

# THE LIGHTFIGHTER

Monterey and San Benito County  
Military & Veterans Affairs Office



Cover Art- "Under Fire" – Iraq, 2006, by Sergeant First Class Darrold Peters,  
<https://history.army.mil/art/Peters/peters2.htm>

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- ✓ Community Updates





### Director's Corner

The Military and Veterans Affairs Office is off to a busy summer! June was National Mental Health and PTSD Awareness month- it reminded me of the importance of checking in with a fellow Veteran, and the value of maintaining a supportive and resilient life- a primer follows on pages 3-4. Our office has been busier than usual with PACT Act claims, to include the new Toxic Exposure Screenings and presumptive conditions for Gulf War and Vietnam-era Veterans- please see pages 4-6. An unintended consequence of the Pact Act and Camp Lejeune Justice Act is entire industry of unaccredited- and often fake- benefit claim representatives who have your compensation money right in their sights. Find out how to protect yourself from scammers on page 8. As students begin their return to college, CalVet initiated a new and more secure procedure to process College Tuition Fee Waivers to assist eligible dependents of disabled Veterans. The new procedure is on page 9.

Despite unending construction around us, the Peninsula Office on former Ft Ord remains open to serve all Veterans and families. For our San Benito Co. Veterans, we are very pleased to announce that we reoccupied the Veterans Memorial Building in Hollister- stop by and say Hi to Shari Stevenson! Our staffing level is getting healthier; We promoted our own Nancy Hood to VSR II and elevated the fabulous Doug Chandler to VSR III.

Despite filling a couple of vacancies, and I apologize if you have experienced longer than usual wait times for an appointment. We appreciate your continued patience and understanding!

Jack Murphy, Interim Director and County Veteran Services Officer

#### 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.

#### Office Locations and Hours

Peninsula Monterey County Coastal Offices	Salinas Monterey County One Stop Community Center	Marina MG Gourley VA Outpatient Clinic	Hollister San Benito County Veterans Memorial Bldg.
2620 1 <sup>st</sup> Ave. Marina, CA 93933  <u>(831) 647-7613</u>	730 La Guardia St., Ste 119 Salinas, CA 93901  <u>(831) 647-7613</u>	201 9 <sup>th</sup> St. Marina, CA 93933  <u>(831) 647-7613</u>	649 San Benito St. Hollister, CA 95023  <u>(831) 637-4846</u>
Monday – Thursday 8:30 a.m. – 12:00 p.m. 1:00 p.m. – 4:30 p.m.	Monday - Thursday 8:30 a.m. – 12:00 p.m. 1:00 p.m. – 4:30 p.m.	Monday - Thursday 8:30 a.m. – 12:00 p.m. 1:00 p.m. – 4:30 p.m.	Monday - Thursday 8:00 a.m. – 12:00 p.m. 1:00 p.m. – 5:00 p.m.
Appointments Monday, Wednesday, and Thursday	Appointments Monday, Tuesday, and Thursday	Appointments Monday, Tuesday, and Wednesday	
<u>Walk-In Services on Tuesday</u>	<u>Walk-In Services on Wednesday</u>	<u>Walk-In Services on Thursday</u>	<u>Please Call for an Appointment</u>
Closed on Fridays	Closed on Fridays	Closed on Fridays	Closed on Fridays



## Post-Traumatic Stress Disorder (PTSD) and the VA

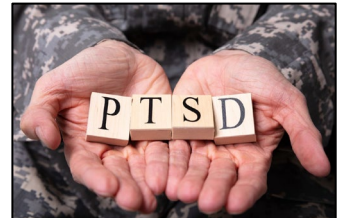
PTSD, which stands for [Post-Traumatic Stress Disorder](#), is a reaction to trauma that lasts beyond the first month after the adverse experience and negatively impacts mental and physical health, social connections, daily tasks and/or work performance. After any trauma, it's normal to feel sad, angry, stressed or disoriented. It's also common to have problems focusing, sleeping or getting along with others. Most people who are exposed to a traumatic, stressful event experience some of the symptoms of PTSD in the days and weeks after exposure.

Veterans who experienced certain traumatic events during their service may be able to receive disability compensation in the form of non-taxed monthly payments, as well as free health care, including specific [PTSD](#) treatment. For a Veteran to receive these disability benefits, he or she must demonstrate that the PTSD was caused, or made worse, by events that occurred during active military service. The adverse events could also have happened during military training, whether active or inactive duty. Additionally, the Department of [Veterans Affairs](#) also reviews post-service disability claims, meaning that if the PTSD didn't appear until after active-duty service, it may still be covered if the Veteran can show the service caused the condition.

PTSD is the fourth-most prevalent type of benefits claim the VA receives. Of the roughly 5 million Veterans who receive compensation benefits, more than 1.1 million get PTSD benefits. PTSD risk increases "when the traumatic event is more severe, violent, occurs over a longer period of time or involves harm to oneself or loss of a loved one," according to the American Psychiatric Association (APA). An estimated 7.8% of Americans will experience PTSD during their lives, with women (10.4%) twice as likely as men (5%) to develop PTSD. About 3.6% of U.S. adults ages 18 to 54 (5.2 million people) experience PTSD during a given year, whereas about 30% of Veterans who have spent time in war zones experience PTSD.

PTSD can take a major toll on mental health. According to the Mayo Clinic, symptoms may include:

- Flashbacks: Reliving the traumatic event as if it were happening again
- Uncontrollable thoughts or intrusive memories about the event
- Nightmares
- Severe anxiety
- Severe emotional distress
- Unpleasant physical reactions when reminded of the traumatic event



Left untreated, PTSD can lead to hopelessness, memory problems, relationship conflicts, feelings of numbness and detachment, and lack of interest in hobbies. PTSD can cause symptoms in the body as well as the mind. Physical symptoms can include high blood pressure, increased heart rate, fatigue, muscle tension, nausea, joint pain, headaches and other physical pain, including back pain, according to the APA. Some who suffer from PTSD also experience depression and may be more likely to misuse alcohol and prescription drugs.

**Veteran in Crisis: What to Do.** PTSD rarely goes away on its own, so it's important to seek help. If you or someone you know is a Veteran in crisis, you can use any of these methods to connect to the Veterans Crisis Line, 24/7:

- ❖ Call 988-1
- ❖ Text 838255
- ❖ Start a confidential chat online at [Veterans Crisis Line](#)

You can also:

- ❖ Call 911
- ❖ Go to the nearest Emergency Room
- ❖ Go to the [VA Palo Alto Medical Center](#), regardless of discharge status or enrollment in VA health care







**VA Rating Factors for PTSD.** Under the current VA rating system for PTSD, the government considers stressful events to be contributing factors if the events are a result of **combat, personal trauma or other life-threatening situations**. The Veteran is evaluated partly based on the symptoms he or she is suffering as a result of the traumatic event or events. These symptoms include the following categories:

- ✓ Exposure to actual or threatened death, serious injury or sexual violation. This includes witnessing traumatic events or learning of them happening to someone close to the service member.
- ✓ Intrusive symptoms such as distressing memories, nightmares and flashbacks.
- ✓ Avoidance of people, places and situations that remind the sufferer of the traumatic events.
- ✓ Negative mental states such as detachment, memory loss, distrust, hopelessness, self-blame, fear, anger, guilt, shame, loss of interest in activities, etc.
- ✓ Hyperarousal states, including irritability, angry outbursts, hypervigilance, problems concentrating, easy to startle, trouble sleeping and more.
- ✓ **Symptoms DO NOT need to be related to combat or minimum time in service**

**Steps to Making a VA PTSD Claim.** Studies show that between 13.5% and 20% of Iraq and Afghanistan Veterans meet the criteria for a PTSD diagnosis, as do 12% of Gulf War Veterans and 15% of Vietnam Veterans.

The VA defines what is considered a traumatic event, also called a "stressor," for the purposes of Veteran disability claims. The Veteran must have either "suffered a serious injury, personal or sexual trauma or sexual violation" or, in a second broad category that also falls under PTSD, the Veteran was "threatened with injury, sexual assault or death." For disability benefits eligibility, the stressor must have happened during a Veteran's military service and -- as a result of their PTSD symptoms -- they cannot function as well as they did before. Veterans who received an other-than-honorable, bad conduct or [dishonorable discharge](#) may not be eligible for VA disability benefits.

**Get a Diagnosis.** In addition to the other requirements for a VA disability claim, a doctor must diagnose the Veteran with PTSD in order for this type of claim to move forward.

**Identify an In-Service Stressor that Caused PTSD.** For a successful PTSD claim, a Veteran must not only have a medical diagnosis, but must also **provide evidence that the disorder is associated with a stressor that occurred during military service**. "For PTSD purposes, a stressor is a psychologically traumatic event that the person experienced, witnessed or was confronted with that involved actual or threatened death or serious injury, or a threat to the physical integrity of themselves or others," according to the VA.

**Prove Connection Between Your Service and PTSD.** When filing your VA PTSD claim, you will be asked to document the details of any incidents that occurred that caused your PTSD. Generally, the Veteran must provide "credible supporting evidence of a specific in-service stressor," according to the VA. This requirement differentiates PTSD claims from other types of claims. However, there are some exceptions to this rule:

- ✓ A diagnosis of PTSD was made during service.
- ✓ The Veteran engaged in combat with the enemy.
- ✓ The stressor is related to a fear of hostile military or terrorist activity.
- ✓ The Veteran was a prisoner of war.
- ✓ Other evidence exists to support the occurrence of an in-service personal assault.

If you have questions or need assistance with applying for a PTSD VA claim, please contact our VA accredited office at **831-647-7613** or [www.MVAO.org](http://www.MVAO.org)



## Have You Applied for Your PACT Act Benefits?

### What is the PACT ACT?

The full name of the law is The [Sergeant First Class \(SFC\) Heath Robinson](#) Honoring our Promise to Address Comprehensive Toxics (PACT) Act. The PACT Act is a new law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. The PACT Act adds to the list of health conditions that we assume (or “*presume*”) are caused by exposure to these substances.

### Who should make a claim?

Everyone should get an exposure evaluation from their VA Primary Care Provider or medical team. Even if you don’t see exposures, you think are important on the VA list, still get an evaluation, still have it documented. The list could grow as we make more progress in connecting illness with exposures. This includes Vietnam era Veterans, Gulf War era Veterans and post 9/11 Veterans.

### What are the current exposures listed?

- ✓ Open burn pits and other airborne hazards
- ✓ Gulf War-related exposures
- ✓ Agent Orange
- ✓ Radiation
- ✓ Camp Lejeune contaminated water exposure
- ✓ Other exposures (think lead, asbestos, cleaning solvents, mold) \*While not explicitly stated in the PACT ACT info with the VA, the VA defines [toxic exposures can be found here.](#))

### Do you have to have been deployed to have toxic exposures?

No, not all toxic exposures are exclusive to deployed conditions, i.e. Asbestos, water on base, training-related exposures such as particulates from gunfire, artillery and aviation-related fumes etc.

### What is the point of a service connection for exposures?

If you are service connected for exposures, then you will have healthcare for life for conditions related to that exposure. This means treatment for conditions related to the exposure through the VA at no cost to you. A service connection may also lead to an increase in disability percentage rating.

### Is there a deadline to apply for exposure service connection?

No, but you’ll want to get screened and apply sooner rather than later. **The date to remember is Aug 10, 2023.** If exposures and benefits applications are documented and submitted before Aug 10, 2023, then health coverage and presumptive backpay is retroactively backdated. You can still file a future Pact Act-related claim, however the effective date will be the date of your intent to File or the date the claim was received.

### How do you make a claim?

First, you must be enrolled and connected with the VA. If you are not, visit or call your local VA to get the process started to enroll with the VA. This website outlines and has links to how to [apply online](#), by phone (877-222-8387), in person, by mail through application ([VA Form 10-10EZ](#)), and with assistance from a trained professional. [Click here for how to apply.](#) **You can also contact our office for assistance at 831-647-7613 or [www.MVAO.org](http://www.MVAO.org).** Next, you’ll make a [claim for exposures](#), to do so, you should already have a diagnosis, as undiagnosed symptoms will not be deemed “service connected”, therefore it is critical to get enrolled in VA healthcare and meet with your care team. Toxic exposure screenings are available at VA health facilities across the country. Every Veteran enrolled in VA health care will receive an initial screening and a follow- up screening at least once every 5 years. Veterans who are not enrolled and who meet eligibility requirements will have an opportunity to enroll and receive the screening.



## VA Toxic Exposure Screenings

Have you heard about the VA’s new [toxic exposure](#) screening? It is related to the [PACT Act](#), but toxic exposure screenings are a new and separate VA program. If you’re enrolled in VA health care, you can now receive a toxic exposure screening at VA medical centers and clinics across the country. If you’re not enrolled but meet eligibility requirements to [enroll](#), you will have an opportunity to receive the screening after you enroll. During your screening, you’ll be asked if you believe you experienced toxic exposures during your military service. If you answer yes, you may be connected to support and resources, including a review by your primary care team or provider.

**Get to know the process.** As the screening becomes a regular part of your health care, you may have some questions. Here are some quick facts to get to know the process:

- ✓ **It’s quick.** The screening is a series of questions that takes around 5-10 minutes and can occur as part of one of your regular health care appointments.
- ✓ **It documents a variety of exposures.** There are several types of possible exposures or hazards you may have experienced during your military service. This includes open burn pits and airborne hazards, Gulf War-related exposures, Agent Orange, radiation, Camp Lejeune contaminated water exposure and others.
- ✓ **It helps support your long-term care plan.** The purpose of the toxic exposure screening is to make your VA health care team aware of any potential exposures to toxins during your military service. This allows for ongoing care that ensures early diagnosis and treatment of any health concerns that may arise in the future related to your exposure(s). If you report a potential toxic exposure, it will be noted in your health record. Your primary care team will be made aware of your concerns and will connect you with resources to address your follow-up questions.
- ✓ **You’ll receive additional information.** After your screening, you will also receive [information](#) about benefits, registry exams, and clinical resources to address any concerns you may have.
- ✓ **You can ask about the toxic exposure screening at your next VA health care appointment.** If you do not have an upcoming appointment or want to be screened sooner, contact your local VA facility and ask to be screened by the Toxic Exposure Screening Navigator.
- ✓ **You’ll be screened at least once every 5 years.** Even if you don’t have concerns today, you may in the future. This helps keep your records up to date and ensures exposure concerns are part of your long-term care plan.
- ✓ **You can decline.** You will have the option to decline until the following year.

**Additional information.** There are a couple of things to keep in mind:

- ❖ **It’s not diagnostic.** The screening identifies and documents potential exposures. If there is a need, it will support you in connecting with your health care team. You can also always contact your local VA health care team through Secure Message or call 1-800-MyVA411 and press 8.
- ❖ **It’s not part of the VA benefits claims process.**
- ❖ **Being screened is separate from joining a VA environmental health registry.** VA has six registries: Agent Orange, Airborne Hazards and Open Burn Pits, Depleted Uranium, Gulf War, Ionizing Radiation, and Toxic Embedded Fragments. You’ll receive information about registry participation after your screening.

**Be proactive.** One of the best ways to manage your health is to proactively develop a long-term health care plan with your care team. The new toxic exposure screening can be an important part of that discussion.

If you need assistance with applying for any VA benefits, please contact our VA accredited office at [831-647-7613](tel:831-647-7613) or [www.MVAO.org](http://www.MVAO.org)



## PACT Act Claims Backlog and Valuable Retroactive Date

The [Department of Veterans Affairs](#) anticipates that its claims backlog, defined as those older than 125 days, will **grow by nearly 400,000 in the next year**, largely the result of the PACT Act.

The agency is now facing a delicate balancing act to process an increase of disability claims under the toxic exposure legislation passed last year, as it seeks to avoid worker burnout even as its backlog is expected to double in the coming year.

VA Undersecretary for Benefits Joshua Jacobs said last in May that **more than 560,000 disability compensation claims have been filed since last year** under the [PACT Act](#), the landmark legislation that broadened benefits eligibility for post-9/11 Veterans and former service members from other eras sickened by exposure to environmental pollution.

To handle the influx, the VA has increased its Veterans Benefits Administration workforce by 15%, hiring **thousands of workers to facilitate and process claims**. According to Jacobs, the **VA has received 30% more claims as a result of the legislation and expects more as the department continues outreach on eligibility**, but it has taken steps to address the coming load and aims to reduce the backlog to 100,000 in 2025.

The department currently has a load of 818,000 disability claims. In fiscal 2022, it delivered a record 1.7 million decisions, up 12% from the previous year, and this year to date has rendered 15% more decisions than at the same time last year, according to Jacobs. "We've produced more decisions than any other time in our history," Jacobs said in a media roundtable with reporters.

To keep up with the workload and address a backlog of more than 100,000 claims, in 2017 the department instituted mandatory overtime, up to 20 hours a month. The backlog continued to increase during the pandemic as the department faced worker shortages and departures, rising to more than 250,000 before the VA launched an effort to hire and quickly onboard more than 2,000 workers. The backlog dipped in mid-2022 but is on the rise again as adjusters are handling new PACT Act claims.

As of May 12, the VA had decided roughly 252,000 of the 546,000 PACT Act claims filed by Veterans, with nearly **80% of decisions resulting in an approval for one or more conditions**. The average claim processing time for all types of disability compensation claims is currently 103 days.

VA officials said that 14,000 survivors of Veterans who otherwise may have been eligible for disability compensation under the PACT Act have filed claims as well; the department has reviewed roughly 6,000 of those, resulting in disability compensation and other benefits to 3,600 survivors.

**Veterans with PACT Act related claims are highly encouraged to file by Aug. 9, so their disability compensation can be retroactive to [Aug. 10, 2022](#), when the legislation was signed.**

If you need assistance with applying for any PACT Act benefits, please contact our **VA accredited office at 831-647-7613 or [www.MVAO.org](http://www.MVAO.org)**





## Beware of Claim Scams

Have you seen television commercials, social media posts, or other advertisements from companies telling you to “act now” to claim your Camp Lejeune or [PACT Act](#) benefits? Are you wondering if you’re eligible for the new presumptive benefits and need their legal representation? Here’s the information you need to know to protect yourself from predatory third-party companies.

### How to safely file for and claim your Veteran benefits

There are some predatory companies, not recognized by VA, that are targeting you by offering to assist you with your VA benefit claim. These companies charge absurd fees or require you to pay a portion of your VA benefits.

**MVAO will never charge you to apply for the benefits you may be entitled to.** If you think you’re entitled to benefits, please review the following preventive measures to help guard against fraud and scams.

- Be cautious of media advertisements from companies who provide information about the recent changes in law for toxic-exposure benefit claims and suggest Veterans can only obtain VA benefits with their help. These companies may not be recognized with VA and may be trying to charge Veterans illegal fees. Use the VA Office of General Counsel (OGC) [Accreditation Search](#) to confirm and validate the credentials of anyone offering claims assistance. **Everyone of MVAO’s Staff are accredited by the VA!**
- Do not sign a contract agreeing to pay an unauthorized company a fee to help you with your VA claim. There are [accredited](#) Veterans Service Organizations, agents and attorneys who may assist you.
- Be cautious of companies claiming to be contacting you on behalf of VA. **Contact VA directly at 1-800-827-1000 if you are unsure about the authenticity of a message you’ve received.**

If you need assistance with applying for any VA benefits, please contact our VA accredited office at **831-647-7613** or [www.MVAO.org](http://www.MVAO.org)

## Veteran COLA increase

On June 14, 2023, President Biden signed into law the [Veterans’ Compensation Cost-of-Living Adjustment Act of 2023](#), which authorizes a cost-of-living adjustment (COLA) for Veterans receiving Department of Veterans Affairs (VA) disability compensation, clothing allowance, and survivors receiving dependency indemnity compensation (DIC) payments

The new law guarantees that Veterans’ benefit payments will keep pace with increases in [Social Security](#) checks and other federal stipends. It’s a non-controversial annual procedure for Congress, but one that needs to be enacted by yearend to ensure that Veterans benefits keep pace with inflation costs.

Social Security payment increases are automatic each year, set under federal law. However, Congress must re-approve Veterans payment increases each year. Despite ongoing partisan fights on Capitol Hill over federal spending, the Veterans’ Compensation Cost-of-Living Adjustment Act was adopted by both chambers without any opposition.

In January, the [Social Security cost-of-living increase](#) (and the Veterans benefits increase) was 8.7%, the highest in 40 years. That reflected higher than expected costs for things like housing costs, groceries and fuel purchases over the last year.

The Senior Citizens League, a nonpartisan advocacy group focused on the rights of older Americans, predicts the 2024 hike will be around 3.1%. For a Veteran receiving about \$1,500 in monthly payouts, that level of increase would mean about \$130 extra each month.



If you need assistance with applying for any VA benefits, please contact our VA accredited office at **831-647-7613** or [www.MVAO.org](http://www.MVAO.org)





### CalVet's College Tuition Fee Waiver

The California Dept of Veterans Affairs College Tuition Fee Waiver for Veteran Dependents waives mandatory tuition and fees at any California publicly funded College or University. This program does not cover the expense of books, parking or room and board.

The application form must be completed with appropriate documents and emailed to [CTFW@co.monterey.ca.us](mailto:CTFW@co.monterey.ca.us) for processing.

**New CalVet Policy: Fee Waivers will be sent via email starting the 2023/2024 Academic Year. They will have a unique numerical verification code at the top which will be used by the school to waive tuition.**

**Sign the application (DVS-40).** The application requires the signature of **BOTH the veteran/parent AND student.**

Make sure the application reflects the value of parental support in addition to the student's adjusted gross income for the **Tax Year 2022.**

Provide a copy of the **Students IRS form 1040, 1040EZ** or comparable State of California tax return for the **2022** tax year. **BE SURE THE STUDENT SIGNS THE COPY EVEN IF TAXES WERE FILED ONLINE OR THROUGH A TAX CENTER.** If a tax return was NOT filed, obtain a **statement of non-filing from the IRS or California Franchise Tax Board (FTB).** **If you cannot obtain this, please sign and submit a VSD-023**

**Verification of Dependency/Relationship.** The biological child needs to provide a copy of the birth certificate. Stepchild needs to provide a copy of the birth certificate and a copy of the marriage certificate of the Veteran and child's biological parent. An adopted child or adopted stepchild needs to provide a court order of adoption and a copy of the birth certificate.

**Verification of Veteran's Service-Connected Disability** (Award Letter from the VA stating the rating percentage and the award date)

### Smile with Dentistry4Vets

**Dentistry4Vets** is a local, 501c(3) non-profit provider of affordable and professional comprehensive dental and oral health care to the Veteran community. Dentistry4Vets operates a clinic at the Montage Wellness Center on Imjim Rd in Marina.

Dental treatment is offered at a **60% discount** from the commonly used rates in Monterey County.

#### Treatment Services Provided

- Initial exam with treatment plan + X-rays
- Dental Hygiene Treatments
- Oral Surgery exams with panorex and 3-D images
- Fillings, extractions, crowns, bridges, root canals, pathology, and cancer screenings
- Full and partial Dentures
- Oral surgery for implants and other procedures are offered by Dr. George Yellich (US Navy Veteran) in his private office in Monterey.



Register at [www.dentistry4vets.org](http://www.dentistry4vets.org) or (831) 883-9371



### MVAO's Monterey Office Moved!

Our new Address is

**2620 1<sup>st</sup> Avenue, Marina, CA 93933**

**WANTED: Items of military significance or related to Ft Ord!**

Our new office has a 'Heritage Room' and a couple of large conference rooms to proudly and safely display items and memorabilia.

Please **contact Jack or Adam at 831-647-7613** if you are interested in donating or loaning items.



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



April – June 2023

**1,487**

Incoming Phone  
Calls / Email  
Requests



**1,103**

Vet Rep Appointments



**98**

California College  
Tuition Waivers

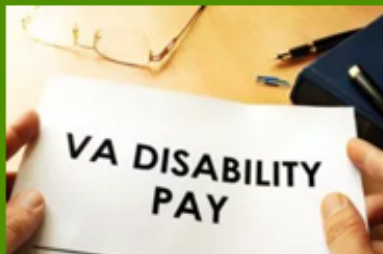
**1,525** Claims Actions

**735** Unique Veterans

**562** Compensation Awards



**New VA Disability Compensation  
Awards Earned this Quarter**



**\$1,045,084**

Retroactive Payments

**\$198,388**

Recurring Monthly Payments