

# THE LIGHTFIGHTER

Monterey and San Benito County  
Military & Veterans Affairs Office



Cover Art- "March of Honor" 1<sup>st</sup> Place, USMC 2023 Student Art Competition, Ashley Gregorchik, 10<sup>th</sup> Grade, Westmont Hilltop High School, Johnstown, PA, <https://www.usmcmuseum.com/marine-corps-student-art-competition.html>

## In This Issue

- ✓ Director's Welcome
- ✓ PACT Act Survivor's Benefits and Intent to File
- ✓ Asbestos Illnesses Related to Military Service
- ✓ VA eBenefits, SBP Open Season, and VA Health Chat App
- ✓ 2023 Veteran of the Year and MVAO's New Staff Members
- ✓ Community Updates and Quarterly Activity Report





## Director's Corner



'Tis the Season! As the Holidays approach, invariably so does tax season. I mention this because we typically open our checkbooks and wallets in the spirit of giving and assisting individuals in need or organizations making an impact in our community. Donating money or assets to a qualified non-profit can also result in a potential tax savings come next April 15<sup>th</sup>. We are fortunate in that the Central Coast is such a beautiful place to live, but it can also be very challenging for those on a limited or fixed income. Despite VA benefits, cost-of-living increases, and other social services, I know of many Veterans struggling to make ends meet, or get knocked off their feet by an unexpected event or expense. Thankfully, we have a strong network of Veteran-serving non-profits who provide support and services to Veterans in our community who have fallen on hard times. If your financial situation allows, consider helping Veterans in need by giving to one or some of these local, IRS exempted, Veteran-serving non-profit organizations.

- **The United Veterans Council** [uvc-mc.com](http://uvc-mc.com)
- **The Retired Enlisted Association Chapter 55 Foundation** [trea55.org](http://trea55.org)
- **Dentistry4Vets** [dentistry4vets.org](http://dentistry4vets.org)
- **The Veterans Transition Center** [vtcofcalifornia.org](http://vtcofcalifornia.org)
- **Food Bank for Monterey County** [foodbankformontereycounty.org](http://foodbankformontereycounty.org)

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.  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 Tuesday, Wednesday, and Thursday	Monday - Thursday 8:00 a.m. – 12:00 p.m. 1:00 p.m. – 5:00 p.m.
<b>Walk-In Services on Tuesday</b>	<b>Walk-In Services on Wednesday</b>	<b>Walk-In Services on Monday</b>	<b>Please Call for an Appointment</b>
Closed on Fridays	Closed on Fridays	Closed on Fridays	Closed on Fridays



## What Survivors of Veterans Need to Know About the PACT Act

### 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 was signed into law in August 2022 and expands VA health care and disability 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. The PACT Act also enables Surviving [spouses](#), dependent children and some parents of deceased U.S. military Veterans to be considered for survivor compensation benefits.

### Survivor’s Benefits may include:

- **A monthly VA Dependency and Indemnity Compensation (VA DIC) payment.** You may qualify if you’re the Surviving spouse, dependent child, or parent of a Veteran who died from a service-connected disability.
- **A one-time accrued benefits payment.** You may qualify if you’re the Surviving spouse, dependent child, or dependent parent of a Veteran who we owed unpaid benefits at the time of their death.
- **A Survivors Pension.** You may qualify if you’re the Surviving spouse or child of a Veteran with wartime service.

### Here are some of the most important things Survivors need to know if they think they may qualify:

- To be eligible as a [Surviving spouse](#), the survivor must have lived with the Veteran without a break until the Veteran’s death, or if they were separated, the survivor was not at fault for the separation. Additionally, the survivor must have been married to the Veteran within 15 years of discharge from the period of military service during which the qualifying illness or injury started or worsened, or were married to the Veteran for at least one year, or had a child with the Veteran. Surviving spouses who have re-married may also be eligible.
- A [Surviving child](#) is eligible if they are not married, are not included on the surviving spouse’s compensation and are under the age of 18 (under age 23 if attending school). Children adopted out of the Veteran’s family may also be eligible.
- A [Surviving parent](#)(s) is eligible if they are the biological, adoptive or foster parent of the Veteran and have income below a [certain amount](#).

Additionally, Survivors may also qualify for backdated compensation if they filed a claim following the death of their family member from a now-"presumptive" medical condition that was **originally denied**. If the VA denied your claim in the past and you might be eligible now, the VA may contact you to reevaluate your claim.

You do not have to wait for the VA to act. Our office is VA and CalVet accredited and offers free claims assistance to all Veterans, Survivors, dependents, and servicemembers. **Contact us at 831-647-7613 or at [www.mvao.org](http://www.mvao.org)**



## I submitted an Intent to File... Now what?

### What is an Intent to File?

A declaration of an Intent to File (ITF) sets a potential start date (or effective date) for your benefits. If you notify the VA of your intent to file, you may be able to get a valuable retroactive payment (payment for the time between when you submitted your intent to file and when the VA approved your claim).

You can notify the VA of your intent to file if you plan to file a new or Supplemental Claim for these types of benefits:

- Disability compensation
- Pension benefits
- Dependency and Indemnity Compensation (DIC)

**An Intent to File gives you one (1) year to gather evidence to develop, complete, and file your claim.**

### What evidence do I need to support my claim?

You do not have to submit evidence to support your claim, however evidence typically serves as the basis for scheduling your claim exam(s). You can help us to best develop your VA disability claim by providing these documents:

- **VA medical records and hospital records.** These could relate to your claimed illnesses or injuries or they could show that your rated disability has gotten worse.
- **Private medical records and hospital reports.** These could relate to your claimed illnesses or injuries or they could show that your disability has gotten worse.
- **Supporting statements.** These could be from family members, friends, clergy members, law enforcement personnel, or people you served with. These statements could tell us more about your claimed condition and how and when it happened or how it got worse.

Depending on the type of claim you file, you may gather supporting documents yourself, or you can ask for our **accredited Veterans Service Representatives** to help to gather evidence. Our office will submit your claim and any supporting evidence.

### What should I do once my claim is submitted?

You don't need to do anything unless the VA sends you a letter asking for more information. The VA will likely schedule exams at a VA facility or through a contracted medical examiner. **Do not to miss your exam appointments!** You can check the status of your claim online. The timeline for processing and evaluation your claim varies depending on its complexity.

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### *Track the status of your Benefits Claim or Appeal*

- 1) Register and sign into [www.va.gov/claim-or-appeal-status/](http://www.va.gov/claim-or-appeal-status/)
  - 2) Call the VA Benefits Hotline, 1-800-827-1000 M-F 5am-6pm PST
- 

Our office is VA and CalVet accredited and offers free claims assistance to all Veterans, Survivors, dependents, and servicemembers. **Contact us at 831-647-7613 or at [www.mvao.org](http://www.mvao.org)**



## Asbestos Illness Related to Military Service

Many Veterans were exposed to the known cancer-causing agent, asbestos, during their military service. Exposure to asbestos can be a serious health risk if asbestos-containing material was disturbed in such a way that the particles and fibers became airborne and inhaled. Symptoms of asbestos-related diseases, such as shortness of breath, coughing, and chest pain, often do not appear until 20 to 50 years after the exposure.

If you are concerned about health problems associated with asbestos exposure during your military service, talk to your health care provider or contact your local [VA Environmental Health Coordinator](#) to help you get more information from a health care provider.

Veterans who served in any of the following occupations may have been exposed to asbestos:

- Mining
- Milling
- Shipyard work
- Insulation work
- Demolition of old buildings
- Carpentry and/or construction



The VA recommends Veterans get tested for exposure if they have ever worked with the following products:

- Flooring
- Roofing
- Cement sheet
- Pipes
- Insulation
- Clutch facings and brake linings (called friction products)

Veterans who served in Iraq and other countries in that region could have been exposed to asbestos when older buildings were damaged and the contaminant was released into the air.

### Health problems associated with exposure to asbestos

Breathing asbestos mainly causes problems in the lungs and the membrane that surrounds the lungs, including:

- **Asbestosis:** Scarring of lung tissue that causes breathing problems, usually in workers exposed to asbestos in workplaces before the Federal government began regulating asbestos use (mid-1970s).
- **Pleural plaques:** Scarring in the inner surface of the ribcage and area surrounding the lungs that can cause breathing problems, though usually not as serious as asbestosis.
- **Cancer:** The two types of cancer caused by exposure to asbestos are lung cancer and mesothelioma, a cancer of the thin lining surrounding the lung (pleural membrane) or abdominal cavity (the peritoneum).

### Disability Rights for Veteran Asbestos Victims

If you have a health condition caused by contact with asbestos during your service, you may be eligible for VA disability compensation. Veterans must prove that their disease is related to asbestos exposure, that the exposure occurred during active duty, and that there are no other incidents of potential exposure either preceding or following active duty. That's not always easy when the disease surfaces decades after completing active duty.

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



## Online Convenience through VA eBenefits

VA's eBenefits website is an online system that can give Veterans access to some of their VA and DoD records. You can use the [eBenefits website](#) to apply for many VA benefits as well, however some functions are being moved to the VA's website at [VA.GOV](#).

### What Can I Do In eBenefits?

As a Veteran you can:

- ✓ Download VA Benefit Letters
- ✓ Download CHAMPVA forms
- ✓ Download VA letters for dependents
- ✓ Download a VA Home Loan Certificate of Eligibility
- ✓ Apply for Specially Adapted Housing Grant
- ✓ Manage VGLI policy information
- ✓ Release medical records to VA
- ✓ Verify Montgomery GI Bill school enrollment
- ✓ View your Military Personnel File
- ✓ Update personal contact information

### How To access eBenefits

**eBenefits is located at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).** Before you can access and use eBenefits you must get a DS Logon. A DS Logon is a secure identity (username and password) that is used by various DoD and VA websites, including eBenefits. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it's valid for the rest of your life.

### Register for an eBenefits account online.

There are two types of registration, Basic and Premium. Many people will be able to get a Basic account online in minutes. You will be told how to upgrade to a Premium account which you can often do either by visiting a VA facility, mailing in documents, or answering some questions.

eBenefits is constantly being upgraded with new functions added on a regular basis. If you are receiving any VA benefits or are a veteran using the eBenefits system to access your veteran and military records can't be beat for convenience.

**For More Information visit [www.ebenefits.va.gov](http://www.ebenefits.va.gov)**

## SBP Open Season

For the first time since 2005, the Defense Finance and Accounting Service (DFAS) is holding a **Survivor Benefit Plan (SBP) Open Season**, allowing for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were **NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to enroll.

For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's circumstances).

The SBP Open Season also allows eligible members and former members who **were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

**The SBP Open Season runs from December 23, 2022 to January 1, 2024.**



**Forms, information, and FAQs are available from DFAS at <https://www.dfas.mil/sbpopenseason23>**

Please note that the information in this article is for retirees receiving pay. **Gray Area Retirees and Reserve/Guard component members should contact their Branch of Service** for information on how to enroll or discontinue RCSBP coverage during the SBP Open Season.

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



## New VA Fraud Protection Initiative



Between new PACT Act benefits, the Camp LeJeune Federal Lawsuit, the 3M Hearing Protection Lawsuit, natural disasters, and COLA increases, Veterans are increasingly becoming the targets of many of the same types of fraud as the rest of society, including mail, telephone, and online fraud. The VA takes fraud allegations and the security of Veterans' information seriously. Learn how to

protect yourself and your family, find helpful resources, and where to report to help keep others safe by checking out the [VA's new Fraud Protection Initiative](#).

### What are signs of a scam

Scammers may pressure you to act immediately or share sensitive information. Scammers pretend to be from an organization or person you know. They may use payments that are hard to trace like gift cards or electronic banking apps.

### How to avoid being scammed

Resist the pressure to act immediately. Stop and talk to someone you trust. Protect your personal or financial information in response to a request that you didn't expect, even if the caller has some of your personal information.

### What you can do to protect yourself-

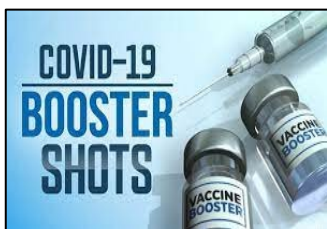
- Always work with a **VA accredited individual or organization**, such as the [County of Monterey's Military and Veterans Affairs Office](#). You can find a list of VA accredited individuals or organizations on the [VA's Inspector General website](#).
- **Never provide your personal information to anyone other than a VA-accredited representative.**
- **Report suspicious contacts or potential wrongdoing** to the VA Inspector General Hotline at <https://www.va.gov/oig/hotline/default.asp> or 1-800-488-8244
- Call our accredited office at **831-647-7613** or email us at [www.MVAO.org](http://www.MVAO.org)

## VA Urging Veterans to get latest COVID and Flu Vaccines

Due to the latest wave of coronavirus and flu-related illnesses spreading across the Nation, the VA and Centers for Disease Control and Prevention are recommending the new vaccine booster for anyone who has not received a COVID vaccine in recent weeks. COVID cases among VA patients are up more than 200% in the last month, totaling nearly 5,500 Veterans.

The VA is also encouraging all Veterans, particularly elderly and those with breathing conditions and heart disease, to also get their annual flu shot.

**Both COVID boosters and Flu shots are available on a Walk-In basis- No Appointment Necessary!**



**[MG Gourley VA-DoD Clinic \(Monterey\)](#)**

201 9th Street Marina, Calif. 93933

(831) 884-1000

Monday – Friday, 9am-12pm and 1-3pm





## Honor and Congratulate the 2023 Veterans of the Year!

The County of Monterey’s Military and Veterans Affairs Advisory Commission (MVAAC) established the Veterans of the Year Program in 1991 to **honor and recognize Veterans who distinguish themselves through dedicated volunteer service to the citizens of the County’s Supervisorial Districts.** The 2023

Awardees are:

### District 1

- Joe Farotte-Kruchas
- Abraham Mora

### District 2

- Yadira Hobby
- Maria Machado-Sanchez

### District 3

- Vicenta Richard Dansby
- George Worthy

### District 4

- Allen Cooksey
- Shane Strong

### District 5

- Glen Harrison
- Gerry Paratore

### At-Large

- Francisco Narewski
- Craig Pierce

**The awards dinner will be at 6:30pm, Friday November 3<sup>rd</sup> at Bayonet & Blackhorse Grill**

Tickets are \$50 and are available by contacting **Sid Williams, United Veterans Council Secretary at 831-601-3263 or through our office at 831-647-7613.**



## Meet your new Staff!

MVAO is proud to introduce the newest staff members supporting our Veterans, Servicemembers, and their families!



**Nancy Hood**

### Veterans Services Representative

Nancy is a Seaside native and the daughter of a retired Army Non-Commissioned Officer, having spent most of her formative years stationed across Germany and Ft Ord. Nancy formerly served as our Office Assistant and earned her VA accreditation prior to being promoted to VSR.



**Guadalupe Javier Diaz**

### Veteran Services Representative

Lupe is a Peninsula native who joined us in September after 10+ years of assisting homeless and at-risk Veterans with Nations Finest and the Veterans Transition Center. Lupe is a certified Conflict Resolution Mediator, holds a Master’s degree in Public Health, and is the Gold Star sister of PFC Conrado Javier Diaz (KIA, OIF).





## Have fun while supporting the United Veterans Council and Local Veterans in Crisis on October 28th!

The UVC is hosting the 13<sup>th</sup> Annual Heroes Open Golf Fundraiser for local Veterans and families on Saturday, October 28<sup>th</sup> at Ft Ord's Black Horse Course. UVC is a 501c19 non-profit and all proceeds support Veterans and Veteran organizations in Monterey County! **Register at [www.uvc-mc.com](http://www.uvc-mc.com) or call Shane Strong at 831-402-0167**

13<sup>th</sup>  
Annual



*In Support of*  
**Local Veterans  
in Crisis**

*Check in at 7:00 a.m.  
Breakfast  
8:30 a.m. Shotgun Start  
Scramble Format  
Entry fee \$150\**

## **FORT ORD ★ BAYONET GOLF COURSE SATURDAY ★ OCTOBER 28, 2023**

*\*\$175 after October 21st entry deadline. Includes green fee, carts, range balls, tee prizes, on-course contests and refreshments, continental breakfast, dinner, awards ceremony and live auction.*

*Community sponsorships are an important part of our effort to help*

**Local Veterans in Crisis.**

*Non-Golfers Welcome!*

*Join us for the*

**BLACK HORSE BBQ**

**★ DINNER ★ AWARDS PRESENTATION ★**

**★ PRIZES ★ LIVE AUCTION ★**

*For directions and information, visit  
[www.bayonetblackhorse.com](http://www.bayonetblackhorse.com)*

**Tournament Sponsorship: \$10,000 and above**  
**Corporate Sponsorship: \$2,500 to \$9,999**  
**Hole Sponsorship: \$1000**

**Appreciated Donations**  
*Tournament Level Sponsors/Donors*  
*2 foursomes our guests.*

*Corporate Sponsors (1 foursome)*  
*Hole Sponsors (2 for dinner).*  
*Each Individual Sponsor contributing*  
*over \$250 dines as our guest.*



*Non-cash donations of prizes  
and auction items are encouraged.*

For more information,  
call **Shane Strong** at (831) 402-0167  
[www.uvc-mc.com](http://www.uvc-mc.com)

*We thank you!*

**United Veterans Council**

James Bogan, President

The United Veterans Council is a 501(c)(19) organization  
Tax I.D. 77-0032191



## Volunteer to drive Veterans to VA Palo Alto!

The Disabled American Veterans (DAV) Marina Chapter needs **volunteer shuttle drivers** from the MG Gourley Clinic in Marina to the VA Palo Alto Medical Center.

If you are interested, please **contact Miriam Fenwick at 650-493-5000, ext 65800, or Kirk (Cheef) Johnson at 831-970-1325**



## Volunteer to help other Veterans!

### Do you know a Veteran who needs Dentures?

[The Pacific Coast Society for Prosthodontics](#) (PCSP) *Veteran Prosthodontic Smiles* program has an opportunity to provide reduced-fee dentures and/or dental implants in partnership with [Dentistry 4 Vets](#), a non-profit service organization located on the Monterey Peninsula.

PCSP and Dentistry4Vets are **recruiting patients with no teeth or need new dentures.** Screening done at no charge to determine if you qualify;

To be eligible as a Patient for this special program, **you must:**

- 1) Be fully edentulous- no upper or lower teeth, in good health with medical clearance
- 2) Reside in the Monterey Bay area
- 3) Have your own Transportation and mobility to travel to the dental office in downtown Monterey
- 4) Attend mandatory treatment dates on **Friday January 26, Friday April 26, and Saturday June 22, 2024**-all dates required to complete care.

Reduced Fee to be determined after treatment planning completed. All care is provided by board-certified dental specialists and graduate resident students. Follow-up care will be provided by Dr. Curtis Jansen here in Monterey.

**If you are interested, please contact Dr. Curtis Jansen at 831-656-9394**

### Pacific Coast Society for Prosthodontics "PCSP VPS - Veterans Prosthodontic Smiles"





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 2023

**1,941**

Incoming Phone  
Calls / Email  
Requests



**1,122**

Vet Rep Appointments



**161**

California College  
Tuition Waivers

**1,637** Claims Actions

**861** Unique Veterans

**605** Compensation Awards



### New VA Disability Compensation Awards Earned this Quarter



**\$1,844,524**

Retroactive Payments

**\$324,847**

Recurring Monthly Payments