

Iowa Veterans Benefits & Services

A Guide to Federal, State and Local Veterans Programs



NOTES

Dear Veteran:

Thank you for your service! We are pleased to serve the Iowa veterans who gave of themselves to preserve the freedoms we enjoy today. You have fought to preserve and protect our constitutional right of self-government, for which we are very grateful.

This booklet has been created especially for you. It is a snapshot of all the benefits and services that are available to our Iowa Veterans and their families.

Eligibility for most veteran's benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps or Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration, or the National Oceanic and Atmospheric Administration. Current or former members of the selected reserve may be eligible for benefits.

Any Iowa veteran, or dependent of an Iowa veteran, can request assistance of a Veterans Service Officer or IWD Veteran Representative. See *page 34* for the full list of Veterans Service Organizations.

This booklet is intended as an introduction to the many programs and services available. Please contact the sources cited to assist you and your family to obtain the benefits you have earned.

Thank you for your service.



Photo courtesy of Lori Adams

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The benefit information provided in this book is current to the best of our knowledge as of the printing date. The information is subject to change by the authority that governs the benefit.

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You have fought to preserve and protect our constitutional right of self-government, for which we are very grateful. This book is especially for you.

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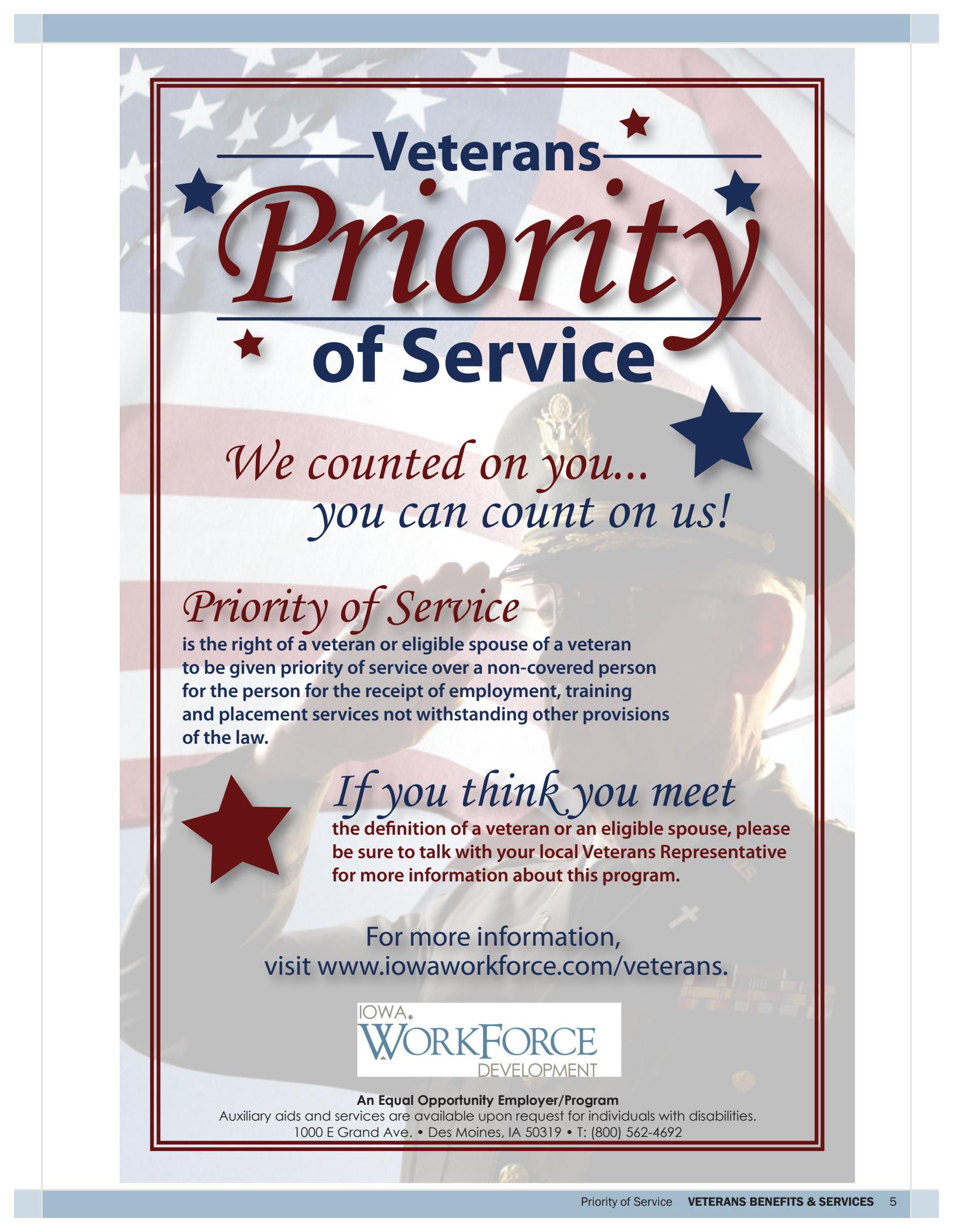
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Veterans
Priority
of Service

*We counted on you...
you can count on us!*

Priority of Service

is the right of a veteran or eligible spouse of a veteran to be given priority of service over a non-covered person for the person for the receipt of employment, training and placement services not withstanding other provisions of the law.

If you think you meet

the definition of a veteran or an eligible spouse, please be sure to talk with your local Veterans Representative for more information about this program.

For more information,
visit www.iowaworkforce.com/veterans.



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Education & Training

Montgomery GI Bill

New Post-9/11 GI Bill

V.A. Vocational Rehabilitation

V.A. Work Study Program

Apprenticeships

**U.S. Department of Labor -
Bureau of Apprenticeship
& Training**

Helmets to Hardhats

Troops to Teachers

Federal Pell Grant Program

Workforce Investment Act (WIA)

Photo courtesy of the Iowa National Guard

Montgomery GI Bill (MGIB)

The Montgomery GI Bill - Active Duty, called “MGIB” for short, provides up to 36 months of education benefits to eligible veterans for:

- College
- Technical or Vocational Courses
- Correspondence Courses
- Apprenticeship/Job Training
- Flight Training
- High-tech Training
- Licensing & Certification Tests
- Entrepreneurship Training
- Certain Entrance Examinations

Who is Eligible?

You may be an eligible veteran if you have an honorable discharge, and you have a high school diploma or GED or in some cases 12 hours of college credit, and you meet the requirements of one of the categories below:

Category I

- Entered active duty for the first time after June 30, 1985.
- Had military pay reduced by \$100 a month for first 12 months.
- Continuously served for three years, or two years if that is what you first enlisted for, or two years if you entered the Selected Reserve within a year of leaving active duty and served four years (“2 by 4” Program).

Category II

- Entered active duty before January 1, 1977
- Served at least 1 day between 10/19/84 and 6/30/85 and stayed on active duty through 6/30/88 (or 6/30/87 if you entered the Selected Reserve within one year of leaving active duty and served 4 years).
- On 12/31/89 you had entitlement left from Vietnam-Era GI Bill.

Category III

- Not eligible for MGIB under Category I or II.
- On active duty on 9/30/90 and separated involuntarily after 2/2/91
- Or involuntarily separated on or after 11/30/93.

- Or voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program.
- Before separation, you had military pay reduced by \$1,200.

Category IV

- On active duty on 10/9/96 and you had money remaining in a VEAP account on that date and you elected MGIB by 10/9/97.
- Or entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89 and you elected MGIB during the period 10/9/96, through 7/8/97.
- Had military pay reduced by \$100 a month for 12 months or made a \$1200 lump-sum contribution.

How Much Does VA Pay?

The monthly benefit paid to you is based on:

- type of training you take,
- length of your service,
- your category and,
- if the Department of Defense (DOD) put extra money in your MGIB Fund (called “kickers”).

You usually have 10 years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances.

How Can I Apply?

You can apply by filling out VA Form 22-1990, Application for Education Benefits.

How Can I Get More Information?

Call toll free 1-888-GI-BILL-1

Payments for the MGIB

If you served on active duty for three years or more, or two years active duty plus four years in the Selected Reserve, you will receive a monthly income in basic benefits for 36 months.

Those who enlist and serve fewer than three years will receive a slightly lesser amount per month. VA will pay an additional amount, commonly called a “kicker” if directed by the DOD. For more information on amounts and eligibility, visit www.gibill.va.gov.

NEW! The Post-9/11 GI Bill

This is a new benefit providing educational assistance to individuals who served on active duty on or after September 11, 2001. Under this new bill, benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date. If you meet all the eligibility requirements, you will



Photo courtesy of the Iowa National Guard

The new Post 9/11 GI Bill went into effect on August 1, 2009. Under this new bill, you could get aid for tuition, books and supplies and living expenses.



Photo courtesy of the Iowa National Guard

generally receive 36 months of entitlement.

Amount of Coverage

Under this new GI Bill, you will receive:

- Amount of tuition and fees charged, not to exceed the most expensive in-State public institution of higher education.
- Monthly housing allowance equal to the basic allowance for

housing amount payable to E-5 with dependents, in same zip code as school

- Yearly books and supplies stipend of up to \$1000
- A one time payment of \$500 may be payable to certain individuals relocating from highly rural areas.

Eligibility

At a minimum, you must have served at least 30 days of continuous active duty service after September 10, 2001 and be discharged due to a service-connected disability, or served an aggregate of 90 days of active duty service after September 10, 2001, &

- Honorably discharged from Armed Forces or
- Released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve or
- Released from the Armed Forces with service characterized as honorable for further service in a reserve component or
- Discharged or released from Armed Forces for:
 - o EPTS (Existed Prior to Service)
 - o HDSP (Hardship) or

o CIWD (Condition Interfered with Duty) or

- Continue to be on active duty.

If you are eligible for the Montgomery GI Bill, Montgomery GI Bill-Selected Reserve or the Reserve Educational Assistance program, you may elect to receive benefits under the Post-9/11 GI bill. You are eligible as long as on August 1, 2009 you have met the requirements to qualify for the Post-9/11 GI Bill and for Chapter 30 Title 38 United States Code (USC) and Chapter 1606/1607 Title 10 USC. For more information, www.gibill.va.gov.

VA Vocational Rehabilitation and Employment

The goal of the Vocational Rehabilitation and Employment (VR&E) Program is to help veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. For veterans with service-connected disabilities so severe that they cannot immediately consider work, VR&E offers services to improve their ability to live as independently as possible. Services that may be provided by VR&E include:

Short History of the GI Bill

On June 22, 1944, President Franklin Delano Roosevelt signed into law one of the most significant pieces of legislation ever produced by the United States government: The Servicemembers' Readjustment Act of 1944, commonly known as the GI Bill of Rights. By the time the original GI Bill ended in July 1956, 7.8 million World War II veterans had participated in an education or training program and 2.4 million veterans had home loans backed by VA. Today, the legacy of the original GI Bill lives on in the Montgomery GI Bill and the new Post-9/11 GI Bill.

- Comprehensive rehabilitation evaluation to determine abilities, skills, interests, and needs.
- Vocational counseling and rehabilitation planning.
- Employment services such as job-seeking skills, resume development, and other work readiness assistance.
- Assistance finding and keeping a job, including the use of special employer incentives.
- If needed, training such as On the Job Training (OJT), apprenticeships, and non-paid work experiences.
- If needed, post-secondary training at a college, vocational, technical or business school.
- Supportive rehabilitation services including case management, counseling, and referral.
- Independent living services.

Who is Eligible for VR&E Services?

To receive an evaluation for VR&E services, you must:

- Have received, or will receive, a discharge that is other than dishonorable.
- Have a service-connected disability rating of at least 10%
- Submit a completed application for VR&E services.

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- Date of separation from active military service, or
- Date the veteran was first notified by VA of a service-connected disability rating.

The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a veteran has a Serious Employment Handicap.

What Happens after Eligibility is established?

You will be scheduled to meet with a Vocational Rehabilitation Counselor (VRC) for a comprehensive evaluation to determine whether the veteran is entitled to services. The comprehensive evaluation includes:

- An assessment of the veteran's

- interests, aptitudes, and abilities.
- An assessment of whether service connected disabilities impair the veteran's ability to find and/or hold a job using the occupational skills he or she has already developed
- Vocational exploration and goal development

What is Entitlement Determination?

A VRC determines whether you have an employment handicap based on the results of the comprehensive evaluation. Entitlement to services is established if the veteran is within the 12 year basic period of eligibility and have a 20% or greater service-connected disability rating and an employment handicap.

For further information, visit www.vba.va.gov.

VA Work-Study Program

The VA Work-study program allows you to earn additional income while attending school (usually in the form of a part-time job with a veteran-related organization). Talk to your local veteran affairs representative at any university or community college or call (888) GI-BILL-1 or visit www.gibill.va.gov for more information.

Apprenticeships US Department of Labor Bureau of Apprenticeship & Training (BAT)

Apprenticeship is a training program where you earn wages while you learn a skilled profession in a specific field, such as construction, health care, or culinary arts. Apprenticeship combines classroom studies with on-the-job training supervised by a trade professional. Much like a college education, it takes several years to become fully trained in the occupation you choose. Unlike college, as an apprentice you'll earn while you learn. At first, you'll make less money than skilled workers, but as you progress, you'll get regular raises. Once you have mastered the craft,

you will receive the same wages as a professional.

For eligible veterans, apprenticeship offers special opportunities. The Iowa State Approving Agency (SAA) has been contracted by the US Department of Veterans Affairs to approve GI Bill programs in the State of Iowa for veterans and other eligible persons.

Each state has a SAA whose function is to inspect, approve, and supervise qualified educational programs as well as on-the-job training and apprenticeship programs for GI Bill purposes. Eligible individuals under the GI Bill may choose to learn by working on the job. The State's approval is necessary before veterans and other eligible persons can receive their GI Bill benefits. Work experience in the occupation can be counted toward the credits required for skilled worker status. For more information, call (515) 281-9327 or visit www.iowaworkforce.org/apprenticeship/.

Helmets to Hardhats

Helmets to Hardhats is a program that helps ease the passage into civilian life for military personnel, Guardsmen, and Reservists by providing information on great career opportunities, pay, and benefits in the construction industry.

The program is co-sponsored nationally by 15 building and construction trades organizations, as well as their employer associations, which together represent about 82,000 contractors. The program is no-cost and allows candidates to access information about careers and apprenticeships via the Internet from anywhere in the world.

To apply for work or membership, each candidate completes a comprehensive profile that helps Helmets to Hardhats refer candidates to the right program and location. Both manual and non-manual careers are available to candidates.

Depending on the experience of the candidates, they may be placed into an apprenticeship program that will allow them to earn while they learn. The program also has an on-line forum with mentors who have served in the military and are now working in various unions who can provide guidance and support to participants.

Troops to Teachers (TtT)

The purpose of TtT is to assist eligible military personnel to transition to a new career as public school teachers in targeted schools. A network of State TtT Offices has been established to provide participants with counseling and assistance regarding certification requirements, routes to state certification, and employment leads.

The TtT homepage provides information and resource links, including a job referral system to allow participants to search for job vacancies as well as links to state Departments of Education, state certification offices, model resumes, and other job listing sites in public education. Pending availability of funds, financial assistance may be provided to eligible individuals as stipends up to \$5K to help pay for teacher certification costs or as

bonuses of \$10K to teach in schools serving a high percentage of students from low-income families. Participants who accept the Stipend or Bonus must agree to teach for three years in targeted schools in accordance with the authorizing legislation.

For more information, visit <http://www.proudtoserveagain.com/>.

Federal Pell Grant Program

The federal government is a source for education grants. Applicants must be undergraduate students who have not earned a bachelor's degree. Each applicant must be a U.S. citizen or an eligible noncitizen and needs to have a high school diploma or a GED or demonstrate the ability to benefit from the program.

Pell Grant Eligibility

The U.S. Department of Education uses a standard formula established by Congress to evaluate the information a student supplies when applying for a Pell Grant. The formula relies heavily on families' federal tax returns.

Award Amount

The amount of the Pell Grant depends

on the student's expected family contribution and several other factors, including program funding.

For more information, visit www.studentaid.ed.gov.

How and When to Apply

Students apply not only for Pell Grants but for all federal, state, and institutional financial aid programs (except scholarships) by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA form is available from high school guidance offices, or the application can be completed online at www.fafsa.ed.gov.

Be aware of the application deadlines for submission and corrections.

Veteran Service Offices

Veteran Service Offices are located at many colleges and provide assistance to veterans and their dependents. They can provide applications and information on applying for, and using, educational benefits for which you may be qualified.

Among other services, they may

Apprenticeship is a training program where you earn wages while you learn a skilled profession in a specific field, such as construction, health care, or culinary arts.



Photo courtesy of the U.S. Department of Defense

also act as a liaison between you and the federal Department of Veterans Affairs. To access these offices, contact your college of interest and ask for the Veteran Services Office.

Workforce Investment Act (WIA) Adults and Dislocated Workers Program

Program Description

The Adult and Dislocated Worker Program, under Title I of the Workforce Investment Act of 1998, is designed to provide quality employment and training services to assist eligible individuals in finding and qualifying for meaningful employment, and to help employers find the skilled workers they need to compete and succeed in business. Veterans are provided priority of service in all WIA programs.

Target Population

- All adults, 18 years and older, are eligible for core services
- Dislocated workers
- Priority for intensive and training services must be given to recipients of public assistance and other low-income individuals where funds are limited
- In addition to unemployed adults, employed adults can also receive services to obtain or retain employment that allows for self-sufficiency

Services

Services are provided through One-Stop Career Centers. There are three levels of service:

- Core services - includes outreach, job search and placement assistance, and labor market information available to all job seekers
- Intensive services - Includes more comprehensive assessments,



Photo courtesy of Lori Adams.

- development of individual employment plans and counseling and career planning
- Training services - Customers are linked to job opportunities in their communities, including both occupational training and training in basic skills

Additional Services

- “Supportive” services such as transportation, childcare, dependent care, housing and needs-related payments are provided under certain circumstances to allow an individual to participate in the program.
- “Rapid Response” services at the employment site for employers and workers who are expected to lose their jobs as a result of company closings and mass layoffs are also available.
- Individuals whose layoff was created or affected by international trade, may access information and services under the Trade Act programs.

The WIA program is designed to provide quality employment and training services to assist eligible individuals in finding and qualifying for meaningful employment, and to help employers find the skilled workers they need to compete and succeed in business.

For more information contact your local Workforce Development Center or visit this web site: http://www.doleta.gov/programs/general_info.cfm



Employment

Unemployment Insurance

**Iowa Workforce Development
Veteran Services**

Priority of Service

**Verification of Military Experience
& Training**

**Federal Jobs for Veterans - Office of
Personnel Management**

Re-Employment Rights

Unemployment Insurance Benefits & Eligibility

Individuals who separate from the military may have certain rights to reemployment under United States Employment and Reemployment Rights Act (USERRA). If they are not returning to employment they left when entering the military, they may be eligible for unemployment insurance benefits.

To be eligible for unemployment insurance benefits, an individual who separates from the military must meet the following requirements:

- Be monetarily eligible (eligibility is based on wages earned during the base period of the claim).
- Be able and available for work.
- Be actively seeking work.
- Be willing to accept suitable work.

Monetary Eligibility

You're required to provide a Member 4 copy of your DD 214 in order to add military wages to your unemployment claim. You will also be required to complete Form 62-2052 ES970. (This can be obtained from your local IWD

Center. If filing your claim on the internet, the form will be sent to you in the mail.) Monetary eligibility is based on the wages earned during the base period. The base period is first four of the last five completed calendar quarters at the time you filed your initial claim for benefits. To be monetarily eligible for unemployment benefits, you must meet the following requirements:

- Earn and have been paid wages by employers covered by unemployment insurance in two or more quarters of your base period .
- Total base period earnings of at least 1.25 times the wages you earned in the highest base period quarter
- A minimum amount of wages in the high and low quarters of your base period. This amount changes yearly. It will be determined when you file your claim.

Able and Available

You must be physically able and available for work during any week you are claiming benefits. Once you return from the military, if you want to take time off before returning to work, you

would not be eligible for unemployment for that time period because you are not willing to work. However, if you decide you do not want to return to your prior employer because you want to seek other employment, you may still be eligible for unemployment benefits while looking for other work as long as you meet all other eligibility requirements.

Actively Seeking Employment

You must be actively looking for work. You will be required to do at least two work searches each week and keep a record of your contacts. This requirement may be waived if you are enrolled in school or a training program. You must contact your local IWD office to get prior approval before the work search requirements can be waived.

Accepting Suitable Work

You will be required to accept suitable work. IWD will calculate your average weekly wage (AWW). If the wage of a job offer is significantly below your AWW, the job offer may

Photo courtesy of the U.S. Department of Defense

If you are not returning to employment you left when entering the military, you may be eligible for unemployment insurance benefits.



be considered unsuitable. There are specific guidelines on what wage is considered suitable based on your AWW and how long you have been claiming unemployment. Contact your local Workforce Development Center for more information on how to calculate what wage would be considered suitable.

For more information, or to file your claim, go to www.iowaworkforce.org/ui/ or visit your local IWD office.

Iowa Workforce Development Veteran Services

The U.S. Dept of Labor/VETS provides a Job for Veterans Grant that allows the State of Iowa to provide veterans and other eligible persons with employment services through the use of dedicated Veteran Representatives. These Veteran Representatives are all disabled veterans themselves and are located in many Workforce Centers across the state. They work with eligible veterans with emphasis on serving those who are disabled, economically or educationally disadvantaged, including homeless veterans, veterans with barriers to employment and clients of VA Vocational Rehabilitation. They assist veterans in conducting a productive job search and in accessing job listings through Iowa Workforce Development's electronic database. They can assist in developing job interviewing and résumé writing skills and can assist eligible veterans in with federally funded employment and training programs. They also monitor job listings from federal agencies and federal contractors to ensure that veterans get priority service in referral to these jobs. To qualify for this assistance you must be a person who:

- served on active duty for a period of more than 180 days and was discharged or released from there with other than a dishonorable discharge; or
- was discharged or released from active duty because of a service connected disability or
- as a member of a reserve component under an order to active duty pursuant to section

1230 (a), (d), or (g), 12302, or 12304 of title 10, served on active duty during a period of war or in a campaign or expedition for which a campaign badge is authorized and was discharged or released from such duty with other than a dishonorable discharge.

Veteran Representatives may also assist eligible persons who are:

- The spouse of any person who died of a service-connected disability,
- The spouse of any member of the Armed Forces serving on active duty who, at the time of application for assistance under Chapter 38 USCS § § 4101 et seq., is listed, pursuant to section 556 of title 37 and regulations issued thereunder, by the Secretary concerned in one or more of the following categories and has been listed for a total of more than 90 days as: (i) missing in action, (ii) captured in the line of duty by a hostile force, or (iii) forcibly detained or interned in the line of duty by a foreign government or power, or
- The spouse of any person who has a total disability permanent in nature resulting from a service-connected disability or the spouse of a veteran who died while a disability so evaluated was in existence.

For more information or assistance with your job search, contact a Veteran Representative at your nearest Iowa Workforce Development Center, or by going to www.iowaworkforce.org/veterans.

Priority of Service

Priority of Service is the right of an eligible "Covered Person" to be given priority of service over an eligible non-covered person for the receipt of employment, training and placement of services, notwithstanding other provisions of the law.

Covered persons take precedence over non-covered persons in obtaining services and shall receive access to

services and resources earlier in time than a non-covered person. If services or resources are limited, the covered person receives access instead of or before the non-covered person.

You are a "Covered Person" and entitled to "Priority of Service" in the workforce system if:

Military Service

You served at least one day in the active military naval or air service, and were discharged or released under conditions other than dishonorable as specified in 38 U.S.C 101(2). Active service includes full-time Federal service in the National Guard or a Reserve component.

Active Service does not include full-time duty performed strictly for training purposes, nor does it include full-time active duty performed by National Guard personnel mobilized by the State rather than federal authorities.

Spouse

Spouses of veterans who fall into one of the following categories, can also receive priority of service.

- the spouse of any veteran who died of a service-connected disability,
- the spouse of any veteran who has a total disability resulting from a service-connected disability, as evaluated by the Veterans Administration
- the spouse of any veteran who died and a total, service-connected disability, as evaluated by the VA, was in existence, or
- the spouse of any member of the armed forces services on active duty who, at the time of application, is listed as one or more of the following for at least 90 days:
 - Missing in action
 - Captured in the line of duty by the hostile force or
 - Forcibly detained or interned in the line of duty by a foreign government.

Visit your local workforce center to learn more about priority of service for Iowa veterans.

Verification of Military Experience and Training

Your military service has given you valuable training and experience that can improve your chance of getting a good job or achieving your educational goals. As a Service member, you have had numerous training and job experiences, perhaps too many to easily recall and include on a job or college application. Fortunately, the military has made life a little easier in this regard. The Verification of Military Experience and Training (DD Form 2586), is created from a service member's automated records on file. It lists military job experience and training history, recommended college credit information and civilian equivalent job titles. This document is designed to help you apply for jobs, but it is not a résumé. You can obtain a copy of your VMET document online at <http://www.dmdc.osd.mil/vmet>. You will need your Defense Finance and Accounting Service (DFAS) myPay pin number to download your document.

While at the site, be sure you also print a copy of VMET Frequently Asked Questions. Once you have your VMET document, you should review it to ensure it is accurate. Then identify the experience and training you believe will help you to convince employers that you're the right person for the job. Because of the personal information they contain, DMDC cannot release VMET documents directly to a third party, such as a school, etc.

Federal Jobs for Veterans – Office of Personnel Management

Certain veterans, principally those who are disabled or who served during a conflict, are entitled to preference for federal civil service jobs filled by open, competitive exams or evaluations. This preference adds five to ten points to the exam or evaluation score. If you served during a time of conflict, you must provide a copy of your DD-214. To obtain verification of your disability rating, contact the Department of Veterans

Affairs and request a statement certifying your disability rating.

Preference is also provided for:

- certain widows and widowers of deceased veterans who do not remarry
- mothers of military personnel who died in service
- spouses of service-connected disabled veterans who are no longer able to work in their usual occupations
- mothers of veterans who have permanent and total service-connected disability.

Individuals interested in federal job information should contact the personnel offices of the federal agencies in which they wish to be employed. Or, contact any Office of Personnel Management Service Center.

The centers are listed in the telephone books under the U.S. Government or you can visit <http://opm.gov> for more information. Federal job opportunities can be found at <http://www.usajobs.opm.gov>.

Re-Employment Rights

A veteran has the right to be free from discrimination and retaliation. If you are a past or present member of the uniformed service, an employer, because of this status, may not deny you:

- initial employment

- re-employment
- retention in employment
- promotion
- any benefit of employment

USERRA calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases and promotions. The law also prohibits discrimination of hiring, promotion or other advantages of employment on the basis of military service.

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the Department of Labor Veterans' Employment and Training Service (VETS) in the employer's state. This applies to private sector, as well as state, local and federal government employees, including the Postal Service.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 515-281-9061 or at (866) 4-USA-DOL or visit its website at <http://www.dol.gov/vets>.



Photo courtesy of the Iowa National Guard



Health Care & Hospital Benefits

Financial Assessment

Services Requiring Co-Payments

Overseas Benefits

Nursing Home Care

Domiciliary Care

Outpatient Pharmacy Services

Outpatient Dental Treatment

V.A. Disability Compensation

Receiving Benefit Payment

Pensions

**Social Security Benefits
for Military Personnel**

Registry Programs

**Home Improvements & Structural
Alterations Programs**

Registry Programs

VA Center for Women Veterans

Counseling

Post Traumatic Stress Disorder

Photo courtesy of Lori Adams.

For questions regarding your health care eligibility, call the nearest VA health care facility or the Health Benefits Services Center to obtain the latest information. Additional information on enrollment forms and applications, also can be found at <http://www1.VA.gov/health/index.asp>.

Financial Assessment

To enroll in a priority group based on your inability to defray the cost of health care, provide the VA your annual income information and net worth. They will then determine whether you are below the annually adjusted “means test” financial threshold. Your household income and assets, such as the market VA value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash, will be considered when making this financial assessment.

Services Requiring Co-Payments

To receive VA health care, you may be required to make co-payments. These services may include:

- Inpatient care, depending on your income and service-connected disability status
- Extended-care service, based on your financial situation
- Medication usually requires an \$8 co-pay for each 30-day supply or less of medication provided by VA for a condition that is not service-connected.
- Outpatient care uses a three-tiered co-pay system. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require co-pay.

Overseas Benefits

VA will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans living or traveling outside the United States. Before using the program, you will need to register. Veterans living in the Philippines should register with the VA office in Pasay City.

With the exception of services obtained in the Philippines (see above section), any other assistance you may need from the Foreign Medical Program (FMP) can be obtained by writing to the following address. You can also use this address when submitting claims.

VA Health Administration Center Foreign Medical Program (FMP)

P.O. Box 469061
Denver, CO 80246-9061
Phone: (303) 331-7590
E-Mail: hac.fmp@med.va.gov

Nursing Home Care

Nursing care in VA state or community nursing homes may be provided if you are not acutely ill and not in need of hospital care. You should generally be medically stable, have a condition that requires inpatient nursing home care and be assessed to be in need of nursing home care by an appropriate medical provider. You must also meet the eligibility requirements for the home to which they are applying. For VA nursing homes, you may have to pay a co-payment. VA social workers at local VA medical centers can help interpret eligibility and co-payment requirements.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care if you require minimal medical care but do not need the skilled nursing services provided in nursing homes. A domiciliary also provides rehabilitative care for veterans who are homeless. The VA may provide domiciliary care if your annual income does not exceed the maximum annual rate of a VA pension, or if the VA determines you have no adequate means of support. The co-payments for extended-care services apply to domiciliary care. Call your nearest benefits office or health care facility to obtain the latest information. For more information, contact (515) 699-5778.

Outpatient Pharmacy Services

Outpatient pharmacy services at VA facilities are provided free if you:

- have a service-connected

- disability rating of 50% or more;
- are receiving medication for service-connected conditions
- have an annual income that does not exceed the maximum annual rate of the VA pension
- are enrolled in priority group six who receive medication for service-connected conditions
- are receiving medication for conditions related to sexual trauma while serving on active duty
- are receiving medication for treatment of cancer of the head or neck (other qualification may be used)
- are receiving medication for a VA-approved research project &
- are a former prisoners of war

Other veterans will be charged a co-payment of \$8 for each 30-day or less supply of medication.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventative procedures.

You may receive care if you:

- have a service-connected and compensable dental disabilities or conditions
- are a former prisoners of war
- have a service-connected noncompensable dental conditions as a result of combat wounds or service injuries
- have a nonservice-connected dental condition determined by VA to be aggravating a medical problem
- have a service-connected condition rated as permanently and totally disabling
- Veterans participating in a vocational rehabilitation program
- are a homeless veteran
- have a nonservice-connected dental condition who received dental treatment while an inpatient in a VA facility; and

- require treatment for dental conditions clinically determined to be complicating a medical condition currently under treatment.

VA Disability Compensation

VA disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. You must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation is paid monthly. The amount of compensation varies with the degree of disability and the number of dependants. You can apply by filling out the Veterans Application for Compensation and/or Pension (VA Form 21-526). If you have any of the following material, please attach it to your application:

- Discharge or separation papers (DD-214 or equivalent)
- Dependency records (marriage & children's birth certificates)
- Medical evidence (doctor & hospital reports)

You can also apply online through our web site at <http://vabenefits/vba/va.gov/vonapp>.

Receiving Benefit Payments

VA offers three methods for receiving benefit payments. Most veteran and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings and loan, or credit union accounts. Recipients may also choose to receive benefits by opening an Electronic Transfer Account or by check. To choose a payment method, call the V.A.'s toll-free helpline at 1-877-838-2778, Monday through Friday, 7:30 a.m. to 4:30 p.m. Central Standard Time.

Pensions

Veterans with low incomes, who are permanently and totally disabled or are age 65 and older, may be eligible for monetary support if you have 90 days or more of active military service (at least one day of which was during a period of war). Veterans who entered active duty on or after September 8, 1980 or officers who entered active duty on or after October 16, 1981, may have to meet a longer minimum period of active duty. Your discharge must have been under conditions other than dishonorable and your disability must be for reasons other than your own willful misconduct. Payments are

made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

You can apply online at the VA website at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

You may also contact a Veterans Service Officer (VSO) from a veteran's service organization. Please call the toll free number, (800) 827-1000 for the location of the nearest VSO nearest you. You may also look to the VA website for a list of the nationally recognized Veterans Service Organizations.

Social Security Benefits for Military Personnel

Monthly retirement, disability and survivor benefits under Social Security may be available. Like most civilian workers, current military personnel pay Social Security taxes and earn Social Security coverage. The number of credits an individual needs to qualify for Social Security depends on your age. For example, if you

For questions regarding your health care eligibility, call the nearest health care facility or the Health Benefits Services Center to obtain the latest information.



Photo courtesy of the U.S. Department of Defense

become disabled before age 24, then you would generally need only about one and a half years of recent work. Social Security disability benefits are expedited for injured military personnel, regardless of where or how the injury occurred. If you have sufficient work, then Social Security must decide whether you meet Social Security's definition of disability. Basically, if you cannot work because of a physical or mental condition that is expected to last at least one year, then you may be eligible for Social Security Disability benefits.

For further information, visit www.socialsecurity.gov or call 1-800-772-1213.

Gulf War, Depleted Uranium, Agent Orange, and Ionizing Radiation Registry Programs

VA has developed databases called registries to help analyze the type of health conditions being reported by veterans who:

- served in the Gulf War or Operation Iraqi Freedom;
- were exposed to depleted uranium;
- claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), while serving in Korea in 1968 or 1969 or other exposure while testing transporting or spraying herbicides;
- claim exposure to atomic radiation;
- or were treated with nasopharyngeal (NP) radium during military service. If you wish to participate, contact the nearest VA health care facility for an examination.

Home Improvements and Structural Alterations Program

The Home Improvements and Structural Alterations Program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to



\$4,100 for service-connected reasons may be provided. For application information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic (see page 30).

VA Center for Women Veterans

The Center for Women Veterans is the primary advisor to the Secretary for Veterans Affairs on all matters related to programs, issues and initiative for and affecting women veterans. The mission of the Center for Women Veterans is:

- to ensure women veterans have access to VA benefits and services
- to ensure that VA health care and benefits programs are responsive to the gender-specific needs of women veterans
- to perform outreach to improve women veterans' awareness of VA services, benefits, and eligibility
- to ensure women veterans are treated with dignity and respect.

Some of the services for women veterans are Outreach to Women Veterans, Health Care for Women Veterans, Sexual Trauma Counseling, and Comprehensive Health Care Centers located at www1.va.gov/womenvet/.

Counseling

Veterans may need help after they return home from war. Friends and family who have not shared similar experiences may be unable to

understand how they can help. There are resources that veterans have available to help cope with the impact of war once back home.

Families who have lost loved ones in the military may also experience grief beyond their ability to cope with alone. Help is available for these family members as well. The Department of Veterans Affairs provides readjustment counseling services through community-based Vet Centers. This counseling is designed to help combat veterans readjust to civilian life.

Programs are available addressing military sexual trauma, post-traumatic stress disorder or help with any other areas of everyday life, among other programs. Veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Persian Gulf War or other specific campaigns including current campaigns in Iraq, Afghanistan and the Global War on Terror may be eligible. Veterans may wish to contact the nearest Vet Center or visit <http://www.vetcenter.va.gov/>.

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply.

Bereavement counseling is available to all family members including

spouses, children, parents and siblings of service members who died while on active duty. Information is available by calling (202) 273-9116 or by e-mail at vet.center@va.gov.

Post-Traumatic Stress Disorder

According to the National Center for Post-Traumatic Stress Disorder, the condition known as Post-Traumatic Stress Disorder (PTSD), is a psychiatric disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents or violent personal assaults like rape.

Most survivors of trauma return to normal given a little time. However, some people will have stress reactions that do not go away on their own, or may even get worse over time. These individuals may develop PTSD. People who suffer from PTSD often:

- relive the experience through nightmares and flashbacks,
- have difficulty sleeping, and
- feel detached or estranged, and these symptoms can be severe enough and last long enough to significantly impair the person's daily life.

PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulty in parenting.

About 30% of the men and women who have spent their time in war zones experience PTSD. An additional 20-25% have had partial PTSD at some point in their lives. More than half of all male Vietnam veterans and almost half of all female Vietnam veterans have experienced "clinically serious stress reaction symptoms." PTSD has also been detected among veterans of the Gulf War, with some estimates running as high as eight percent. For more information, visit the National Center for Post-Traumatic Stress Disorder web site at <http://www.ncptsd.va.gov>.

Traumatic Brain Injury (TBI)

TBI is any insult to the brain caused by an external physical force that may produce a diminished or altered state of consciousness. The most common causes of TBI are vehicle crashes, falls, sports injuries, and violence.

Other acquired brain injuries can be caused by medical events such as anoxia (loss of oxygen to the brain), aneurysms, infections to the brain, tumors, or stroke. America's armed forces are sustaining attacks from explosions or blast by rocket-propelled grenades, improvised explosive devices, and land mines almost daily in Iraq and Afghanistan.

Civilians and military personnel working in the combat zones are at particular risk of TBI caused by blasts. These attacks often result in TBI or concussion which may occur simultaneously with other more obvious life threatening injuries. Sometimes, in the case of mild TBI, there may be no outward sign of injury.



Post-Traumatic Stress Disorder (PTSD) is a psychiatric disorder that can occur when a person experiences or witnesses a life-threatening event such as military combat, natural disasters, terrorist incidents, serious accidents or violent personal assaults such as rape.

Photo courtesy of Lori Adams

Over 90% of combat-related TBI's are closed brain injuries. For these reasons, individuals exposed to blasts should be screened for TBI immediately following the event to minimize medical complications.



Over 90% of combat-related TBI's are closed brain injuries. For these reasons, individuals exposed to blasts should be screened for TBI immediately following the event to minimize medical complications. Delays in treatment can reduce the chance for optimal recovery or result in significant cognitive, physical and/or psychological impairment.

Brain Injury Characteristics:
Just as each individual is unique, so is each brain injury. Physical disabilities, impaired learning and personality changes are common. Frequently reported problems include:

- **Physical:** Speech, Hearing, Paralysis, Headaches, Vision, Seizure Disorder, Muscle Spasticity, Reduced Endurance.
- **Cognitive Impairments:** Concentration, Attention, Perceptions, Planning, Communication, Writing Skills, Short Term Memory, Long Term Memory, Judgment, sequencing, Reading Skills, Orientation.

- **Behavioral / Emotional Changes:** Fatigue, Anxiety, Low Self-Esteem, Restlessness, Agitation, Mood Swings, Excessive Emotions, Depression, Sexual Dysfunction, Lack of Motivation, Inability to Cope, Self-centeredness

For more information on TBI, contact:

**The Defense and Veterans
Brain Injury Center**

(800) 870-9244

www.dvbic.org,

or

The Brain Injury Association of Iowa

(800) 444-6443

www.biausa.org/iowa/

Des Moines
2600 Martin Luther King Jr. Pwky
Des Moines, IA 50310
(515) 284-4929

Quad Cities
1529 46th Ave. #6
Moline, IL 61265
(309) 762-6954

Sioux City
1551 Indian Hill Dr., Suite 214
Sioux City, IA 51104
(712) 255-3808

If you are a veteran or spouse of a veteran who wants to learn more about PTSD or TBI, you may also call your nearest VA Medical facility or contact one of the Vet Centers listed below:

Cedar Rapids
1642 42nd St. N.E.
Cedar Rapids, IA 52402
(319) 378-0016

Photo courtesy of the Iowa National Guard

Home Loans

Home Loan Guaranties

Eligibility

Specially Adapted Homes



Home Loan Guaranties

VA Home Loan Guaranties may be made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans.

VA guaranties part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment, if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan.

A VA loan guaranty can be used to:

- Buy, build a home
- Buy a residential condominium
- Repair, alter, or improve a home
- Refinance an existing home loan
- Buy a manufactured home with or without a lot
- Install a solar heating or cooling system or other weatherization improvements
- Buy a home and install energy-efficient improvements

Eligibility

Applications involving other than honorable discharges will usually require further development by VA

Wartime – Service during:

- **WWII** – 9/16/40 to 7/25/47
 - **Korean** – 6/27/50 to 1/31/55
 - **Vietnam** – 8/05/64 to 5/07/75 or 2/28/61 for veterans who served in Republic of Vietnam
 - **Persian Gulf Era** – 8/90 to 9/10/01
- You must have at least 90 days on active duty and been discharged under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged for a service-connected disability.

- **Peacetime** – Service during periods: 7/26/47 to 6/26/50; 2/01/55 to 8/04/64; 5/08/75 to 9/07/80 (for enlisted) to 10/16/81 (for officers)

You must have served at least 181 days of continuous active duty and been discharged under other than dishonorable conditions. If you served fewer than 181 days, you may be eligible if discharged for a service-connected disability.

Veterans of the Gulf War era must generally complete 24 months of continuous active duty or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for:

- hardship
- the convenience of the government
- reduction-in-force
- certain medical conditions or
- service-connected disability.

Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and received an honorable discharge. Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days. If you have questions about the VA Home Loan Program, call 1-888-244-6711 or

contact your county VA office. Eligible veterans must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live on the property. To obtain a Certificate of Eligibility, complete the VA Request for Certificate of Eligibility (form 26-1880) and send to:

VA Eligibility Center

P.O. Box 20729

Winston-Salem, NC 27120

You can find more information on eligibility and addresses for the centers by contacting your local VA office or by visiting VA's loan guaranty eligibility page at <http://www.homeloans.va.gov/eligibility/htm>.

Specially Adapted Homes

Certain veterans with service-connected disabilities may be entitled to a grant from VA to assist in either building a new specially adapted home or in purchasing an existing home to modify and remodel to meet their disability-related requirements (a 702 Housing Grant).

VA may approve a grant of not more than 50 percent of the cost of building, buying or adapting existing homes or paying to reduce indebtedness on a previously owned home that is being adapted, up to a maximum of \$50,000. In certain instances, the full grant may be applied toward remodeling costs.



Photo courtesy of the U.S. Department of Defense



Life Insurance

Servicemembers' Group (SGLI)

Veterans' Group (VGLI)

Service-Disabled Veterans' (SDVI)

Veterans' Mortgage Life (VMLI)

**Assistance with Government
Life Insurance Program**

There are a number of current VA Life Insurance Programs offered to our veterans.

Servicemembers' Group Life Insurance (SGLI)

Active Duty members and reservists of the uniformed services are eligible for Servicemembers' Group Life Insurance (SGLI). Effective September 1, 2005 they are automatically insured for \$400,000. Effective November 1, 2001 SGLI has also added a provision for automatic spousal and dependent child coverage. Spouses are covered for a maximum of \$100,000 on a paid-premium basis and dependent children are covered for a maximum of \$10,000 free. Spousal coverage can be decreased or declined by request of the insured servicemember.

Traumatic Injury Servicemembers' Group Life Insurance

Effective December 1, 2005, Traumatic Injury SGLI coverage provides for one-sum payments ranging from \$25,000 to \$100,000 for certain severe physical traumas, such as loss of limbs or sensory organs, severe paralysis, etc., as defined by the Office of Servicemembers' Group Life Insurance (OSGLI) and the Department of Defense (DOD).

Veterans' Group Life Insurance (VGLI)

You are eligible for full-time VGLI coverage upon release from active duty or the reserves after August 1974. Part-time VGLI coverage is available if you incur a disability or aggravate a pre-existing disability during a reserve period which renders you uninsurable at a standard premium rates. Members of the individual Ready Reserve and inactive National Guard are also eligible for SGLI coverage.

If you are entitled to SGLI coverage, you can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, you may be granted VGLI provided initial premium and evidence of insurability are submitted within one

year after termination of your SGLI coverage.

If you are eligible for VGLI coverage, had full-time SGLI coverage and are totally disabled at the time of your separation, you could be granted VGLI coverage free of premiums for up to two years. The application for VGLI must, however, be made as usual, with supporting evidence of total disability, to the OSGLI center. The amount of VGLI carried cannot exceed the amount of SGLI previously held.

Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the servicemember leaving active duty or if the servicemember drops the primary SGLI coverage.

Service-Disabled Veterans' Insurance (SDVI)

If you have a service-connected disability but are otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify). This is only limited to veterans who left service after April 24, 1951.

If you are totally disabled and thereby not able to follow substantially gainful employment may apply for a waiver of premiums if the disability began before age 65.

If you are eligible for this waiver and are under age 65, additional coverage of up to \$20,000 may be available upon application. Premiums cannot be waived on this additional insurance.

Veterans' Mortgage Life Insurance (VMLI)

The maximum amount of mortgage life insurance available for those granted a specially adapted housing

grant is \$90,000. Protection is automatic, unless you decline.

Premiums are automatically deducted from V.A. benefit payments or paid direct, if you do not draw compensation and will continue until the mortgage has been liquidated, or the home is sold.

If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home. Payment is to the current mortgage lender.

Assistance with Government Life Insurance Programs

Information could also be obtained regarding:

- Family Service Members' Group Life Insurance (FSGLI)
- Increasing Insurance
- Reinstating Lapsed Insurance
- Converting Term Policies
- Modified Life Policy
- Disability Provisions
- Borrowing on Policies
- Insurance Dividends

Those insurance programs that pay dividends pay on the policy anniversary date

The Internal Revenue Service has announced that the interest on insurance dividends left on deposit with V.A. is not taxable. For details on this ruling, contact the IRS.

Call the V.A. Insurance Center in Philadelphia toll-free (800) 669-8477 or visit www.insurance.va.gov. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, and changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday. If the policy number is unknown collect the following information and send the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of services.

Dependent & Survivor Benefits

Burial Benefits

**Survivor Benefits for Spouse
and Children - Federal Benefits**



Photo courtesy of the Iowa National Guard

Burial Benefits

Headstones and Markers

Upon request, VA furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who die while on active duty and for eligible veterans. VA also provides headstones or markers for spouses and dependents buried in state or national veterans' cemeteries, but not for those buried in private cemeteries. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed.

When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to VA. The government will ship the headstone or marker free of charge, but will not pay for its placement. To apply, mail a completed VA form 40-1330, along with a copy of the veteran's military service discharge document and death certificate to

Memorial Programs Service (41A1) Department of Veterans Affairs

5109 Russell Road
Quantico, VA 22134-3903
Phone: (800) 697-6947
Fax: (800) 455-7143

Do not send original discharge documents as they will not be returned. For more information and instructions, visit <http://www.cem.va.gov>.

Presidential Memorial Certificates

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, relatives, and friends may request Presidential Memorial Certificates in person at any VA regional office or by mail:

Presidential Memorial Certificates Department of Veterans Affairs

5109 Russell Road
Quantico, VA 22143-3903
Fax: (800) 455-7143

There is no time limit for requesting these certificates, but requests should include a copy (not the original) of the

deceased veteran's discharge document and clearly indicate to what address the certificate should be sent. Additional information, VA Form 40-0247, and a sample certificate can be found at <http://www.cem.va.gov/pmc.asp>.

Burial Flags

VA will furnish a United States burial flag for memorialization of:

- Veterans with an other than dishonorable discharge
- Veterans who were entitled to retired pay for service in the reserves, or would have been entitled if over age 60
- Members or former member of the Selected Reserve who served their initial obligation or were discharged for a disability incurred or aggravated in line of duty or died while a member of the Selected Reserve.

Additional information and VA Form 21-2008 can be found at www.cem.va.gov/.

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veterans to the national cemetery nearest the home of the deceased that has available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

VA will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive a pension or compensation or would have been entitled to compensation if they weren't receiving military retirement pay. For information on monetary benefits, call (800) 827-1000.

Additional information about burial and memorial benefits may be obtained at any VA national cemetery, regional office, or on the internet (<http://www.cem.va.gov>). To check on

the status of an application for a headstone or marker, call (800) 697-6947.

Veteran Cemeteries in Iowa

Iowa currently has three veteran cemeteries:

Iowa Veteran's Cemetery (in Van Meter, IA)

34024 Veterans Memorial Drive
Adel, IA 50003
Phone: (515) 996-9048
Fax: (515) 996-9102

Iowa Veteran's Home & Cemetery

13th & Summit Streets
Marshalltown, IA 50158
Phone: (641) 753-4391
Fax: (641) 753-4278

Keokuk National Cemetery

1701 J Street
Keokuk, IA 52632
Phone: (319) 524-5193
Fax: (319) 524-8118

Survivor Benefits for Spouse and Children – Federal

Death Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.

The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for veterans who entered active duty on or after September 8, 1980 or October 16, 1981 if an officer. If the veteran died in service but not in the line of duty, death pension may be payable if the veteran had completed at least two

years of honorable service. Children who become incapable of self-support because of disability before age 18 may be eligible for a death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person, or is permanently housebound.

Dependency and Indemnity Compensation (DIC)

For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury incurred or aggravated in the line of duty while on inactive duty training.
- A service-connected disability or a condition directly related to a service-connected disability.

DIC may also be paid to survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths.

The survivor qualifies if the veteran was:

- Continuously rated totally disabled for a period of 10 years immediately preceding death
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death
- A former POW who died after September 30, 1999 and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The discharge must have been under conditions other than dishonorable. Surviving spouses of veterans who died on or after January 1, 1993 receive a basic rate, plus additional payments for:

- dependent children,
- for the aid and attendance of

- another person if they are patients in a nursing home or
- require the regular assistance of another person, or if they are permanently housebound.

Add \$228 if the veteran was totally disabled eight continuous years prior to death. Add \$250 to the additional allowance for dependent children for the initial two years of entitlement for DIC awards commencing on or after January 1, 2005. Surviving spouses of veterans who died prior to January 1, 1993 receive an amount based on the deceased's military pay grade.

For more information, call (800) 827-1000 or visit <http://www.va.gov>.

This monument is located at the Iowa Veteran's Cemetery honoring the people who died fighting for freedom during the War on Terror.



Photo courtesy of Lori Adams

State Benefits

Injured Veterans Grant

Homeownership Assistance

Property Tax Exemption

Lifetime Hunting and
Fishing License

War Orphan Tuition Assistance

License Plates

Vietnam Conflict Bonus

Trust Fund

Education

High School Diploma

Iowa Veterans Cemetery



Photo courtesy of the Iowa National Guard

Injured Veterans Grant

This grant provides up to \$10,000 to members or former members of the U.S. military who are residents of Iowa and were seriously injured in the Iraq or Afghanistan theatre of operation.

To be eligible, you must:

- Be a resident of Iowa at the time of injury
- Have sustained an injury or illness in a combat zone or hostile fire zone
- Have an injury or illness that was serious enough to require medical evacuation from the combat zone; &
- Have an injury or illness that was or is considered by the military to be in line of duty, based upon the circumstances known at the time of evacuation, and
- Must have been discharged under honorable conditions, if discharged.

For more information, visit https://www.iowava.org/benefits/injured_vets_grant.html.

Homeownership Assistance

This \$5,000 grant is available if you or a surviving spouse is buying a home in the state of Iowa. Member must have served on active duty on or after September 11, 2001 and purchased a home after March 10, 2005.

The veteran must purchase a qualifying home. A home is eligible under this program if it:

- is located in the State of Iowa
- is purchased by the eligible service member as the service member's primary residence
- falls into one of the following categories:
 - Single-family residences (including "stick-built" homes, modular homes, or manufactured homes, provided the home is attached to a permanent foundation and it taxed as real estate);
 - Condominiums
 - Townhomes
 - Duplexes, if one of the units will be the primary residence of the service member

Property Tax Exemption

The benefit reduces a veterans assessed home value for property tax purposes by \$1,850. In order to qualify, a service member must have served on active duty during a period of war or for a minimum of 18 months during peacetime.

For more information, <http://www.iowa.gov/tax/educate/78573.html>

Lifetime Hunting and Fishing License

Veterans in receipt of a 0% or greater service connected disability can receive a lifetime hunting or fishing license for a \$5.50 fee. In order to qualify, the Iowa resident must have served on active federal service and was disabled as a result of the service.

For an application, visit www.iowava.org.

War Orphan Tuition Assistance

Children of Iowa veterans killed in action following September 11, 2001 are eligible for tuition assistance at the rate of the most expensive Iowa Regents University at an Iowa secondary education institution. Dependents of those killed in action prior to September 11, 2001 are eligible for \$600 per year with a maximum of \$3,000. Residency is required to receive this benefit.

To be eligible for assistance, the War Orphan must:

- have graduated from a high school or educational institution offering a course of training equivalent to high school training
- have lived in the State of Iowa for at least two (2) years immediately preceding the filing of an application
- attend a post-secondary institution located within the State of Iowa and approved by the Iowa Department of Veterans Affairs.

The amount of War Orphans Educational Aid allowed is based upon an annual appropriation made by the Iowa Legislature. Payment is limited

to \$600 per calendar year for each War Orphan with a lifetime maximum benefit is \$3,000. War Orphans Educational Aid may be used to defray the expenses of tuition, matriculation, laboratory and similar fees, books and supplies, board, lodging, and any other reasonably necessary expense for the War Orphan to attend the educational institution of higher learning.

The War Orphans Educational Aid is a gift from the State of Iowa to eligible War Orphans and is given regardless of scholastic ability or financial standing.

War Orphans are unlimited as to age, number of years they plan to attend school or their marital status.

Application for the education aid can be obtained from:

Iowa Department of Veterans Affairs

7105 NW 70th Ave.
Camp Dodge, Bldg. A6A
Johnston, Iowa 50131-1824
(800) 838-4692

When submitting this application, the War Orphan should submit:

- a copy of their Birth Certificate
- a copy of their veteran Parent's Death Certificate
- in case of marriage, furnish a certified copy of marriage certificate to verify change of name
- In case of adoption, furnish a copy of the adoption papers
- Verification of residency in the State of Iowa for at least two years prior to submitting the application (this could be a letter from the applicant's high school or a copy of the school transcripts.)

License Plates

Honorably discharged veterans are eligible to purchase specialty veteran license plates for their vehicle. These special plates are available for an additional charge through the Iowa Department of Transportation.

The cost of purchasing personalized plates include:

- \$25 initial fee
- \$5 annual validation fee
- Annual registration renewal fee

Personalized plates may be purchased as a gift. Gift certificates will be mailed to the purchaser.

Personalized license plates may consist of up to seven characters and numbers (motorcycle plates may consist of up to six characters and numbers). All personalized plate choices must have at least two characters.

The DOT has a few restrictions for personalized plates, they include:

- No punctuation marks
- No denoting a government agency (i.e., DOT)
- No display of characters which are sexual in connotation
- No characters suggesting profane, obscene or inflammatory words or phrases, or those contrary to public policy
- No characters or words defined in dictionaries as a term of vulgarity, contempt, prejudice, hostility, insult, or racial or ethnic degradation

- No characters considered to be offensive
- No characters that conflict with the regular license numbering system.
- Recognized swear word
- Reference to an illegal substance or criminal act
- Any foreign word falling in any of these categories
- No duplicate combination of characters, such as:
 - A0000 through Z9999
 - AA000 through ZZ999
 - 0000A through 9999Z
 - A000 through Z999
 - 000AA through 999ZZ
 - Numbers only

Vietnam Conflict Bonus

Iowa residents who served on active duty for at least 120 days are eligible for this bonus program. They must have served between July 1, 1973 and May 31, 1975. Veterans who served in Vietnam will receive \$17.50 for each month they served. Veterans outside of Vietnam during this time will receive \$12.50 for each month of service. The maximum bonus amount is \$500 for veterans who served in Vietnam and \$300 for those who were not in the country.

Trust Fund

Recently, the State of Iowa established a \$5 million fund to provide certain services to veterans. Beginning in December 2007, interest from this fund has been available to provide relief for Iowa veterans and their families. Funds can be used for:

- travel expenses for service-related medical care
- unemployment or underemployment assistance due to service-related causes
- job training, or tuition assistance
- assistance with vision, hearing, dental care, durable medical equipment, and prescription drugs
- counseling and substance abuse services
- emergency vehicle and housing repair
- transitional housing in an emergency
- emergency room and ambulance transportation assistance funding to determine whether a deceased veteran is the father or mother of a child
- funding or family support groups grants for providing honor guard services at veteran's funerals

Upon request, VA furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who die while on active duty.





Photo courtesy of Lori Adams

The trust fund expenditures are approved through the Iowa Veterans Commission. For an application, visit https://www.iowava.org/benefits/trust_fund.html.

Education

The Iowa Department of Education has been designated by the governor of the state of Iowa as the location for the Iowa State Approving Agency. The State Approving Agency is responsible for approving all GI Bill programs in Iowa for veterans and other eligible persons. Program approval is a function of the State, not the Department of Veterans Affairs.

High School Diploma

This program furnishes an honorary high school diploma to qualifying veterans who did not complete high school due to armed service enlistment. The application form is used by the IDVA and the Department of Education to establish eligibility for honorably discharged veterans.

Iowa Veterans Cemetery

The Iowa Veterans Cemetery began operation on July 3, 2008. Located 10 miles west of Des Moines, near Van Meter, the cemetery is available to all veterans, their spouses, and dependent children for burial. Honorably discharged veterans will be interred at no charge and spouses/dependents will be buried for a \$300 fee.

Stated more simply, a veteran is eligible to be interred in the Iowa Veterans Cemetery if:

- Discharged from “active duty” under conditions other than dishonorable
- Died while on active duty, or
- Served at least 20 years in the National Guard or Reserves and qualified for military retirement pay (or would have qualified except death occurred before age 60). Reserve component personnel qualify if they otherwise served in a Presidential call-up during their Reserve Component military service. Active duty for training of Reserve Component personnel does not qualify as active service.

County Veterans Offices

County Veteran Services Offices may assist you with compensation/pensions, medical care, military records, grave markers and veteran home loans. Some counties may also have dedicated funds to assist you with temporary shelter/utilities, food/health supplies, medical/dental, job placement, counseling and transportation.

To contact your local office, go to <https://www.iowava.org/counties> or call (800) 838-4692 and ask to be referred to your local County Veteran Service Office.

Iowa Veterans Home

Marshalltown, IA

The Iowa Veterans Home has always been recognized as a home for the state of Iowa veterans and their spouses who meet eligibility requirements for admission.

The home offers three levels of care. The Resident is evaluated to determine the level of care that best fits his/her needs. These types of care are:

- Residential Care (Domiciliary): is the area where the Resident cares for his/her own needs with the exception of meals which are provided in a central dining room. Medical and nursing supervision are available on regular and frequent, but not continuous, basis.
- Nursing Care (Nursing Home Care) are those areas in which the Resident requires ongoing nursing supervision and/or assistance in one or all areas of physical needs and activities of daily living. Care in this area ranges from total assistance in all care needs to supervision of one or two care needs, depending upon the Resident's capabilities. Medical care is available on a regular and frequent, but not continuous, basis.
- Infirmary Care (Hospital Type Care) is the area where the Resident/Patient needs constant medical and nursing supervision of his/her physical condition(s) and assistance in all areas of daily living. The Home offers a wide range of rehabilitation programming based on the individual needs of its Residents and encourages each to participate.

Veteran Interest

IWD Veteran Representative Offices

Dept of Labor/Veterans Employment & Training (VETS)

Vocational Rehabilitation & Employment Offices

Service Organizations

Other Veterans Organizations

VA Clinics

Vet Centers

National Veterans Cemetery

Additional Resources

Iowa Homeless Shelters

Flag Etiquette



Photo courtesy of the U.S. Department of Defense

IWD Veteran Representative Offices

Burlington

(319) 753-1671 x 229
1000 North Roosevelt Avenue
P.O. Box 609
Burlington, IA 52601-0609

Carroll

(712) 792-2685
619 N. Carroll St.
Carroll, IA 51401-2332

Cedar Rapids

(319) 365-9474
800 7th Street SE
Cedar Rapids, Iowa 52401

Council Bluffs

(712) 242-2136
Omni Centr  Business Mall
300 W. Broadway, Suite 13
Council Bluffs, Iowa 51503

Creston

(641) 782-2119
215 N Elm
Creston, IA 50801

Davenport

(563) 445-3216
902 W. Kimberly Road, Suite 51
Davenport, IA 52806-5783

Des Moines

(515) 281-9711
430 East Grand Avenue
Des Moines, IA 50309-1920

Dubuque

(563) 556-5800 x 104
680 Main Street, 2nd Floor
Dubuque, IA 52001

Ft. Dodge

(515) 576-3131 x 207
Three Triton Circle
Fort Dodge IA 50501-5729

Iowa City

(319) 351-1035 x 108
1700 South 1st Ave,
Suite 11B
Iowa City, IA 52240-6036

Marshalltown

(641) 754-1400
3405 S. Center St.
P.O. Box 497
Marshalltown, IA 50158-0497

Mason City

(641) 422-1527
600 South Pierce
Mason City, Iowa 50401

Ottumwa

(641) 684-5401 x 111
310 W. Main
Ottumwa, IA 52501

Sioux City

(712) 233-9030 x1015
2508 4th St.
Sioux City, IA 51101

Spencer

(712) 262-1971
217 W. Fifth St., P.O. Box 1087
Spencer, IA 51301

Waterloo

(319) 235-2123
3420 University Avenue, Suite G
Waterloo, IA 50701

Veteran Program Coordinator

Robert Loter
(515) 281-9327
430 E. Grand Ave.
Des Moines, IA 50309

Dept of Labor/Veterans Employment & Training (VETS)

Tony Smithhart, Director
(515) 281-9061
430 E. Grand Ave.
Des Moines, IA 50309
Tony.Smithhart@iwd.iowa.gov

Dennis Larson, Assistant Director
(515) 281-9061
430 E. Grand Ave.
Des Moines, IA 50309
Dennis.Larson@iwd.iowa.gov

VOCATIONAL REHABILITATION & EMPLOYMENT OFFICES

VR&E Office

(712) 255-3808
1551 Indian Hills Dr.
Suite 214
Sioux City, IA 51104

VR&E Office

(563) 391-1051
902 West Kimberly Road, Suite 46
Davenport, IA 52806-5717

VR&E Office

(319) 378-5582
1642 42nd Street NE, Suite J
Cedar Rapids, IA 52402

VR&E Office

(515) 323-7550
Des Moines Regional Office
210 Walnut Street
Des Moines, IA 50309

SERVICE ORGANIZATIONS

(At the Des Moines Regional Office)

AMVETS (VACANT)

Room 555
210 Walnut St
Des Moines, IA 50309

American Legion

(515) 323-7532
Room 561
210 Walnut St
Des Moines, IA 50309

Disabled American Veterans (DAV)

(515) 323-7539
Room 566
210 Walnut St
Des Moines, IA 50309

Iowa Department of Veterans Affairs

(515) 362-7350
Room 556
210 Walnut St
Des Moines, IA 50309
<http://www.iowava.org>

Military Order of the Purple Heart

(515) 362-7356
Room 565
210 Walnut St
Des Moines, IA 50309

Paralyzed Veterans of American (PVA)

(515) 323-7544
Room 563
210 Walnut St
Des Moines, IA 50309

Veterans of Foreign Wars (VFW)

Room 557
210 Walnut St
Des Moines, IA 50309
(515) 323-7546

Vietnam Veterans of America (VVA)

(515) 323-7549
Room 559
210 Walnut St
Des Moines, IA 50309

OTHER VETERANS ORGANIZATIONS

Iowa Veterans Home

(641) 752-1501
1301 Summit St.
Marshalltown, IA 50158

VA Central Iowa Health Care System Des Moines Division

(800) 294-8387

VA Medical Center

(319) 338-0581
Iowa City

EMPLOYER SUPPORT OF THE GUARD & RESERVE (ESGR)

ESGR is a Department of Defense agency established in 1972. Its mission is to gain and maintain employer support for Guard and Reserve service by recognizing outstanding support, increasing awareness of the law, and resolving conflicts. The committee is headquartered at Joint Forces Headquarters at Camp Dodge.

Al Enright
Executive Director
(800) 294-6607 x4192

Becky Coady
Deputy Director
(800) 294-6607 x2757

Mailing Address:

Iowa National Guard
ESGR-JFHQ-Room 225
7105 NW 70th Avenue
Johnston, IA 50131

VA Clinics

Bettendorf

(563) 332-8528
2979 Victoria St.
Bettendorf, IA 52722

Des Moines Division (VA Central Iowa Health Care System)

(515) 699-5999 or (800) 294-8387
3600 30th St.
Des Moines, IA 50310-5774

Dubuque

(563) 588-5520
200 Mercy Dr, Ste. 106
Dubuque, IA 52001

Fort Dodge

(515) 576-2235
2419 2nd Ave. N
Fort Dodge, IA 50501

Knoxville Division

(641) 842-3101 or (800) 816-8878
1515 W. Pleasant St.
Knoxville, IA 50138

Mason City

(641) 421-8077
520 Pierce, Suite 150
Mason City, IA 50401

Shenandoah

(712) 246-0092
CBOC
215 S Fremont
Shenandoah, IA 51601

Sioux City

(712) 258-4700
1551 Indian Hills Dr., Suite 206
Sioux City, IA 51104

Spirit Lake

(712) 336-6400
1310 Lake St.
Spirit Lake, IA 51360

Waterloo

(319) 235-1230
1015 S. Hackett Rd.
Waterloo, IA 50701

Vet Centers

Cedar Rapids (Vet Center Satellite)

(319) 378-0016
1642 42nd St. NE
Cedar Rapids, IA 52402

Des Moines

(515) 284-4929
2600 Martin Luther King Parkway
Des Moines, IA 50310

Iowa City

(319) 338-0581 or (800) 637-0128
601 Highway 6 West
Iowa City, IA 52246-2208

Sioux City

(712) 255-3808
1551 Indian Hills Dr., Suite 214
Sioux City, IA 51104

National Veterans Cemetery

Keokuk National Cemetery

(309) 782-2094
1701 J Street
Keokuk, IA 52632

Additional Resources

Federal Benefits for Veterans and Dependents 2008

If you would like more detailed information regarding federal veteran benefits and services, you can download a copy of from the internet at: <http://www1.va.gov/opa/vadocs/fedben.pdf>

Phone Numbers:

VA Benefits: 1-800-827-1000
Education (GI Bill): 1-888-442-4551
Health Care Benefits: 1-877-222-8387
Income Verification and Means Testing: 1-800-929-8387
Life Insurance: 1-800-669-8477
Mammography Helpline: 1-888-492-7844

Special Issues - Gulf War/Agent Orange/Project Shad/Mustard Agents and Lewisite/Ionizing Radiation: 1-800-749-8387

Status of Headstones and Markers: 1-800-697-6947

Telecommunications Device for the Deaf (TDD): 1-800-829-4833

Iowa Homeless Shelters

Atlantic Shelter

Domestic Violence Shelter

(712) 243-6615
Atlantic, IA 50022

Cedar Rapids Shelters

American Red Cross

Emergency shelter for people who are victims of natural disaster or fires.

(319) 393-3500

6300 Rockwell Dr. NE

Cedar Rapids, IA 52410

Cedar House Shelter

Emergency shelter for all. Can stay up to 25 days, but there is a fee after the first 5 days.

(319) 364-2630

603 2nd Street SW

Cedar Rapids, IA 52404

Foundation 2

Shelter for youths ages 11 - 17

Provides meals, counseling, schooling, health care.

(319) 366-8797

3015 12th Avenue SW

Cedar Rapids, IA 52404

House of Hope

Provides up to 3 months of transitional housing for women.

Boarding currently costs \$250/mth

(319) 366-4673

1744 2nd Avenue SE

Cedar Rapids, IA 52403

St. John of the Cross - Catholic Worker House

Shelter for women, children, and married couples. Can stay up to 6 weeks. Cannot remain in shelter during the day. Only for evenings.

(319) 362-9041

1027 5th Avenue SE

Cedar Rapids, IA 52403

The Safe Place Foundation

319-366-3430

527 6th Avenue SE

Cedar Rapids, IA 52401

18 months of transitional housing for adult men and women.

Waypoint Services - Madge Phillips Center

Women's and children's shelter. Provides clothing, meals, laundry facilities, diapers, etc.

(319) 366-7999

318 5th Street SE

Cedar Rapids, IA 52401

Willis Dady Emergency Shelter

Emergency shelter for all. Evening shelter only during the week. Call for details.

(319) 362-7555

1247 4th Avenue SE

Cedar Rapids, IA 52403

Clinton Shelters

King House

Homeless shelter

(563) 242-6805

219 1st Ave.

Clinton, IA 52731

Salvation Army

Homeless shelter.

(563) 242-4502

219 1st Ave

Clinton, IA 52732

Victory Center Ministries

Mens homeless shelter and residential program. They also have a women's shelter and children's shelter at this same location.

(563) 242-9016

505 9th Ave S

Clinton, IA 52732

Davenport Shelters

Humility of Mary Shelter

Emergency shelter for men and women. Visitors can stay up to 30 days based on need.

(563) 322-8065

1016 W. 5th St

Davenport, IA 52802

Salvation Army Quad City Service Center

Emergency Homeless Shelter for families and single parents.

(563) 324-4808

301 West Sixth Street

Davenport, IA 52801

Des Moines Shelters

Bethel Mission Men's Shelter

Men's homeless shelter. Provides meals, bible study, Christian counseling, and case management.

(515) 244-5445

1310 6th Ave

Des Moines, IA 50314

Hope Family Center

Women's and children's family shelter. Provides 2 year residential and recovery program.

(515) 264-0144

3333 E. University Ave

Des Moines, IA 50317

Dubuque Shelters

Dubuque Rescue Mission (Men Only)

398 Main St.

Dubuque, IA 52001

(563) 583-1394

Teresa Shelter (Women Only)

1111 Bluff St.

Dubuque, IA 52001

(563) 690-0086

Hope House

1592 Locust St.

Dubuque, IA 52001

(563) 582-9079

Mason City Shelter

Courage Hall

311 N. Monroe

Mason City, IA 50401

(641) 380-0047

Sioux City Shelter

Sioux City Gospel Mission

Women's and Children's Christian based shelter.

(712) 255-1119

415 Bluff St

Sioux City, IA 51103

Waterloo Shelters

Salvation Army Men's Lodge

Homeless shelter. Provide breakfast and dinner.

(319) 236-2263

218 Logan Ave

Waterloo, IA 50703

Salvation Army Women and Children Lodge

Women's and children's shelter.
(319) 232-0397
603 S. Hackett
Waterloo, IA 50703

YWCA

Women's Residence Transitional housing and emergency shelter
(319) 234-7589
425 Lafayette Street
Waterloo, IA 50703

State Departments

Iowa Department of Veterans Affairs

(515) 242-5331 or (800) 838-4692
7105 NW 70th Ave.
Camp Dodge, Bldg. A6A
Johnston, IA 50131-1824

Iowa Workforce Development Veterans Program

(515) 281-9327
430 E. Grand Ave.
Des Moines, IA 50309

Iowa Department of Education

(515) 281-5294
Grimes State Office Building
400 E. 14th St.
Des Moines, IA 50319

Iowa Department of Human Services

(515) 281-5454
Hoover State Office Building
321 E. 12th St., 2nd Floor
Des Moines, Iowa 50319

Iowa Department of Human Rights

(515) 242-5655
321 E. 12th Street
Lucas State Office Building
Des Moines, IA 50319

Iowa Department of Human Rights

(515) 242-5655
321 E. 12th Street
Lucas State Office Building
Des Moines, IA 50319

Iowa Department of Economic Development

(515) 242-4700
200 East Grand Avenue
Des Moines, IA 50309 ~ USA

Flag Etiquette

STANDARDS of RESPECT

The Flag Code, which formalizes and unifies the traditional ways in which we give respect to the flag, also contains specific instructions on how the flag is not to be used. They are:

The flag should never be dipped to any person or thing. It is flown upside down only as a distress signal. The flag should not be used as a drapery, or for covering a speakers desk, draping a platform, or for any decoration in general. Bunting of blue, white and red stripes is available for these purposes. The blue stripe of the bunting should be on the top. boxes, or anything The flag should never be used for any advertising purpose. It should not be embroidered, printed or otherwise impressed on such articles as cushions, handkerchiefs, napkins,

boxes, or anything intended to be discarded after temporary use. Advertising signs should not be attached to the staff or halyard.

The flag should not be used as part of a costume or athletic uniform, except that a flag patch may be used on the uniform of military personnel, fireman, policeman and members of patriotic organizations.

The flag should never have placed on it, or attached to it, any mark, insignia, letter, word, number, figure, or drawing of any kind. The flag should never be used as a receptacle for receiving, holding, carrying, or delivering anything. When the flag is lowered, no part of it should touch the ground or any other object; it should be received by waiting hands and arms. To store the flag it should be folded neatly and ceremoniously. The flag should be cleaned and mended when necessary.

When a flag is so worn it is no longer fit to serve as a symbol of our country, it should be destroyed by burning in a dignified manner.



Note: Most American Legion Posts regularly conduct a dignified flag burning ceremony, often on Flag Day, June 14th. Many Cub Scout Packs, Boy Scout Troops, and Girl Scout Troops retire flags regularly as well. Contact your local American Legion Hall or Scout Troop to inquire about the availability of this service.

Displaying the Flag Outdoors

When the flag is displayed from a staff projecting from a window, balcony, or a building, the union should be at the peak of the staff unless the flag is at half staff.

When it is displayed from the same flagpole with another flag - of a state, community, society or Scout unit - the flag of the United States must always be at the top except that the church pennant may be flown above the flag during church services for Navy personnel when conducted by a Naval chaplain on a ship at sea.

When the flag is displayed over a street, it should be hung vertically, with the union to the north or east. If the flag is suspended over a sidewalk, the flag's union should be farthest from the building.

When flown with flags of states, communities, or societies on separate flag poles which are of the same height and in a straight line, the flag of the United States is always placed in the position of honor - to its own right.

- The other flags may be smaller but none may be larger.
- No other flag ever should be placed above it.
- The flag of the United States is always the first flag raised and the last to be lowered.

When flown with the national banner of other countries, each flag must be displayed from a separate pole of the same height. Each flag should be the same size. They should be raised and lowered simultaneously. The flag of one

nation may not be displayed above that of another nation.

Raising and Lowering the Flag

The flag should be raised briskly and lowered slowly and ceremoniously. Ordinarily it should be displayed only between sunrise and sunset. It should be illuminated if displayed at night. The flag of the United States of America is saluted as it is hoisted and lowered. The salute is held until the flag is unsnapped from the halyard or through the last note of music, whichever is the longest.

Displaying the Flag Indoors

When on display, the flag is accorded the place of honor, always positioned to its own right. Place it to the right of the speaker or staging area or sanctuary. Other flags should be to the left.

The flag of the United States of America should be at the center and at the highest point of the group when a number of flags of states, localities, or societies are grouped for display.

When one flag is used with the flag of the United States of America and the staffs are crossed, the flag of the United States is placed on its own right with its staff in front of the other flag. When displaying the flag against a wall, vertically or horizontally, the flag's union (stars) should be at the top, to the flag's own right, and to the observer's left.

Parading and Saluting the Flag

When carried in a procession, the flag should be to the right of the marchers. When other flags are carried, the flag of the United States may be centered in front of the others or carried to their right. When the flag passes in a procession, or when it is hoisted or lowered, all should face the flag and salute.

The Salute

To salute, all persons come to attention. Those in uniform give the appropriate formal salute. Veterans and active-duty military not in uniform

can now render the military-style hand salute during the playing of the national anthem and during the raising, lowering or passing of the flag. All other persons present should face the flag and stand at attention with their right hand over the heart, or if applicable, remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart. Citizens of other countries present should stand at attention. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes.

The Pledge of Allegiance and National Anthem

The pledge of allegiance should be rendered by standing at attention, facing the flag, and saluting. When the national anthem is played or sung, citizens should stand at attention and salute at the first note and hold the salute through the last note. The salute is directed to the flag, if displayed, otherwise to the music.

The Flag in Mourning

To place the flag at half staff, hoist it to the peak for an instant and lower it to a position half way between the top and bottom of the staff. The flag is to be raised again to the peak for a moment before it is lowered. On Memorial Day the flag is displayed at half staff until noon and at full staff from noon to sunset.

The flag is to be flown at half staff in mourning for designated, principal government leaders and upon presidential or gubernatorial order.

When used to cover a casket, the flag should be placed with the union at the head and over the left shoulder. It should not be lowered into the grave.

NOTES



Dedicated to those who serve.

IOWA[®]
WORKFORCE
DEVELOPMENT

Equal Opportunity Employer/Program

Auxiliary aids and services are available to individuals with disabilities upon request.

70-0050 (12/09)