

THE LIGHTFIGHTER

Monterey and San Benito County
Military & Veterans Affairs Office



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More at: www.mvao.org

Cover Art- 7th Infantry Division "EnRoute to Korea on LST" by Bob and Nadine Johnson
<https://fineartamerica.com/featured/enroute-to-korea-on-lst-bob-and-nadine-johnston.html?product=art-print>



Director’s Corner: Jason Cameron, County Military and Veterans Affairs Officer



Where has the year gone? As we move into the 4th quarter, I would like to wish everyone a happy and safe Holiday Season, Veterans Day and New Year!

We just relocated our Salinas Office from 1000 S. Main Street to 730 La Guardia. Our next big move should happen this late quarter - we will be moving the main office from the courthouse at 1200 Aguajito Rd Monterey to 2620 1st Ave. in Marina. We are extremely excited about both moves as it will give the Military and Veterans Affairs Office a better ability to serve the transitioning Military Members, Reservists, National Guard Members, Veterans and their spouses and dependents!

In addition, the Military & Veterans Affairs Office continues to work with local state and federal legislators on issues such as a State Veterans Home to be established in Monterey County, Tax Exemption for Military Retirement, Property Tax Exemption for Disabled Veterans, Pharmaceutical Services at the Marina VA/DoD Clinic and a host of other legislative efforts to better the lives of Military, Veterans and their Families!

Thank you for your service to our country!
Jason M. Cameron

Our Mission Statement:

The Monterey County Military & Veterans Affairs Office (MVAO) provides advocacy, assistance, and services designed to enhance the lives of the County’s Veterans who served their country in the Armed Forces, their families, and their survivors. We assist in obtaining entitlements and services from the U.S. Department of Veterans Affairs (VA), U.S. Department of Defense (DoD), California Department of Veterans Affairs (CDVA), and local programs for eligible Veterans and their families.

****NEW****

Office Locations and Hours

****NEW****

Monterey	Salinas	Marina	Hollister
Monterey County Superior Courthouse	Monterey County One Stop Community Center	MG Gourley VA Outpatient Clinic	San Benito County Veterans Memorial Bldg
1200 Aguajito Rd, Suite 003 Monterey, CA 93940 (831) 647-7613	730 La Guardia St, Ste 119 Salinas, CA 93901 (831) 647-7613	201 9 th St Marina, CA 93933 (831) 647-7613	649 San Benito St Hollister, CA 95023 (831) 637-4846
Monday – Thursday 8:00 a.m. – 12:00 p.m. 1:00 p.m. – 5:00 p.m. Appointments Monday, Wednesday, and Thursday	Monday - Thursday 8:30 a.m. – 12:00 p.m. 1:00 p.m. – 4:30 p.m. Appointments Monday, Tuesday, and Thursday	Monday - Thursday 8:30 a.m. – 12:00 p.m. 1:00 p.m. – 4:30 p.m. Appointments Monday, Tuesday, and Wednesday	Monday - Thursday 8:00 a.m. – 12:00 p.m. 1:00 p.m. – 5:00 p.m.
Walk-In Services on Tuesday	Walk-In Services on Wednesday	Walk-In Services on Thursday	Please Call for an Appointment
Closed on Fridays	Closed on Fridays	Closed on Fridays	Closed on Fridays



Sweeping New Law Expands Veterans' Medical and Disability Benefits

In perhaps the largest healthcare and benefits expansion in VA history, the [Honoring our Promise to Address Comprehensive Toxics \(PACT\) Act](#) extended VA benefits to millions of Veterans who were exposed to radiation and hazardous chemicals as part of their military service since the 1960s.

This law **expanded eligibility and added several medical conditions** to VA's list of "[presumptive conditions](#)" that automatically qualify a Veteran for free medical care and possibly a monthly disability payment from the VA.

When a medical condition is presumptive, the VA presumes it was caused by military service. **If a Veteran is suffering from a presumptive illness, they do not need to prove their illness was caused by military service.** They only need to have served during a specific time period in a specific location.

The [burn pit](#) provisions of the PACT Act have received the most attention in recent months, in part because of the recency of those injuries. Tens of thousands of **Veterans from the wars in Iraq and Afghanistan have developed rare respiratory conditions and cancers in the years following their deployments**, believed caused by poisonous smoke from massive burn pits used to dispose of a host of military waste. But because scientific monitoring was not done at many sites, conclusively linking the smoke to Veterans' ailments has been a difficult task.

The PACT Act codifies recent changes in how the Department of Veterans Affairs approaches those kinds of health claims, lowering standards for proof and offering presumptive status for some rare illnesses believed caused by the burn pits.

Advocates said those fundamental changes could have wide-ranging and positive impact on Veterans for years to come, developing a more patient-friendly approach to how VA approaches any toxic exposure incidents.

But they also say the direct benefits for groups that have been excluded in the past are more urgent. Those Veterans include not only troops who recently separated but some who served more than five decades ago.

Most Veterans will be eligible to receive these expanded benefits on **Oct. 1, 2022**; however, some including [surviving spouses](#) receiving [Dependency and Indemnity Compensation](#) (DIC), Veterans who are terminally ill, [homeless](#), suffering hardship, older than 85 years old or terminally ill will be eligible on **Aug. 10, 2022**.

Highlights of the PACT Act:

The benefit: Presumptive status for disability benefits for **23 conditions related to burn pit exposure.**

Who gets it: Most Veterans who served in the Iraq and Afghanistan Wars era are expected to be covered under the provision, although specifics of how to implement that still must be written by VA officials.

Veterans will receive disability benefits if they contract any type of the following **cancers**: head, neck, respiratory system, gastrointestinal system, reproductive system, lymphatic system, kidney, brain, skin or pancreas.

Veterans will also receive disability benefits if they contract **any type of the following ailments**: asthma, chronic bronchitis, chronic obstructive pulmonary disease, constrictive bronchiolitis, emphysema, granulomatous disease, interstitial lung disease, pleuritis, pulmonary fibrosis, sarcoidosis, chronic sinusitis, chronic rhinitis or glioblastoma.

Most of the illnesses other than cancer would be eligible for benefits within the next year. The cancer benefits would be phased in from 2024 to 2025, except for Veterans facing severe medical issues.

Continued on Page 4



Highlights of the PACT Act (cont.):

The benefit: Ten years of health care coverage from VA upon separation from the military. Currently, all separating troops get five years of coverage.

Who gets it: All Veterans who left the service in summer 2017 or later will have their eligibility automatically extended. Veterans who left between summer 2014 and summer 2017 will be able to apply for additional years of health care coverage, ending at 10 years after the date they separated.

The benefit: Presumptive status for disability benefits related to Agent Orange exposure for Veterans suffering from hypertension or monoclonal gammopathy of undetermined significance (MGUS).

Who gets it: All Veterans currently eligible for disability benefits related to Agent Orange exposure. For MGUS, the presumptive status went into effect on Aug. 10, 2022. Eligibility for hypertension will be phased in. Those who age 85 and older, or those suffering extreme health or financial problems. will receive immediate benefits status. For others, the presumptive status will start on Oct. 1, 2026.

The benefit: Presumptive status for disability benefits related to Agent Orange exposure for Veterans who served in areas previously not recognized for the chemical defoliant use.

Who gets it: For Veterans 85 or older who qualify, the benefit goes into effect immediately. For younger Veterans, the provisions will trigger on Oct. 1, 2022. The eligible groups include:

- ✓ Veterans who served in **Thailand** (or any Royal Thai base) from Jan. 9, 1962, to June 30, 1976;
- ✓ Veterans who served in **Laos** between Dec. 1, 1965, and Sept. 30, 1969;
- ✓ Veterans who served in Kompon Cham province in **Cambodia** between April 16, 1969, and April 30, 1969;
- ✓ Veterans who served in **Guam** or **Samoa** (and territorial waters) between Jan. 9, 1962, and July 31, 1980;
- ✓ Veterans who served on the **Johnston Atoll** between Jan. 1, 1972, and Sept. 30, 1977.

The benefit: Presumptive status for disability benefits for Persian Gulf War Veterans.

Who gets it: All Veterans who served in the first Gulf War (Operation Desert Storm and/or Desert Shield). The provisions remove rules regarding eligibility expiration.

The benefit: Presumptive status for disability benefits related to radiation exposure for Veterans who served at the Enewetak Atoll.

Who gets it: Veterans who served at **Enewak Atoll** from Jan. 1, 1977, to Dec. 31, 1980.

The benefit: Presumptive status for disability benefits related to radiation exposure for Veterans who served in Palomares, Spain.

Who gets it: Veterans who served at the **Palomares, Spain** from Jan. 17, 1966, to March 31, 1967.

The benefit: Compensation for select cancers or health issues related to drinking water contamination at USMC Base Camp Lejeune, Jacksonville, NC

Who gets it: Veterans who served at **Camp Lejeune, NC** for at least 30 days between Aug. 1, 1953, to Dec. 31, 1987

If you need assistance with applying for any PACT Act benefits, please contact our office at 831-647-7613 or

www.MVAO.org



Dealing with VA Debt

The Department of Veterans Affairs says you owe them money. You disagree. But how do you fight Uncle Sam when he comes for your cash?

If there's one thing military members know, it's that when the Defense of Department gives you too much money, it will eventually come back for it. The VA is similar, but the situation can be more complex because of the many different types of benefits and payments offered by the VA. The result is that it can be exceptionally easy for Veterans to be overpaid without realizing it's happening or truly understanding the consequences.

The solution to [VA Debt](#) has two parts: **Respond Quickly and Ask for Help**.

But what most often causes the debts, and how can a Veteran fight them or the collections process?

VA Debt: Likely Causes. Veteran debt to the VA--or incorrect VA claims about debt--can be triggered by a host of accidental overpayments or paperwork errors. The common causes our Office sees are-

- **Change in Net Worth.** A Veteran is receiving compensation or pension based on their [net worth](#), and that net worth changes but the VA isn't updated.
- **Change in Dependent Status.** A Veteran gets divorced or has a change in marital or dependent status and does not notify the VA.
- **Continued Guard or Reserve Service.** By law, a Veteran is [not allowed to receive both VA disability compensation and a military paycheck](#) from the Defense of Department. That means if a Veteran who receives disability payments returns to active duty or drill status in the Guard or Reserve and VA payments aren't altered to offset that income, overpayments are inevitable.
- The VA is not notified of a **Veteran's death**. This often impacts Widows or Survivors. Disability pensions stop on the day of death, but if the VA is not notified the Veteran has died and that money continues to be paid, the VA will eventually come back to reclaim it.

VA Debt: Don't Wait to Respond. Each debt letter or collection notice has two waiver deadlines: a waiver of collection deadline **30 days** after notice, and a waiver of debt due to administrative error or financial hardship at **180 days**.

Respond within that first 30-day deadline! During that window, the collection process is at the VA Debt Management Center. But after 30 days it is filtered down outside the VA to the Treasury Offset Program, where the collections process is initiated by the U.S. Treasury Department.

There is much more flexibility with [appeals](#) received during the 30-day window. Getting an appeal in right away can help you avoid paying while the debt is being fought. Unfortunately, once the 30-day deadline passes, the appeal is largely out of the VA's hands.

You can still request a [waiver](#) and maybe even get one up until 180 days after the notice, but it gets harder. Once it's sent to the Debt Management Center after the initial 30 days, you will likely have to pay the debt whether you're fighting it or not, and then, if successful, get the money back later.

The bottom line on VA Debt: **Respond Quickly and Ask for Help** by contacting us at **831-647-7613** or www.mvao.org



New VA Life Insurance Program

In January 2023, VA will launch a new life insurance program called [Veterans Affairs Life Insurance \(VALife\)](#), which provides **guaranteed acceptance whole life insurance** coverage to Veterans age 80 and under, with any level of service-connected disability. Some Veterans age 81 and older may also be eligible.

Guaranteed Acceptance is a whole life policy that **does not require a medical exam or ask health questions**. It also does not have a limited two-year window to sign up. **Premium rates are locked in for the life** of the policy, and unlike term policies will not increase as the policyholder ages.

The [VALife program](#) meets the needs of service-connected Veterans who may not have previously qualified for life insurance with VA. Coverage comes in increments of \$10,000, up to a maximum of \$40,000, and premiums are competitive – or better – than what’s available in the private sector. VALife provides the following benefits:

- ✓ All service-connected Veterans 80 and under with 0-100% VA disability ratings are eligible.
- ✓ Instant online enrollment and approval.
- ✓ No medical requirements for enrollment.
- ✓ Cash value that builds over the life of the policy after the first two years.
- ✓ Rates are best the earlier you sign up. Once locked in, premiums will never increase.

Unlike [Service-Disabled Veterans Life Insurance \(S-DVI\)](#), VALife has **no medical requirements and there is no two-year time limit to apply** if a Veteran is under 80.

S-DVI will close to new enrollment after Dec. 31.

Veterans interested in S-DVI should apply by this date, even if they are interested in applying for VALife in the new year. Applying for S-DVI now allows eligible Veterans to have life insurance coverage while waiting the two-year period for their VALife coverage to open.

The online application for VALife will open on Jan. 1, 2023 at

<https://www.benefits.va.gov/insurance/VALife.asp>

VA Dependency and Indemnity Compensation (DIC)

[Dependency and Indemnity Compensation \(DIC\)](#) is a tax-free monetary benefit payable to the surviving spouse and dependent children when the service member dies while on active duty; or, when death occurs after military service **and if a service-connected disability either directly caused or contributed substantially and materially to the death of the Veteran**. DIC can also be granted if the **Veteran dies from medical treatment received through the VA medical system or from Vocational Rehabilitation training**. **DIC for spouses and dependent children is not means tested**. The recipient of DIC can have any amount of income or assets. DIC is really a form of life insurance benefit.

DIC will be **granted automatically when the Veteran has been rated 100% service-connected for 10 or more years at the time of death** and dies from non-service-connected causes other than willful misconduct. **DIC is also payable when the Veteran was rated 100% service-connected for at least 5 years immediately after discharge**. With this rule, there is no need to prove service connection death.

If a **surviving spouse remarries, DIC is terminated**. However, if the subsequent marriage is dissolved by death, divorce, annulment, or voided, the now single spouse is eligible to reapply for DIC benefits. A surviving spouse who remarries on or after their **57th birthday** remains eligible for DIC, home loan, and education benefits.

A DIC claim is also a claim for [Survivors Pension](#) and accrued benefits. A surviving spouse receiving DIC is also eligible for **healthcare** under the [Civilian Health and Medical Program of the Department of Veterans Affairs \(CHAMPVA\)](#). This program provides reimbursement for most medical expenses for the surviving spouse through VA Health Care.

If you or your family needs assistance with filing for Survivor’s Benefits, to include DIC, please contact us at www.mvao.org or **831-647-7613**



Potential Cost of Living Increase

Military retirees and Veterans receiving [disability compensation](#) from the VA are **likely to see record monthly check increases for the second year running** thanks to the pace of inflation.

The annual [VA disability compensation](#) and military retirement cost-of-living pay adjustment, known as COLA, is typically tied to the Social Security rate change, will **likely be announced in October**. An [early projection](#) based on national inflation data by The Senior Citizens League (TSLC), a nonpartisan senior advocacy nonprofit, **estimates rates will rise by 9.6%**.

That increase would be the **highest Veterans have seen since 1981**, when it went up 11.2% in response to inflation at the time.

For 2023, that means military retirees could see an average increase of more than \$240 in their monthly retirement checks. Veterans receiving disability compensation from the VA could also see their monthly disability payments increase, with the **average monthly amount going up by more than \$150**.

The [VA says](#) nearly 5.2 million Veterans receive disability compensation, with an average annual benefit of \$18,858 as of 2021. According to the [Defense Department](#), there are around 1.87 million military retirees, who had an annual average retirement payment of \$30,265 in 2020, the most recent year for which data was readily available.

The annual [Social Security COLA increase](#) is based on the Consumer Price Index, which is measured by the Department of Labor. The department takes a snapshot of the costs of a select group of goods and services and compares those costs to the previous year. If there is an increase, retirees and many others receiving government benefits generally see a bump in their monthly payments for the upcoming year.

The anticipated increase would be the **second consecutive a COLA increase**. [For 2022](#), the raise was 5.9%, which followed an average 1.5% increase over the 10 years prior.

Contact our office at **831-647-7613** or [www.mvao.org](#) if you have questions about your VA payments.

Tips to Avoid PACT Act Scammers

On August 10, President Biden [signed the Honoring Our PACT Act of 2022 into law](#). This bill will help millions of Veterans and their survivors, but scammers are now targeting them for their benefits.

Scammers are taking advantage of new opportunities to commit fraud. The VA has seen an increase in PACT Act-related [phishing \(email\)](#), [vishing \(phone\)](#), and [social media scams](#) targeting Veterans to access their PACT Act benefits or submit claims on their behalf.

Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service. To report suspected fraudulent activity, please contact the VA Officer of the Inspector General at (800) 488-8244.

Protect yourself against new scams and scammers with these tips:

- ✓ **Do not provide personal, benefits, medical, or financial details online or over the phone.** Federal agencies will not contact you unless you make a request.
- ✓ **Do not click on online ads or engage with social media posts that seem suspicious.**
- ✓ Check for “https://” at the start of website addresses and use [multi-factor authentication](#) on all accounts.
- ✓ Visit the [Cybercrime Support Network](#) for additional [resources](#) to help Veterans, service members, and their families combat cybercrime.
- ✓ Submit any suspected fraud to [ftc.gov](#).
- ✓ **Only work with Veteran Service Organizations you already know and trust.**

If you need help applying for benefits, [MVAO’s accredited Veteran Service Representatives](#) are ready to help. There’s no cost for the forms, no fees to apply, and we never charge Veterans for processing a claim. Our services are absolutely free- always!

Learn more about PACT Act-related benefits or request an appointment at [www.mvao.org](#) or **call our office at 831-647-7613**



Flu and COVID Vaccinations at the MG Gourley VA Clinic in Marina

The MG Gourley VA Clinic in Marina is providing **free Flu and COVID vaccinations**, to include Moderna booster shots.

The **Walk-in** service is offered **Monday-Friday**
9:00-12:00 and 1:00-3:00

There will also be **Saturday vaccination clinics** from **9:00-1:00 on October 22 and November 19.**

You do not have to make an appointment.

A Facemask is required.

The MG Gourley VA-DoD Clinic is located at **201 9th Street in Marina.** If you need more information, please call the MG Gourley Clinic at **831-884-1000**



MVAO's Salinas Office has Moved!

As of September 13, 2022, the Salinas Office has relocated to

730 La Guardia Street, Suite 119

Salinas, CA 93905

Appointments: Monday - Thursday 8:30 – 4:30

Walk-In Service: Wednesday - 8:30 – 11:00, 1:00 – 4:00

Contact us at www.mvao.org or 831-647-7613

We are pleased to announce the **12th Annual Heroes' Open** golf tournament benefiting the **United Veterans Council's Veteran Emergency Fund** and the **California Central Coast Veterans Cemetery**

Tee-Off is 8:30 AM on 29 October 2022 at the Bayonet Golf Course.

\$175.00 Per Player AFTER 15 October and at the door
[Tournament Brochure](#)

All proceeds from the tournament will benefit UVC's Veteran Emergency Fund and the [Central Coast Veterans Cemetery](#)

Register online at [United Veteran Council's website](#) or call Sid Williams at 831-601-3263

(For two, three or four golfers, please place names in the comments section of the checkout form)

The United Veterans Council is a 501c19 tax exempt nonprofit organization, our Federal Tax ID will be printed on your receipt for your donation!

12th Annual HEROES' OPEN

Supporting the **California Central Coast Veterans Cemetery** and **Local Veterans in Crisis**

Sign Up to Play by October 22nd

If you want to know more, call Sid Williams at (831) 601-3263
www.uvc-mc.com

★ Breakfast ★
★ Golf ★ Cart ★

★ Dinner ★
★ Prizes ★

The poster features a large eagle logo at the top, several military service branch emblems, and a photograph of a golf course with people and a golf cart. A QR code is located in the bottom right corner.



Our Staff and Veteran Service Representatives are proud to share last Quarter’s Activity Report showing the number and value of claims, benefits, and services provided to Monterey and San Benito County Veterans and Families!

Monterey and San Benito County



Quarterly Activity Report



July – September 2022

2,015

Incoming Phone
Calls / Email
Requests



1,141

Vet Rep Appointments



**170 College
Fee Waivers**

\$1,051,482

1,744 Claims Actions

871 Unique Veterans

601 Compensation Awards



New VA Disability Compensation Awards Earned this Quarter



\$1,620,892

Retroactive Payments

\$251,192

Recurring Monthly Payments