



THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS

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Paul Lardizzone, Chairman

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CHAIRMAN'S UPDATE

The Commission extends its greetings for the New Year and we are looking forward to furthering our goal in having the Delaware Veterans Home completely filled. Please remember that separate tax deductible donations can be made to the home with a check made payable to *The Delaware Veterans Home Fund, Department of State, 401 Federal St., Suite 3, Dover, DE 19901*. As a result of the recent elections, we will be seeing some new faces in Legislative Hall. I extend my sincere congratulations to our new Governor, Mr. Jack Markell and Lt. Governor, Mr. Matt Denn. The Commission looks forward to working with our legislative members who have continually provided their support in the past. Since becoming Chairman, I have attended numerous meetings held at the Veterans Home in support of bettering the lives of our resident veterans. My wife and I were honored to represent the Commission at the annual Secretary of State, Delaware Day Dinner held at Buena Vista this past December. The Commission continues its improvement of the cemeteries with the recent notification by the Department of Veterans Affairs to provide federal funding for a ten year expansion of the Sussex County Veterans Cemetery. The VA Clinic in Dover is seeking volunteers and donations to support its morning coffee program for veterans awaiting appointments between the hours of 8:00 a.m. – 11:00 a.m. Please contact Ms. Pat Caldwell, Chief Voluntary Services at (302) 994-2511, ext. 4061 or toll free (800) 461-8262, ext. 4061 if interested in applying. The Commission looks forward to a very productive third quarter of the fiscal year and will keep all of you informed as to our progress.

Sincerely,

Paul V. Lardizzone
Chairman

✿ THOUGHT FOR THE QUARTER ✿

“Don’t you long for the ‘good old days’, when Uncle Sam lived within his income and without most of yours”.

DAV BUS TRIP TO WASHINGTON DC

The DAV Department of Delaware will be sponsoring a Bus Trip to Washington DC on Saturday, May 9, 2009, to visit the WWII Memorial, Korean War Memorial and Vietnam Memorial.

The DAV is also sponsoring “A Day at the Blue Rocks” on Thursday, May 28, 2009 at 6:35 PM.

For additional information call 302-697-9061 or 302-382-3448

“DISNEY’S ARMED FORCES SALUTE” TICKETS

Through December 23, 2009, each active or retired member of the U.S. military may obtain one complimentary 5-day "Disney's Armed Forces Salute" ticket with *Park Hopper®* and *Water Park Fun & More* options. Activated members of the National Guard or Reservists (with orders showing active status after January 1, 2008) and active or retired members of the United States Coast Guard are also eligible to participate in this offer (details below). This ticket is valid for five days of admission into the four *Walt Disney World®* theme parks, plus a total of five visits to a choice of a Disney water park, *DisneyQuest® Indoor Interactive* Theme Park or certain other attractions. During this offer period, active or retired U.S. military personnel (or their spouses, but not both) may also make a one-time purchase of up to a maximum of five 5-Day "Disney's Armed Forces Salute Companion" tickets (one theme park per day) for \$99 per ticket, plus tax, for family members (including spouse) or friends. Although this ticket for family members and friends does not include either the *Park Hopper®* or *Water Park Fun & More* options, this ticket can be upgraded to add either such option, or both, for an additional \$25, plus tax, per option. Actual prices may be less. All tickets and options are non-transferable and must be used by December 23, 2009. "Disney's Armed Forces Salute" tickets can be obtained only at participating U.S. military base ticket offices (including at the Shades of Green Resort at the Walt Disney World® Resort), or at main entrance theme

park ticket windows. Tickets are not valid until activated at the main entrance theme park ticket windows. Valid military identification (including, for activated members of the National Guard or Reservists, orders showing active status after January 1, 2008) will be required to be presented by the service member (or spouse) for all ticket transactions (including to activate tickets at the main entrance theme park ticket windows). All parties must be present when purchasing or activating tickets at main entrance theme park ticket windows. (<http://www.shadesofgreen.org/5DAY.htm>, January 09)

IS TRICARE FOR LIFE ON THE CHOPPING BLOCK?

Heads-up to BG Bob Clements, USAF Ret, for bringing this issue to the attention of the veterans community.

If you partake in the TRICARE For Life (TFL) program you should consider reading the Congressional Budget Report concerning the latest attempt to eventually eliminate the program since it is considered too expensive. For the full text of the report please visit <http://www.cbo.gov/doc.cfm?index=9925> . To open the web site, double click on the above URL, click on PDF, click on the binoculars and then do a search for TFL. Below is an excerpt from the report on p. 175, Option 96, which speaks to future minimum out-of-pocket requirements under TFL.

Introduce Minimum Out-Of-Pocket Requirements Under Tricare For Life

TRICARE For Life (TFL) was introduced in 2002 as a supplement to Medicare for military retirees and their family members who are eligible for Medicare. The program pays nearly all medical costs not covered by Medicare and requires few out-of-pocket fees. Because the Department of Defense (DOD) is a passive payer in the program—it neither manages care nor provides incentives for the cost-conscious use of services—it has virtually no means of controlling the program’s costs. In 2008, DOD spent about \$8 billion on TFL-eligible beneficiaries in addition to amounts spent for those

individuals by Medicare. This option would help reduce the costs of TFL, as well as costs for Medicare, by introducing minimum out-of-pocket requirements for beneficiaries. Under this option, TFL would not cover any of the first \$525 of an enrollee's cost-sharing liabilities for calendar year 2011 and would

limit coverage to 50 percent of the next \$4,725 in Medicare cost sharing that the beneficiary incurred. (Because all further cost sharing would be covered by TFL, enrollees could not pay more than \$2,888 in cost sharing in that year. Those dollar limits would be indexed to growth in average Medicare costs for later years.) The true out-of-pocket provisions in Medicare's prescription drug program, or Part D, are an example of how this option could work in practice. Under that program, any amounts paid by Medicare or by any other insurer are not included when calculating whether a beneficiary has reached the level of eligibility for catastrophic coverage. Currently, military treatment facilities (MTFs) do not charge eligible individuals copayments for medical services or pharmaceuticals. In order to reduce beneficiaries' incentive to switch to MTFs and avoid the minimum out-of-pocket requirements that are central to this option, DOD would need to establish procedures for collecting payments from TFL beneficiaries seeking care from MTFs. If the savings that would accrue from reduced spending for Medicare were included, the introduction of cost sharing under this option would reduce the federal spending devoted to TFL beneficiaries by about \$14 billion through 2014 and by about \$40 billion through 2019. Approximately 22 percent of those savings would come from a reduced demand for medical services rather than from a transfer of spending from the government to military retirees and their families. An advantage of this option is that greater cost sharing would increase TFL beneficiaries' awareness of the cost of health care and promote a corresponding restraint in their use of medical services. Research has generally shown that introducing modest cost sharing can substantially reduce medical expenditures without causing measurable increases in adverse health outcomes. Among its disadvantages, this option

could discourage some patients (particularly low-income patients) from seeking preventive medical care or from managing their chronic conditions under close medical supervision, which might negatively affect their health. (*Congressional Budget Office, Dec 2008*)

VA EMERGENCY CARE

At some time in your life, you may need emergency care. For veterans enrolled in the VA Health Care system when it is not possible for you to go to a VA medical center, you should go to the nearest hospital that has an emergency room. If you are in an ambulance, the paramedics will usually take you to the closest emergency room. A medical emergency is when you have an injury or illness that is so severe that without immediate treatment, the injury or illness threatens your health or life. Use your best judgment in deciding whether or not it is a medical emergency. If you believe it is call 911 or go to the nearest emergency room. You do not need to call the VA before you obtain emergency care. However, if you are admitted, your family, friends or hospital staff should contact the nearest VA medical center as soon as possible to provide information about your emergency room visit. If the doctor wants to admit you to the hospital, and it is not an emergency you must obtain approval from the VA. You, a friend, a family member, or someone from the non-VA hospital must call the closest VA medical center and speak to the patient transfer or patient administration representative. This must be done within 72 hours of your arrival at the emergency room. If a VA bed is available and if you can be safely transferred, you must be moved. If you refuse to be transferred, the VA will not pay for any further care. VA will not pay for emergency care if you are in jail. Usually the jail has responsibility for providing you with medical care. VA will only pay for emergency care outside the US if your emergency is related to a service-connected condition. Contact the VA Health Administration Center at (877) 345-8179. You can find more information on the Foreign Medical Program at <http://www.va.gov/hac/hacmain.asp>. All claims should be filed with the nearest VA

medical center as quickly as possible. Time limits usually apply. You may have to pay for a portion of your emergency care dependent on several factors which vary according to the care you received. Your local VA medical center's patient benefits counselor can explain these and other factors and their impact on your particular circumstance. You can also get answers to your questions on the Health Administration Center Internet website at <http://www.va.gov/hac/hacmain.asp> under Non-VA Care. (<http://www.nonvacare.va.gov>, December 08)

ENHANCED VA MORTGAGE OPTIONS NOW AVAILABLE FOR VETERANS

Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which the President signed into law on October 10, 2008. "These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan," said Secretary of Veterans Affairs Dr. James B. Peake. "Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries." VA has never guaranteed subprime loans. However, as a result of the new law VA can now help many more veterans who currently have subprime loans. The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value. Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure. Originally set to

expire at the end of this month, VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans. Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth over \$911 billion. This year, about 180,000 veterans, active duty service members, and survivors received loans valued at about \$36 billion. For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov. (VA News Release, October 24, 2008)

VA'S 2009 PROPOSED ENROLLMENT DECISION

If Public Law 110-329 provided VA with additional funding, then why isn't enrollment open to all veterans? The law allows VA to provide care to the extent that resources are available. PL 104-262 requires the Secretary of Veterans Affairs to determine annually whether VA has sufficient resources to enroll veterans. The additional funding is to allow expanding enrollment opportunity for certain veterans who may have been previously denied enrollment in VA's health care system because their income exceeded VA's means test thresholds. The new provision allows veterans whose incomes do not exceed these thresholds by more than 10 percent to enroll in VA's health care system. It is anticipated that this rule will take effect in June 2009.

Is VA amending its regulations regarding enrollment in the VA health care system? Yes. In particular, it is proposed that VA establish additional subpriorities within enrollment priority category 8 and provided that beginning on the effective date of the regulation, VA would enroll priority category 8 veterans whose income exceeds the current means test threshold (MTT) and geographic means test income thresholds (GMTT) by 10 percent or less. These veterans will be placed

in Priority Group 8b or 8d. These changes do not open enrollment to all Priority 8 veterans.

Which veterans make up the new Priority Groups 8b and 8d? On the effective date of the regulation, a veteran who applies for enrollment, who does not qualify for a higher priority group and whose income exceeds the MTT or GMTT by 10% or less will be placed in priority group 8b (if the veteran is 0% service-connected, non-compensable) or 8d (if the veteran is non service-connected).

What happens to these veterans prior to the new regulation effective date?

Prior to the effective date of the rule, a veteran who applies for enrollment, who does not qualify for a higher priority group and whose income exceeds the MTT or GMTT by 10% or less will continue to be placed in priority group 8e (if the veterans is 0% service-connected, non-compensable) or 8g (if the veteran is non service-connected). For those veterans who apply on or after January 1, 2009 and are placed into a rejected priority group due to income, VA enrollment correspondence will indicate that VA will re-determine enrollment after the effective date of the new rule.

Which veterans make up Priority Group 8e and 8g? Veterans in Priority Group 8e (0% service-connected, non-compensable) and 8g (non service-connected) have incomes that exceed \$29,402 in 2009 for a single veteran and \$35,284 for a veteran with a single dependent and that also exceed a geographically based income threshold set by the U.S. Department of Housing and Urban Development (HUD) for public housing benefits. Information about the geographic income thresholds is available at <http://www.va.gov/healtheligibility/Library/pubs/GMTIncomeThresholds/>. Information about the VA national income thresholds is available at <http://www.va.gov/healtheligibility/Library/pubs/VAINcomeThresholds/>. Veterans in Priority Group 8e or 8g remain restricted from VA healthcare enrollment.

Do veterans who were previously rejected, need to reapply for enrollment? The VA Health Eligibility Center (HEC) will re-determine the enrollment status of those veterans who applied but were rejected for enrollment due to income after January 1, 2009 on the effective date of the new

provision. If the application for enrollment was rejected prior to January 1, 2009, and it is believed that income would fall within the new thresholds based on their calendar year 2008 household income, then veterans are encouraged to re-apply.

Why do veterans who applied prior to January 1, 2009 and were previously rejected need to apply again? Those veterans who applied but were rejected for enrollment prior to January 1, 2009 and who believe their income would fall within the new thresholds should reapply. The reason why they should reapply is that the enrollment determination will be based on their 2008 income data.

If a veteran cannot be enrolled due to VA's enrollment restriction, can he or she still be eligible for VA hospital and outpatient care? A veteran who is not enrolled will still be eligible for hospital and outpatient care for:

- *Conditions related to military sexual trauma;
- *Head or neck cancer related to nose or throat radium treatment while in the military;
- *Readjustment counseling services (e.g. Vet Centers);
- *Treatment related to service-connected conditions; Special Registry examinations (e.g. Agent Orange, Gulf War);
- *Care for a non-compensable service-connected condition.

Veterans should contact their local VA health care facility to learn if any other exceptions apply to them.

What happens if a veteran who is not enrolled in the VA health care system requests VA medical care? If VA determines a veteran has a condition requiring immediate treatment, VA will provide medical treatment on a humanitarian basis. VA must charge a fee for such care if the veteran is not otherwise eligible for such care.

What if a veteran is catastrophically disabled? Catastrophically disabled veterans, who would not otherwise be eligible for enrollment due to VA's enrollment restrictions, will be assigned to Priority Group 4 thereby affording enrollment. To request an evaluation, veterans can contact the enrollment office at their local VA health care facility. (VA News Release, January 2009)

UNDERSTANDING THE NEW VETERANS EDUCATIONAL ASSISTANCE ACT

For individuals who served on active military duty on or after September 11, 2001, a new piece of legislation can help further education goals-or perhaps create new ones. The Post-9/11 Veterans Educational Assistance Act of 2008, also known as the Post-9/11 GI Bill, provides veterans with financial benefits for any approved program offered by a school that is authorized to grant an associate (or higher) degree. These questions may help shed light on the subject for people who have recently served or are currently serving in the military, as well as their families:

Q. Am I eligible?

A. You may be eligible if you served at least 90 aggregate days on active duty after September 10, 2001.

You may also be eligible if you were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001.

Q. When can I receive benefits under the Bill?

A. Post-9/11 GI Bill benefits are payable for training that begins on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

Q. How much will I receive?

A. Based on your length of active-duty service, you may be entitled to a percentage of the following:

◀Cost of tuition and fees, not to exceed the most expensive instate undergraduate tuition at a public institution of higher education;

◀Monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents. The amount of the housing allowance is based on the ZIP code of the school and is not payable to individuals training at half-time or less or attending distance learning;

◀Yearly books and supplies stipend of up to \$1,000 per year (paid to you); and

◀A one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

Q. How many months of assistance can I receive?

A. Generally, you may receive up to 36 months of benefits under the Post-9/11 GI Bill.

Q. How long am I eligible?

A. You will be eligible for benefits for 15 years from your last period of active duty of at least 90 consecutive days.

Q. Can I transfer my entitlement to my dependents?

A. If you are a member of the Armed Forces on August 1, 2009, the Department of Defense (DOD) may offer you the opportunity to transfer benefits to your spouse or dependent children. DOD and the military services will issue policy on entitlement to transferability benefit in the coming months. For up-to-date information on this and other education benefits, visit www.gibill.va.gov. (*NAPSVetNews, November 19, 2008*)

DIRECT DEPOSIT

Every month, 730,000 veterans or survivors look for their compensation, pension checks or educational assistance payments in their mailboxes. Nearly all receive them, but theft and mail delays cause problems for some veterans, which can be prevented by direct deposits. The Department of Veterans Affairs (VA) is urging those veterans and family members now receiving paper checks to join nearly 3.1 million others whose VA payments are safely deposited electronically. "VA is teaming up with the Treasury Department in a new campaign to protect government beneficiaries against the theft of funds and of their identities," said Secretary of Veterans Affairs Dr. James B. Peake. "Veterans earned -- and rely on -- the financial support we send them every month. I urge them to help VA ensure they get those funds reliably and safely by signing up for direct deposit." Peake cited several easy ways to sign up for direct deposit:

● Calling VA toll-free at (800) 333-1795.

● Enrolling online at www.GoDirect.org.

● Contacting a VA regional benefits office or their financial institution.

Information about direct deposit will be included in VA's monthly compensation and pension envelopes throughout 2009. The VA Secretary urged veterans to remember that direct deposits relieve worry about

mail delivery being delayed by severe weather or natural disasters. The deposits also eliminate trips to banks or credit unions to deposit checks, while providing immediate access to money at the same time each month. (*VA News Release December 15, 08*)

CONGRESSIONAL COLA 2009

Fortunately for members of Congress, their pay isn't tied to their approval ratings. Members of Congress are slated to receive a \$4,700 pay raise beginning in January 09, increasing their annual salaries to \$174,000. The increase for 535 House and Senate members would cost taxpayers more than \$2.5 million. That salary alone, which excludes all other outside income and spousal wages, ranks each lawmaker in the top six percent of American households. Congress automatically gets a pay raise each year, and has to introduce legislation to prevent the increase. Although legislation to halt the Congressional raise has been introduced, the most supported bill (H.R. 5087) has just 34 co-sponsors, far short of the 218 necessary for passage. "As lawmakers make a big show of forcing auto executives to accept just \$1 a year in salary, they are quietly raiding the vault for their own personal gain," said Daniel O'Connell, chairman of The Senior Citizens League (TSCL). "This money would be much better spent helping the millions of seniors who are living below the poverty line and struggling to keep their heat on this winter." According to a Congressional Record Service dated November 26, 08 lawmakers will receive a 2.8% increase in pay next year, from \$169,300 to \$174,000. Meanwhile, a senior receiving average benefits will get a \$63 monthly increase to just \$1,153 per month next year, bringing their annual total to \$13,836. An estimated 12% of all seniors are living at or below the poverty line, and one-third of all beneficiaries depend on Social Security for 90% or more of their income. "It's outrageous that our elected officials continue to reward themselves with larger pay raises while they allow millions of seniors to go without basic necessities," said Shannon Benton, executive director of TSCL. "Given the precarious economic climate, it's

particularly troubling that lawmakers are failing to set an example by sacrificing their own unnecessary raises." The Senior Citizens League supports three bills – H.R. 5087, H.R. 5091, and H.R. 6417 – which would prevent the pay raise from automatically going into effect. TSCL encourages its members to contact their Members of Congress and ask them to support those bills. (*TSCL Social Security and Medicare Advisor, December 29, 08*)

NEARLY 11,000 SURVIVORS TO RECEIVE RETROACTIVE PAYMENTS BY NEW YEARS

The Department of Veterans Affairs (VA) has identified nearly 11,000 surviving spouses of deceased veterans who will receive a lump-sum payment before the New Year to correct an error in their VA benefits. Also documented were more than 73,000 who had been previously paid. VA officials are still tracking down eligible survivors. "I am pleased that our task force is working to correct this problem has been able to identify this first group," said Secretary of Veterans Affairs Dr. James B. Peake. "We understand the difference these funds can make for these surviving spouses, especially during the holiday season." Payments will be released to these survivors on Dec. 29. The total value of the payments is about \$24 million. At issue is a 1996 federal law that makes a surviving spouse eligible to receive the veteran's VA compensation or pension benefit for the month of the veteran's death. VA failed to properly implement that law in all cases. Most likely to have been affected by this problem are surviving spouses who never applied for VA survivors' benefits following the death of a veteran. Eligible for the payment are surviving spouses of veterans who died after Dec. 31, 1996. The Department doesn't have current addresses for many of them, which makes the process of contacting them difficult. VA has established a special Survivor Call Center (1-800-749-8387) for spouses who believe they may be eligible for this retroactive benefit. The Call Center is open Monday through Friday from 7:00 a.m. to 7:00 p.m., Central Standard Time. Inquiries may also be submitted through the Internet at

<http://www.vba.va.gov/survivorsbenefit.htm>. (VA News Release, December 24, 08)

ENROLLMENT FOR CRSC EXTENDED

If you are receiving retired military pay; If you are receiving disability compensation from the VA; and you have VA disabilities that were incurred in, or caused by, combat or simulated combat operations: Then you could be eligible to receive three checks each month:

- One check from DFAS – Cleveland Ret Net – your taxable retirement check.
- Another check from DFAS – Cleveland CRSC Pay – your non-taxable check.
- One check from the Treasury for your VA Benefit – your non-taxable disability check.

The acronym CRSC stands for “Combat-Related Special Compensation.” If you do not know what CRSC is all about, then call the Defense Finance and Accounting Service (DFAS) at 1-800-321-1080 and ask them for the phone number of the CRSC office of your branch of service. Then call that number and ask your service branch CRSC Office to help you get CRSC. CRSC is different from CRDP (Concurrent Retirement and Disability Pay) which starts only when you receive an overall VA disability rating of 50% or more and is automatically applied. You cannot receive both CRDP and CRSC. Because you cannot receive both, there is open enrollment with DFAS from Jan. 1 – Jan. 31 for you to make an election on which you would like to receive. This year the open enrollment period has been **extended to Feb. 28**. As a result of this action, if you get approved and make your election with DFAS for CRSC for the first time, you will get a retroactive check that is tax free and you will not have to file any IRS Form 1040X in the future. If you previously made your election between CRSC and CRDP and assuming that you were receiving retired pay and you were declared disabled by the VA between 2004 and 2005, and you are currently receiving two or three checks and have never filed an IRS Form 1040X for the years 2004 and 2005, you are eligible to get a partial refund of taxes paid on your CRSC. The DFAS does not have the capability to issue

corrected forms 1099R for tax purposes. You will have to do this by filling out an IRS Form 1040X – one for each year 2004 and 2005. Also, if you paid taxes on your SBP (Survivor Benefit Plan) payment between 2004 and 2005, you can file for a refund that is worth approximately 2.5% of your annual gross retirement pay.

To file forms 1040X, you will need the following documents:

- VA Award Letters (to obtain these, call the VA at 1-800-827-1000).
- CRSC Pay Statement (Check your records or call DFAS).
- Retiree Account Statement (Check your records or call DFAS).
- Your tax returns for 2004 and 2005 from your records, along with the 1099Rs issued by DFAS – which should be attached to your old returns (If you cannot find your old returns, ask your tax preparer, or as a last resort, call the IRS for help in locating your old returns and call DFAS for the old 1099Rs).
- Two blank IRS Forms 1040X for each year (call the IRS at 1-800-829-1040).

For further information or questions, contact Mr. Thomas J. Dix (Retired – Disabled - Vietnam Veteran) at kahytomm@verizon.net.

SOME VETERANS TO SEE ANOTHER TRAVEL REIMBURSEMENT INCREASE

Service-disabled and low-income veterans who are reimbursed for travel expenses while receiving care at Department of Veterans Affairs (VA) facilities will see an increase in their payments beginning January 9. A recently passed law allows VA to cut the amount it must withhold from their mileage reimbursement. The deductible amount will be \$3 for each one-way trip and \$6 for each round trip -- with a calendar cap of \$18, or six one-way trips or three round trips, whichever comes first. The previous deductible was \$7.77 for a one-way trip, and \$15.54 for a round trip, with a calendar cap of \$46.62. “I’m pleased that we can help veterans living far from VA facilities to access the medical and counseling help they deserve, especially in the current economic climate,” said Secretary of Veterans Affairs Dr. James B. Peake. “Together

with the increased mileage rate approved last month, we can further reduce the financial hardship some veterans undergo to use our superior health care.” In November, Peake announced VA’s second increase in the mileage reimbursement rate during 2008, from 28.5 cents to 41.5 cents a mile. Service-disabled and low-income veterans are eligible to be reimbursed by VA for the travel costs of receiving health care or counseling at VA facilities. Veterans traveling for Compensation and Pension examinations also qualify for mileage reimbursement. VA can waive deductibles if they cause financial hardship. (*VA News Release, December 29, 2008*)

MILITARY RETIREE/SURVIVOR POPULATION

The figures below give by state the number of retired military (1,983,467), the number of those retirees paid by DOD (1,859,677), and the number of survivors receiving SBP from DOD (287,284) at the end of fiscal year 2007. There is a difference between the total number of military retirees in a state and those paid by DOD – the difference is those military retirees who selected to carry their military longevity into federal civil service positions. The number of survivors receiving SBP payments does not reflect the thousands of survivors who have their SBP payments completely wiped out by DIC yet are eligible for Tricare:

Alabama: 53,982 - 51,037 - 7,736
 Alaska: 9,261 - 8,649 - 590
 Arizona: 53,497 - 50,327 - 7,400
 Arkansas: 25,381 - 23,706 - 3,982
 California: 170,320 - 158,155 - 32,710
 Colorado: 47,699 - 45,236 - 6,101
 Connecticut: 10,660 - 9,838 - 2,046
 Delaware: 7,986 - 7,640 - 1,025
 Dist of Col: 3,060 - 2,740 - 487
 Florida: 186,102 - 175,373 - 27,540
 Georgia: 86,998 - 82,475 - 11,040
 Guam: 1,846 - 1,761 - 161
 Hawaii: 15,701 - 14,783 - 1,957
 Idaho: 12,455 - 11,755 - 1,475

Illinois: 34,779 - 31,925 - 4,952
 Indiana: 23,354 - 21,437 - 3,555
 Iowa: 11,393 - 10,541 - 1,828
 Kansas: 20,281 - 19,333 - 2,973
 Kentucky: 25,945 - 24,139 - 3,600
 Louisiana: 25,524 - 23,757 - 4,076
 Maine: 11,982 - 11,119 - 1,779
 Maryland: 49,878 - 46,401 - 6,471
 Mass: 19,164 - 17,312 - 4,561
 Michigan: 27,234 - 24,451 - 3,756
 Minn: 16,972 - 15,548 - 2,737
 Miss: 25,574 - 24,096 - 3,744
 Missouri: 36,025 - 33,656 - 5,142
 Montana: 8,326 - 7,785 - 903
 Nebraska: 13,547 - 12,812 - 1,581
 Nevada: 27,196 - 25,959 - 2,885
 New Hampshire: 9,433 - 8,808 - 1,504
 New Jersey: 20,419 - 18,498 - 4,600
 New Mexico: 21,274 - 20,001 - 2,697
 New York: 36,884 - 33,002 - 6,305
 No Carolina: 82,050 - 77,844 - 9,842
 No Dakota: 4,634 - 4,371 - 374
 Ohio: 43,479 - 39,579 - 6,310
 Oklahoma: 34,062 - 32,008 - 4,613
 Oregon: 21,321 - 19,517 - 3,778
 Penn: 46,953 - 44,068 - 8,378
 Puerto Rico: 9,638 - 8,409 - 1,641
 Rhode Island: 5,538 - 5,512 - 1,175
 So Carolina: 53,592 - 50,934 - 7,711
 So Dakota: 6,811 - 6,391 - 627
 Tenn: 49,597 - 46,820 - 6,579
 Texas: 183,005 - 173,326 - 24,645
 Utah: 14,250 - 13,468 - 1,890
 Vermont: 3,603 - 3,363 - 646
 Virginia: 141,295 - 135,537 - 15,831
 Virgin Islands: 364 - 343 - 30
 Washington: 69,839 - 66,107 - 9,501
 W. Virginia: 10,553 - 9,628 - 1,409
 Wisconsin: 18,944 - 17,363 - 2,864
 Wyoming: 4,833 - 4,568 - 469
 Foreign: 27,854 - 26,899 - 4,063
 (*DOD Actuary Data on the Military Retirement System FY 2007*)

ENTREPRENEURSHIP BOOTCAMP FOR VETERANS WITH DISABILITIES

The Entrepreneurship Bootcamp for Veterans with Disabilities (EBV) is an educational program that offers cutting-edge training in entrepreneurship and small business management to post-9/11 military veterans disabled as a result of their service to our country. The intent of the EBV is to open the door to entrepreneurship and small business ownership to our veterans, by developing competencies in accounting, human resources, marketing, advertising, financing, small business law, government contracts, and business planning. The EBV program is offered through a national partnership of exceptional universities: the Whitman School of Management at Syracuse University, UCLA Anderson School of Management, Florida State University's College of Business, Mays Business School at Texas A&M, and the Krannert School of Management at Purdue University. Each of these world-class business schools will offer the EBV program on their campuses in 2009.

Eligibility: Applications are accepted from veterans that meet the following criteria: 1) a 'service-connected disability' as designated by the Veterans Administration or Department of Defense, 2) military service after September 2001, and 3) a passion for entrepreneurship.

Cost & Logistics: This program is entirely without cost to the veteran, including travel, lodging, meals, and all program costs.

Application Procedures: Successful candidates for admission will demonstrate a strong interest in entrepreneurship, high motivation for owning and managing a business, and a high likelihood of successful completion of this intense training program. For more information, visit EBV's website at <http://www.whitman.syr.edu/ebv/>.

VETERANS COUNSELING SERVICES AVAILABLE IN KENT COUNTY

Veterans experiencing unresolved grief and loss may contact Eric Young at 302-354-8653. A *Smoking Cessation Support Group* with Clyde Bragg (RN) begins the first week of the month and continues for 4 consecutive weeks. Groups are held at the VA Outpatient Clinic (Governor's Ave) in

Dover. For additional information, please contact the clinic at (800) 461-8262 x. 2400.

VETERAN SERVICE OFFICERS

Delaware Commission of Veterans Affairs

(New Castle County) - Mr. John K. Williams - located in Bear, DE, may be reached Monday - Friday, 8:00 AM - 4:00 PM, (302) 834-8046. Please call for an appointment.

(Kent County) - Mrs. Melanie E. Bronov - Dover office - may be reached Monday - Friday, 9:00 AM - 4:30 PM, (302) 739-2792 or (800) 344-9900 (in State). Please call for an appointment.

(Sussex County) - Ms. Laurie A. White - Pyle State Service Center located in Roxanna, DE, may be reached Monday-Friday, 8:30 AM - 4:30 PM, (302) 732-9560. Please call for an appointment.

DELAWARE VETERANS MEMORIAL CEMETERY

New Castle Co. Section (Bear, DE).....834-8046

Sussex Co. Section (Millsboro, DE).....934-5653

DELAWARE VETERANS HOME

100 Delaware Veterans Blvd.....424-6000
Milford, DE 19963

MOBILE VETERANS SERVICE CENTER

Ms. White will be providing services for veterans from the mobile Service Center at the following locations:

FEB 13	Home of the Brave
FEB 20	Seaford Senior Center
MAR 03	Georgetown Cheer Center
MAR 13	Home of the Brave
MAR 20	Seaford Cheer Center

For more information, contact Ms. White at the Pyle State Service Center, (302) 732-9560.

American Legion

Robert McBride, Dept. Service Officer, (302) 993-7254 or (302) 993-7256, will visit the following posts between 9:00 AM and 1:00 PM on the following dates:

FEB 13	Walter L Fox, Post 2	674-3922
FEB 20	Laurel Post #19	875-9948
MAR 06	Oak Orchard/Riverdale, Post 28 (8:00-12:00)	945-1673
MAR 13	Walter L Fox, Post 2	674-3922
MAR 20	Laurel Post #19	875-9948
MAR 27	David Harrison, Post 14	633-1711

Disabled American Veterans (DAV)

DAV Dept. Service Officers 302-382-3448
Paul Lardizzone 302-697-9061
H. Mark Wischman 302 697-9061

Kent County Schedule:

DAV Headquarters Building
183 South Street
Camden, DE 19934
Mondays 8:00-3:00 PM are by Appt only
Tuesday & Wednesday 8:00-12:00 PM Walk-Ins
Monday – Friday 1:00-3:00 PM are by Appt only

Sussex County Schedule:

Department of Labor
Division of Employment & Training
600 N. DuPont Hwy
Georgetown, DE 19947
Thursday 8:00-1:00 PM Walk-Ins (302)856-5230
Evening Appts for Kent & Sussex by appt only.

Purple Heart NSO (MOPH)

Deborah Frazier, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7263 M-F 8:30 to 4:30 by appt only.

Paralyzed Veterans of America (DE/MD PVA)

Darrell Johnson, Sr., National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 26, Wilmington, DE 19805, (302) 993-7252 or (302) 993-7253. Mr. Johnson will make home visits upon request for Vets who do not have transportation to

the VA. He will be in the Oak Orchard area the 1st Tuesday, Dover the 2nd Tuesday, Frederica the 3rd Tuesday and at the Home of the Brave on the 4th Tuesday of each month. In addition to our service officer at the Wilmington VA Regional Office, we also have a representative, David Timberman, National Liaison Service Officer, at the Home of the Brave on the 2nd & 4th Tuesdays from 10:00 AM until 2:00 PM. The Home of the Brave is located at 6632 Sharps Rd, Milford, DE (302) 424-1681 or 1682.

USN Veterans Association

CDR Jim Anderson.....(302) 295-7051

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (302) 993-7260 .

1ST Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Milford VFW	(422-4412)	1:30-4:00 PM

2nd Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Milton VFW	(684-4975)	1:30-4:00 PM

3rd Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Rehoboth VFW	(227-3469)	1:30-4:00 PM

4th Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
Seaford VFW	(629-3092)	1:30-4:00 PM

5th Thursday

Delaware DOL	(993-7260)	8:00-11:00 AM
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NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate the application process. Kent & Sussex County residents may call 1-302-993-7260. NOTE: persons desiring assistance at the Thursday-downstate locations should be at the Delaware DOL no later than 9:00 AM or at the afternoon locations by 2:00 PM. The VFW provides services to veterans and their dependents without respect to veteran service organization affiliation; membership in the VFW is NOT required for service.

Vietnam Veterans of America (VVA)

Terry Baker, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7250 or (302) 993-7251.

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services (Regional Office).....1-800-827-1000
VA Hospital Scheduling.....1-800-461-8262
.....302-994-2511
Dover VA Outpatient Clinic.1-800-461-8262 x2400
Georgetown VA Outpatient Clinic.....1-800-461-8262 x2300
Veterans Outreach Center (New Castle County).....302-633-5360
(Kent and Sussex Counties).....302-422-8011

EMPLOYMENT SERVICES

Al Barclift (Wilmington).....302-761-8093
Allen Jones (Wilmington).....302-761-8141
James Williams (Newark).....302-368-6622
Steve Flaherty (Dover).....302-739-5473
Joann Johnson (Dover).....302-739-5473
Cliff Rumph (Georgetown).....302-856-5230

RETIREE ACTIVITIES

Retired Activities Office

Lt. Col Ken Smith, (USAF RET), Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy, Wilmington, DE 19808, (302) 998-5194.

VETERANS ORGANIZATIONS POC

Air Force Sergeants Association

Bill McMullen.....(302) 697-9750

American Legion

Richard "Ric" Santos.....(302) 628-5221

AMVETS

Dale Nauman.....(302) 249-9275
Colonial Paralyzed Veterans of America

Wayne Carter.....(302) 368-4898

DELVETS

Robert Wasson.....(302) 798-2951

Disabled American Veterans

Paul Lardizzone.....(302) 697-9061
40 & 8

Eugene "Chip" Rosan.....(302) 678-8077

Jewish War Veterans

Barry Newstadt.....(302) 475-2820

Korean War Veterans Association

Richard Ennis.....(302) 653-6765

Marine Corps League

James Thompson.....(302) 284-2708

Military Officers Association of America

Tom Kelly (New Castle Co.).....(302) 834-9659

Ron Sarg (Kent Co.).....(302) 678-1603

Dick Cecil (Sussex Co.).....(302) 645-0432

Military Order of the Purple Heart

Cornelius "Bill" Carroll.....(302) 655-3820

Military Order of the World Wars

COL (Ret) Eugene A. Hebert.....(302) 335-0110

E-Mail gene@hebert.net

The Reserve Officers Association

CWO John V. Hawkins, Sr. (Ret)...(302) 328-8115

U.S. Navy Veterans Association

Jim Anderson.....(302) 295-7051

Veterans of Foreign Wars

Paul Phillips Jr.....(302) 656-5022

Vietnam Veterans of America

Tom Daws.....(302) 738-8875

WAVES Nat'l

Ruth Harden.....(302) 998-1373

COMMISSION OF VETERANS AFFAIRS

Commissioners may be reached by calling (800) 344-9900.

Paul Lardizzone (Chairman).....DAV

Jim Thompson (Vice Chairman).....MCL

Cornelius "Bill"

Carroll.....MOPH

Robert P. Corsa.....VVA

Maurice Evans.....American Legion

Ruth B. Harden..... WAVES NAT'L
Jesse Kitson..... VFW
Joseph "Joe" Lank..... MOWW
Barry Newstadt..... JWV

Henry L. SmithAMVETS
Lou Spitzfaden.....MOAA
David W. Timberman.....PVA
Robert E. Wasson.....DELVETS

The Centurion is published for informational purposes only and does not necessarily reflect the views of the Commission of Veterans Affairs or the State of Delaware. Paid for with State Funds.

If you are not already on our mailing list and wish to receive this newsletter on a continual basis, please provide the following information below: (Articles should be submitted to the Commission Office directly)

NAME/ORGANIZATION _____
STREET _____
CITY _____ **STATE** _____ **ZIP** _____

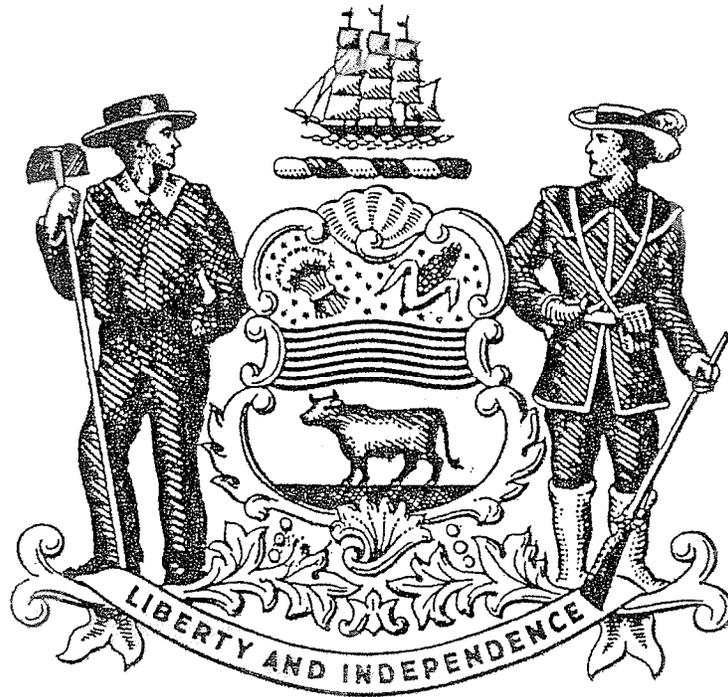
**MAIL TO: DELAWARE COMMISSION OF VETERANS AFFAIRS
802 SILVER LAKE BLVD, SUITE 100
DOVER, DE 19904**

If you have a name or address change, please contact our office at (302) 739-2792 or (800) 344-9900.



STATE OF DELAWARE

"Serving Delaware's Veterans"



Delaware Commission of Veterans Affairs
Robbins Building
802 Silver Lake Blvd, Suite 100
Dover, Delaware 19904

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