THE LIGHTFIGHTER

Monterey and San Benito County
Military & Veterans Affairs Office



Cover Photo "3rd Platoon, C/1-2 Infantry Bn AIT Graduation" 22 August 1969, Ft. Ord, CA, courtesy of Jerry Bennett https://nimst.tripod.com/cgi-bin/FtOrdc.html

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Director's Corner



Its already October- where did the year go? Our office has been very busy since the start of the summer; the number of Veterans being served, the number of benefits claims filed, and the number of Dept. of Veterans Affairs claims being awarded are all up across the board. Yes, the healthcare eligibility expansion and addition of new presumptive conditions related to the PACT Act are largely at play, and while we are honored and grateful to be serving more Veterans, the unfortunate consequence is that the wait times for in-person appointments can be almost 4-

weeks. As we ask for your continued patience while we fill some staffing shortages, we have added additional Walk-In days to our Peninsula Office (below) to address some quick or emergent issues. For claims development, we still recommend scheduling in-person appointments.

The Fall season also means that we start gearing up for some of the larger events that recognize and honor Veterans in our community. I ask you to join in as many of these as possible- after all, you earned it! First up will be the 14th annual **Heroes Open Golf Tournament**, a fundraiser for needy Veterans and families held on Saturday, October 26th at Bayonet-Blackhorse. The 34th annual Veteran of the Year awards dinner recognizing Veteran volunteer service will be at 6:30pm on Friday, November 1st at the Monterey County Fairgrounds. On November 11th, we will solemnly observe a Veterans Day Ceremony at 11:00am at the California Central Coast Veterans Cemetery in Seaside, followed by the popular Monterey County Veterans Day Parade down Salinas' Main Street at 2pm.

Our staff is immensely proud of the work we do and having the opportunity to serve the Central Coast's Veterans, families, and Survivors is truly humbling and rewarding. As the community rallies to recognize the seasons' Veteran events, take some time to check-in on a fellow Veteran, and don't forget to also check-in on yourself!

Happy Holidays! With gratitude and respect,

Jack Murphy

County Veteran Services Officer and Director, Military and Veterans Affairs Office

Office Locations and Hours Peninsula Salinas Marina Hollister **County of Monterey County of Monterey County of San Benito Veterans Memorial Coastal Offices Outpatient Clinic** Bldg. Center 2620 1st Ave. 201 9th St. **Marina, CA 93933 Marina, CA 93933** 649 San Benito St. 730 La Guardia St., Ste 119 Hollister, CA 95023 Salinas, CA 93901 (831) 647-7613 (831) 647-7613 (831) 637-4846 (831) 647-7613 Monday - Thursday 8:30 a.m. - 12:00 p.m. oday - Thursday Monday - Thursday Monday - Thursday 1:00 p.m. - 4:30 p.m. 8:30 a.m. - 12:00 p.m. 8:00 a.m. - 12:00 p.m. 1:00 p.m. – 4:30 p.m. 1:00 p.m. - 5:00 p.m. Appointments Monday, Wednesday, and Thursday Appointments Monday, Tuesday, and Thursday Expanded Walk-In Service Monday - Wednesday Please Call for an Appointment Walk-In Services on Wednesday Walk-In Service **Closed on Friday** Closed on Friday Closed on Friday **Closed on Friday**

















PACT Act claims continue to rise, two years after law's passage

President Joe Biden touted the <u>2022 PACT Act</u> as "one of the most significant laws ever helping veterans and their families" and a cornerstone of his administration's achievements.

But the full impact of the law — which granted new disability benefits to veterans who suffered <u>toxic exposure</u> <u>injuries</u> while in the ranks — may not be known for years to come. More veterans received health care and <u>financial aid through the law in its second year than the first, and Department of Veterans Affairs statistics suggest that number could continue to grow into the future.</u>

The law — officially the <u>Promise to Address Comprehensive Toxics Act</u> — passed its two-year anniversary in August. When it was enacted, veterans' advocates estimated that as many as one in every five veterans living in America today might benefit from some provisions in the measure.

The PACT Act provides for presumptive benefit status for 12 types of cancer and 12 other respiratory illnesses linked to <u>burn pit exposure</u> in the Gulf War and the wars in Afghanistan and Iraq; hypertension and monoclonal gammopathy of undetermined significance, or MGUS, for <u>veterans who served in Vietnam</u> and radiation-related illnesses for veterans who served in several locations in the 1960s and early 1970s.

The law also extended health care eligibility within the VA system to tens of thousands of veterans while mandating new research and processing procedures for future toxic exposure injuries. VA officials said that since the PACT Act was signed into law two years ago, the department has approved more than 1 million disability claims related to its provisions, totaling more than \$6.8 billion in payouts. Of that total, more than half were approved after August 2023, following a year of officials publicizing the act's offerings.

Similarly, nearly 740,000 veterans have enrolled in VA health care thanks to new PACT Act eligibility since August 2022, according to VA data. More than half of that new enrollment has come in the past 12 months. VA officials have credited these successes to a public push to get word out on the part of lawmakers, advocates and federal offices over the last two years. They've also promised to keep that work going into the future.

That work includes toxic exposure screenings at VA medical centers for all patients. The department has conducted about 5.7 million such medical reviews in the last two years, designed to identify potentially lifethreatening health conditions among veterans as early as possible.

VA leaders also report seeing a steady increase in disability benefits submissions in recent years, beyond just the PACT Act submissions, and anticipate that number will continue to grow in coming years. Individuals who apply in the future can still receive payouts from the date of their filing, a move that can bring in tens of thousands of dollars a year for struggling veterans.

If you have questions about the PACT Act, VA benefits, or need assistance filing for a service-connected disability or monthly compensation, please contact our office at **831-647-7613 or www.MVAO.org**

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VA to expand benefits for Veterans who served at K2 in Uzbekistan

Veterans who served at Karshi-Khanabad Air Base in Uzbekistan — or K2 — after Sept. 11, 2001, will receive expanded access to disability benefits, The Department of Veterans Affairs announced. The Soviet-era K2 base was used by U.S. soldiers, airmen and Marines as a point into and out of Afghanistan during that war.

The VA <u>announced</u> that it will make "undiagnosed illness" and medically unexplained chronic multi-symptom illness, also known as Gulf War Illness, presumptive conditions for veterans who served at the installation. That would lower the burden of proof required for them to receive presumptive benefits, the VA said.

It also plans to acknowledge that K2 veterans were exposed to several contaminants, including jet fuel and leadbased paint, and said it would provide a list of those to all claims processors and examiners. The department also noted its continuing to work with the Defense Department to conduct research to identify any additional exposures.

While the K2 vets are also eligible for presumptive benefits for the more than 300 conditions covered by the Promise to Address Comprehensive Toxics Act, also known as the PACT Act, the recent announcement provides another means of increasing benefits access for the group.

"At VA, our goal is to provide every Veteran who served at K2 with the care and benefits that they deserve for their service to our nation — and that's what this effort is all about," VA's Under Secretary for Benefits Josh Jacobs said in a statement. Before a decision is made on a K2 veteran's claim, it will go through additional review to ensure all relevant information, including exposures, gets considered, the VA said.

More than 13,000 of the approximately 16,000 known K2 veterans are currently enrolled in VA health care and nearly 12,000 are already receiving disability benefits for at least one service-connected health condition, the department said.

In August, lawmakers in Congress announced bipartisan legislation to establish additional presumptions of a service connection for certain diseases, including cancer, for K2 veterans. "Sadly, K2 veterans are dying at an increasing rate, and there's a desperate need for medical care for those who are still battling toxic exposurerelated illnesses," Rep. Mark Green, R-Tenn., said in a statement.

"We cannot wait any longer. These veterans deserve swift action and medical care," he said.

Visit the VA's website for more information on the recent expansion of benefits or contact our office at www.mvao.org or 831-647-7613

















VA to research link between PFAS chemicals and kidney cancer

<u>Veterans Affairs officials</u> will research the link between kidney cancer and exposure to <u>per- and polyfluoroalkyl substances (PFAS)</u> at military bases- a move that could eventually provide presumptive benefits to thousands of veterans suffering from the illness.

If a link is established, the move would mark the first time the department provided fast-track benefits for any condition related to PFAS exposure. The chemicals — used in a host of products like water-repellent clothing and firefighting foams — have been widely used on military bases for the last 50 years and are suspected to be the cause of a host of medical complications, including testicular cancer and thyroid disease.

In a statement released on September 25, 2024, department officials said the move is part of a broader review of suspected military toxic exposure injuries which started with the passage of the PACT Act in August 2022.

"We want to understand the health conditions that veterans are living with so we can provide them with all of the benefits they deserve, and that's what this review process is all about," VA Secretary Denis McDonough said. "As a result of this scientific review, we may be able to make kidney cancer a presumptive condition for Veterans exposed to PFAS, thus lowering the burden of proof on these veterans."

Presumptive status affords veterans applying for benefits a lower evidence threshold towards inking their condition as being a result of military service. That can cut months or years of wait times off the benefits process. Department officials have already established presumptive benefit status for kidney cancer in cases where veterans served around burn pits in Iraq and Afghanistan, or if they were stationed at North Carolina's Camp Lejeune between the 1950s and 1980s.

But no such connection has been formally recognized with PFAS chemical exposure in the military. Individual veterans can petition VA adjudicators to consider their illnesses and their personal exposure to the toxins, but blanket coverage for all veterans is not yet in place. Department officials did not say how long the review will take. VA staff will host a public listening session on the issue on November 19, 2024, and will solicit veterans' comments on the issue through the Federal Register at https://www.federalregister.gov/agencies/veterans-affairs-department.

McDonough in his statement said veterans "should not wait for the outcome of this review to apply for the benefits and care they deserve," and urged individuals to reach out with disability claims as soon as possible.

If you have questions about the PACT Act, toxic exposures, VA benefits, or need assistance filing for a service-connected disability or monthly compensation, please contact our office at 831-647-7613 or www.MVAO.org











VALife Insurance Program

Last year the VA launched a new life insurance program called <u>Veterans Affairs Life Insurance</u> (VALife), which provides low-cost coverage to Veterans with service-connected disabilities. VALife 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 <u>VALife program</u> 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 <u>Service-Disabled Veterans Life Insurance</u> (S-DVI), VALife has no medical requirements and there is no two-year time limit to apply if a Veteran is under 80.

You can apply for VALife online at https://www.benefits.va.gov/insurance/VALife.asp.
You can also contact our office at www.mvao.org or



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 under VA care 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 <u>Survivors Pension</u> and accrued benefits. A surviving spouse receiving DIC is also eligible for <u>healthcare</u> under the <u>Civilian Health</u> and <u>Medical Program of the Department of Veterans</u> <u>Affairs (CHAMPVA)</u>. 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











Volunteer to improve another Veteran's quality of life!

The Central Coast Visiting Nurse Association is a local non-profit seeking volunteers to help Veterans and others have a better quality of life! Volunteer with Home Health, Hospice, or Community Services to start making a difference. Offices are in Monterey, Salinas, King City, and Hollister-

For more information, please contact the VNA at: 831-204-7824 or email volunteer@ccvna.com



Visiting Nurse Association

Give your input on community needs and priorities!

The County's Community Action Partnership is looking you're your input to determine shortfalls in community services and priorities for program enhancements. **Use the QR Code below to share your thoughts!**















THE LIGHTFIGHTER QUARTERLY

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We are pleased to announce the

14th 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 Saturday October 26, 2024 at the Bayonet Golf Couse.

\$190.00 Per Player-Sign up by October 19th!

All proceeds from the tournament will benefit UVC's

Veteran Emergency Fund

Register online at <u>United Veteran Council's website</u> or call Shane Strong at 831-402-0167

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

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





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 and Pfizer COVID boosters.

The Flu Shot Walk-in service is offered

Monday-Friday, 9:00-12:00 and 1:00-3:00

COVID Vaccinations are by appointment only

Contact your Primary Care Team or call Patient Scheduling at 855-632-8262

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**

Happy Retirement, Michael!



Our office is happy to congratulate

Michael McFadden, our long-serving

Principal Office Assistant, on his

November 1st retirement after 24years with the County of Monterey!

Michael started his service as an

Eligibility Worker in Community Benefits, then transitioned to Office Assistant, followed by Account Clerk. In 2010 Michael joined MVAO and for the last 13-years has been the first impression for thousands of Veterans and family members in need. His positive attitude and focus on customer service are remarkable- garnering many, many compliments. Michael and his wife, Patricia (who also retired from County service), are staying in the area.

Next time you're in the office, please take a moment to thank Michael for his service and wish him well in retirement!

Congratulations, Michael- you will be missed!



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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 2024

1,653

Incoming Phone Calls / Email Requests

1,178

Vet Rep Appointments

136

College Tuition Fee Waivers

\$1,010,520

1,607 Claims Actions

877 Unique Veterans



552 New VA Compensation Awards

New VA Disability Compensation Awards Earned this Quarter



\$1,524,467

Retroactive Payments

\$470,510

Recurring Monthly Payments

www.mvao.org

Serving those who served! (831) 647-7613