Veterans and family members may be eligible for VA benefits. For more information call Robert Mitchell at 884-4115.

### Small Business Administrations Patriot Express Loans

Patriot Express is open to veterans, Reservists and National Guard members, current spouses of eligible personnel, the surviving spouses of service members who die on active duty, or spouses of veterans who die from a service connected disability. More information about the small Business Administration (SBA) program is available at [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress) or call Howard Wildove at 518-485-7647 or Dan O'Connell at 518-446-1118 X 231.

### VA Home Loan Guaranty

A VA-guaranteed loan can be used to buy a home, a manufactured home, a condominium, or a lot for a manufactured home; to build, repair, or improve a home (including energy efficient improvements); refinance an existing loan.

You can apply by requesting your lender to obtain a certificate for you through VA's secure website. For more information including eligibility requirements, go to [www.homeloans.va.gov](http://www.homeloans.va.gov) or call toll free at 1-888-244-6711

### Compensation

Veterans must apply separately for disability compensation. It is not provided automatically; nor does participation in a health registry substitute for filing a claim. Veteran's service representatives can provide the necessary application and assist veterans who need help in completing it. For help developing a claim contact the Saratoga County Veterans Agency at 518-884-411.