

The Office of Veterans Advocacy Bulletin November 2025



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STACY WHITMORE

Call or Text 988 or (800) 273-8255

ALL EMPLOYMENT ACTIVITIES AND SERVICES ARE ADMINISTERED IN A NON-DISCRIMINATORY MANNER IN CONFORMANCE WITH FEDERAL AND STATE EEO AND CIVIL RIGHTS LAWS



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To receive the bulletin and other important information for Idaho Veterans via email, provide your location, and contact the Veterans Outreach & Community Support Team to join the Joining Forces Idaho distribution list for your area.

<u>JFIdaho@Veterans.Idaho.Gov</u>



FROM BILL'S DESK

I hope everyone had a great summer and ready to clean up all of the leaves that are falling. This is the greatest time of the year (in my opinion) with the upcoming 250th Marine Corps Birthday, College Football, National Football League and hunting season- not ignoring NBA basketball, hockey or the World Series either! Here are some updates of things going on in the Veteran community as always, I want to thank the Department of Veterans Affairs and the Veterans of Foreign Wars, National Veterans Service for most of the updates that I am providing.

I am writing this as the Government continues with its shutdown at the 35-day mark and have no idea how much longer it will last. As most of you are aware, the VA Regional Office is closed to the public and my staff located in the Regional Office are working from home until the shutdown ends. Most of the VA services continue uninterrupted except for Veterans Readiness and Employment (VR&E) programs, VA Public Contact Teams, VA Education hotlines and National Cemetery Operations (placing headstones). The Board of Veterans Appeals is continuing with hearings- though they are contacting claimants in order to reschedule Videoconference hearings with Virtual hearings (similar to an online zoom meeting). The VA Medical Centers have not been closed, and monthly Disability Compensation Awards, Non-Service-Connected Pension Awards and Survivor Benefit Awards continue to go out to beneficiaries as normal.

This long awaited, much anticipated rebuild of the Idaho State Veterans Home in Boise is now underway with the Groundbreaking Ceremony being held this past October 3rd.

The **Cost of Living Allowance for 2026** has been released and it will be **2.8%**. This will be for VA Benefits as well as Social Security Awards.

Here are some of the recent statistics and information from the Boise VA Regional Office-

- PACT Act updated numbers- Since August 10, 2022, Idaho Veterans have submitted 17,700 Pact Act-related claims with over a 70% approval rate and \$77 Million in benefits paid out.
- Nationwide claims backlog (claims over 125 days old) is at 145k claims.
- There are currently 4,000 claims for Idaho Veterans pending with an average of 123.5 days for claims to be completed.
- Rashetta Smith will continue to serve as the Acting Boise VA Regional Office Director through the end of the calendar year. Rashetta currently serves as the Director of the VA Regional Office in Reno as well.
- Boise VA Regional Office currently has 134 full-time claims processors working in the Service Center.
- 25k claims have been completed so far this year by the Boise VARO and they are currently #9 in the Country for Quality.
- Boise VARO remains instrumental in the development and testing for the VA's Automated claims processing.

Now that we are in the Medicare Advantage/Medicare Supplemental Insurance Open Enrollment Season, I am always being asked if Medicare Part B is really needed if a Veteran receives healthcare from the VA Medical Centers.... Yes, Yes and Yes!

- If you are a Military Retiree and eligible for Medicare Part B, you MUST take it to remain eligible for Tricare for Life. Without Medicare Part A and B, you lose TRICARE Coverage until you pay the penalties and have an active enrollment in Medicare in Medicare Part A and B.
- Whether you a Military Retiree or not.... and receive all of your healthcare at the VA Medical Center, you should still, at a minimum, keep Medicare Part A & B! Medical emergencies happen and when they do, the ambulance will most likely take you to the nearest hospital, even if you tell them that you receive all of your care from the VA Medical Center. Depending on your VA Medical Center Priority Group, your current health situation and reporting requirements, the VA may not pay your medical bill. If you have Medicare Part A&B, at least 80% of the bill will be covered!
- Along the same lines- make sure the hospital knows who is supposed to be billed. If you are authorized care at a private hospital through the VA Medical Center but the hospital bills Medicare, the VA will not pay the bill as only (1) Federal Entity can pay on a medical bill.

TRICARE and **Dental/Vision Plans**- Just a reminder, the TRICARE Retiree Dental Plan went away several years ago and was replaced by the Federal Employees Dental and Vision Program (FEDVIP). If you are a Military Retiree and on TRICARE or TRICARE for Life, the Open Enrollment Season for FEDVIP begins on November 10th and more information can be found at: www.benefeds.gov

VA Dental Coverage- The VA will only provide dental treatment to Veterans enrolled in the VA Healthcare system that are rated 100% service connected, approved for Individual Unemployability or are service connected for dental traumarelated issues. For all other Veterans who are enrolled in VA Healthcare and Dependents of 100% service connected Veterans (or Surviving Spouses approved for Dependency Indemnity Compensation) and on ChampVA, you are eligible for the VA Dental Insurance Program (VADIP). Again, this is a monthly premium-based dental insurance that is managed by MetLife and Delta Dental but it is very good dental insurance. More information can be found at: www.va.gov/health-care/dental-insurance/

VA Foreign Medical Program Update- VA has announced that veterans who receive care through the Foreign Medical Program (FMP) will now receive reimbursement payments through direct deposit instead of paper checks. This applies only to payments made to U.S. bank accounts, but VA is working to add international bank accounts. More information on the VA Foreign Medical Program can be found at www.va.gov/health-care/foreign-medical-program/

The Department of Veterans Affairs will soon propose a rule extending eligibility for legacy veterans and caregivers in the **Program of Comprehensive Assistance for Family Caregivers** (PCAFC) for three years, until September 30, 2028. During this extension, legacy participants will keep their current status and benefits unless they request a new assessment. Legacy participants are those who were in PCAFC as of September 30, 2020, and those applicants who applied prior to October 01, 2020, and were accepted into the program October 01, 2020, or afterwards.

The Office of Administrative Review (OAR) recently provided an update on recent changes related to the **Visitor Engagement and Reporting Application (VERA)** and enhancements to email and short message service (SMS) text notifications used in the **Higher-Level Review (HLR) informal conference process.**

Key Updates to VERA

- 1. Scheduling Notifications: VERA self-scheduling notifications will continue to be sent to both the Veteran and their representative.
- 2. Coordination Between Veterans and Representatives
 - OAR updated messaging in notifications to reinforce the need for representatives and Veterans to coordinate and agree on a conference date and time before scheduling.
 - Please coordinate with your Veteran clients to reach an agreement on the selected date and time prior to scheduling the informal conference.
 - If the Veteran should not have scheduled the informal conference, coordinate with them to cancel and reschedule. Note: The rescheduling link goes to the original scheduler so please work with your Veteran clients to complete this.
- 3. Rescheduling of Appointments
 - Effective immediately, informal conference appointments may only be rescheduled once, absent good cause.
 - This change supports the timely and accurate processing of HLR informal conference claims and helps ensure decisions are delivered delivering decisions as efficiently as possible.
 - This change supports the timely and accurate processing of HLR informal conference claims and delivering decisions as efficiently as possible.

OAR will continue to monitor the effectiveness of these updates and adjust as necessary to further improve the VERA self-scheduling experience.

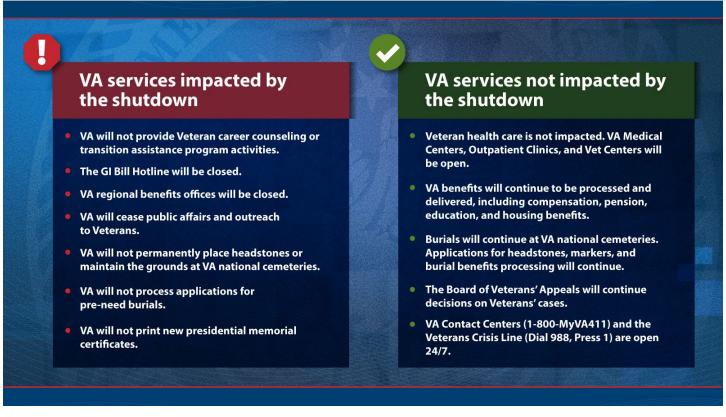
I hope everyone has a Great Holiday Season and a safe Fall Season. Happy 250th Birthday to the United States Marine Corps and I hope your college football team wins- As long as THE Ohio State Buckeyes, Notre Dame and the Boise State Broncos are included in your list of favorite teams ©

If anyone has any questions about anything that I have published in this (or previous) Bulletins, feel free to contact my office and we can explain the information in more detail.

Semper Fidelis

Bill Heyob

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(208) 780-1380





The U.S. Office of Personnel Management (OPM) is proud to offer the Federal Employees Dental and Vision Insurance Program (FEDVIP).

About FEDVIP

Sponsored by OPM, FEDVIP is a voluntary, enrolleepay-all dental and vision program. It's popular among federal employees, who give the program high marks for quality and value. FEDVIP offers you a choice between 12 dental and 5 vision carriers, so you can select the right coverage for you and your family.

FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP).

Who's eligible?

In general, retired uniformed service members*, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage. In addition, National Guard or Reserve Component members, their families, and family members of active duty uniformed service members are eligible for FEDVIP vision coverage if they're enrolled in a TRICARE health plan. Active duty uniformed service members are not eligible for FEDVIP dental and vision coverage.

*This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.

For detailed eligibility information, visit: BENEFEDS.gov/military

What TRICARE health plans satisfy eligibility for FEDVIP vision coverage?

- ► TRICARE For Life
- ▶ TRICARE Prime
- ► TRICARE Reserve Select
- TRICARE Retired Reserve
- ▶ TRICARE Select
- Uniformed Services Family Health Plan

What's covered and how much does FEDVIP cost?

To familiarize yourself with the program and its current offerings, visit **BENEFEDS.gov/military**. Use the plan comparison tool to view current FEDVIP plans and premiums based on your residential zip code and compare up to three dental and vision plans side-by-side.



What FEDVIP plans are available?

FEDVIP offers nationwide and international coverage, with some plans featuring both high and standard options.

Nationwide international dental plans

- Aetna® Dental
- ▶ Blue Cross Blue Shield® FEP Dental™
- Delta Dental®
- GEHA® Connection Dental Federal
- MetLife® Federal Dental Plan
- United Concordia® Dental
- UnitedHealthcare® Dental

Regional dental plans

- Dominion® National
- EmblemHealth® Dental
- HealthPartners® Dental
- Humana® Dental
- Triple-S Salud®

Nationwide international vision plans

- ▶ Aetna VisionSM Preferred
- ▶ Blue Cross Blue Shield® FEP VisionSM
- MetLife® Federal Vision Plan
- UnitedHealthcare® Vision
- VSP® Vision Care

Note: We encourage you to share this list of FEDVIP carriers with your preferred provider to confirm whether they accept these plans.

When can I enroll?

The Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan. Each year, open season runs from the Monday of the second full work week in November through the Monday of the second full work week in December, with coverage effective January 1 the following year.

When you enroll in a FEDVIP dental and/or vision plan, you have a choice between three enrollment types: self, self plus one, or self and family.

Can I enroll in FEDVIP coverage outside of open season?

Retiring from active duty service

If you're retiring from active duty service, you're eligible to enroll in a FEDVIP dental and/or vision plan between 31 days prior to your military retirement date and 60 days following. To prevent a gap in dental coverage between your active duty or reserve dental plan and your FEDVIP plan, you must enroll prior to your military retirement date. If you don't enroll within 60 days from your retirement date, you must wait until the next open season.

Qualifying life event

If you experienced a qualifying life event (QLE), you have 60 days to enroll in or change your FEDVIP coverage outside of open season. The QLEs for FEDVIP may be different from QLEs for other federal benefits programs, and the actions you or your dependents may take depend on what type of QLE you have experienced. Visit **BENEFEDS.gov** for full QLE guidelines.

Learn more

BENEFEDS is the government-authorized online portal that you can use to research, enroll in, and manage your FEDVIP coverage. BENEFEDS also administers the billing systems and customer service functions necessary for the collection of FEDVIP premiums. For questions, visit **BENEFEDS.gov/military** or call our Customer Service Center at **1-877-888-FEDS** (1-877-888-3337) **TTY** 711.

BENEFEDS.gov/military







Veterans Affairs Dental Insurance Program

Delta Dental is proud to offer valuable dental benefits to help improve the health and lives of Veterans and CHAMPVA beneficiaries through the Veterans Affairs Dental Insurance Program (VADIP).

Eligible beneficiaries include Veterans enrolled in Veterans Affairs (VA) health care and people enrolled in the VA's Civilian Health and Medical Program (CHAMPVA). Choose between three plans and enjoy access to our large, nationwide network of dentists. All three VADIP plans offer 100% coverage for in-network cleanings, exams and x-rays.

Renefits	Enhanced plan		Comprehensive plan		Prime plan	
Belletits	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Benefits available upon enr	olimenti	N 55		W 17		10
Diagnostic and preventive ¹ Routine cleanings, x-rays, oral exams, sealants	100%	80%	100%	80%	100%	90%
Basic restorative Fillings	50%	30%	60%	40%	70%	60%
Simple extractions ²	50%	30%	50%	30%	50%	40%
General services	Not covered	Not covered	50%	30%	50%	40%
Additional benefits available	e after nine mo	nths of enrollment				
Major restorative* Crowns	Not covered	Not covered	50%	30%	70%	60%
Oral surgery ^a	Not opvered	Not covered	50%	30%	50%	40%
Endodontics ^a Root canals	50%	30%	50%	30%	50%	40%
Periodontics ^a Treatment for gums	50%	30%	50%	30%	50%	40%
Prosthodontics ^{4,4} Bridges, dentures, implants	Not opvered	Not covered	50%	30%	50%	40%
Deductibles and maximums	E					
Deductible	\$50	\$50	\$0	\$50	\$0	\$50
Annual maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$3,000	\$3,000

¹ The deductible is waived for diagnostic and preventive procedures for all plans.

Enrollment is quick and easy

Visit deltadentalins.com/vadip and select Enroll now. Be sure to enter your name exactly as it is listed in the VA system.

Don't have internet access? Call Delta Dental at 855-460-3302 and request an enrollment application kit or simply enroll over the phone.

The Department of Veterans Affairs Dental Insurance Program

deltadentalins.com/vadip

Simple estractions under the Enhanced Plan includes removal of teeth without requiring a surgical flap and/or removal of bone, dental procedure codes D7RI and D7RI. These are the only covered oral surgery services during the first nine months under the Comprehensive and Prime plans.

^{*} The waiting period is nine months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

⁹ Per the missing tooth clause, services or treatment for the provision of an initial prosthodontic appliance (i.e. fixed bridge restoration, implants, removable partial or complete denture, etc.) when it replaces returned benefit extracted or missing, including congenital defects, prior to the effective date of coverage are not eligible for coverage.
Orthodontics (Braces) are not a covered benefit.

Delta Dental coverage is affordable

Receive quality dental care at a price you can afford. Easily look up plan rates in your area and compare options to find the right fit for your needs. Your premium rate is based on where you live.

Region 1	Region 2	Region 3	Region 4	Region 5
Connecticut	Alabama	Illinois	Arkansas	Alaska
Delaware	Florida	Indiana	Colorado	American Samoa
Maine	Georgia	lowa	Louisiana	Arizona
Maryland	Kentucky	Kansas	Mississippi	California
Massachusetts	Puerto Rico	Michigan	Montana	Guarn
New Hampshire	South Carolina	Minnesota	Oklahoma	Hawaii
New Jersey	Tennessee	Missouri	Texas	Idaho
New York	U.S. Virgin Islands	Nebraska	Utah	Nevada
North Carolina		North Dakota	Wyoming	New Mexico
Pennsylvania		Ohio		Northern
Rhode Island		South Dakota		Mariana Islands
Vermont		Wisconsin		Oregon
Virginia				Philippines
Washington D.C.				Washington
West Virginia				

January 1, 2025 - December 31, 2025

Rating region	Veteran		CHAMPVA			
	1 Veteran	2 Veterans	1 beneficiary	2 beneficiaries	3 or more beneficiaries	
		Enhan	ood Plan	10) (14)		
1	\$21.50	\$43.00	\$21.50	\$43.00	\$64.50	
2	\$20.51	\$41.02	\$20.51	\$41.02	\$61.53	
3	\$22.61	\$45.22	\$22.61	\$45.22	\$67.83	
4	\$18.87	\$37.74	\$18.87	\$37.74	\$56.61	
5	\$26,05	\$52.10	\$26.05	\$52.10	\$78.15	
		Compreh	ensive Plan			
1	\$36.89	\$73.78	\$36.89	\$73.78	\$110.67	
2	\$35.07	\$70.14	\$35.07	\$70.14	\$105.22	
3	\$38.91	\$77.83	\$38.91	\$77.83	\$116.74	
4	\$32.10	\$64.19	\$32.10	\$64.19	\$96.29	
5	\$45.16	\$90.32	\$45.16	\$90.32	\$135.48	
	100000000000000000000000000000000000000	Prim	e Ptan			
1	\$45.88	\$91.76	\$45.88	\$91.76	\$137.64	
2	\$43.58	\$8716	\$43.58	\$87.16	\$130.74	
3	\$48.47	\$96.94	\$48.47	\$96.94	\$145.41	
4	\$39.79	\$79.58	\$39.79	\$79.58	\$119.37	
5	\$56.41	\$112.82	\$56.41	\$112.82	\$169.23	

You can find an in-network dentist and more detailed information on the VADIP plans at deltadentalins.com/vadip.

WADIP is administered and underwritten by Delta Dental of California through its subeldary, Delta Dental Insurance Company.

The Department of Veterans Affairs Dental Insurance Program

deltadentalins.com/vadip



LifePerks keeps you shining through a well-balanced lifestyle

Wellness is more than oral health. That's why, as a Delta Dental member, you have access to thousands of local and national offers to help you maintain a healthy life.

Register for LifePerks and you'll receive special offers on:

- Oral health services including whitening and dental care products
- Health and wellness services such as hearing aid and LASIK discounts from Amplifon and QualSight, as well as whole-body health deals for fitness equipment and gym memberships
- Lifestyle deals ranging from pet insurance, child care and travel to financial and auto services
- Entertainment discounts for movie theaters and theme parks

Learn more and register at lifeperksvad.lifemart.com

Delta Dental is a registered mark of Delta Dental Plans Association.

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The Department of Veterans Affairs Dental Insurance Program

Foreign Medical Program (FMP)

If you're a Veteran who gets medical care outside the U.S. for a service-connected condition, we may cover the cost of your care. Read this page to find out how the Foreign Medical Program (FMP) works and how to register.

For Veterans in Panama affected by recent fraud issue

We recently suspended many VA health care providers in Panama as part of a long-term fraud scheme. We've notified any Veterans who may have been affected. If you were affected by this fraud, you still have access to VA health care services.

Read more about the fraud scheme in Panama

Eligibility for coverage through FMP

If you get medical care in a country outside the U.S., we can only cover the cost of services that are medically necessary and meet at least one of these descriptions:

- The services are for a VA-rated, service-connected disability (for example, an illness or injury caused—or made worse by—your military service), **or**
- The services are for a condition that's associated with a service-connected disability that we determine makes the disability worse (or "aggravates" it). For example, if you have a service-connected condition of posttraumatic stress disorder (PTSD), we may cover the cost of care for non-service-connected depression because the depression can be associated with PTSD and make it worse, **or**
- The services are part of care you're receiving as you participate in our Veteran Readiness and Employment (VR&E) program.

Here's what else you should know:

- You can use FMP only for care you get in a foreign country. We won't cover care or supplies you get in or from the U.S. or U.S. territories.
- For claims that result in a payment, we'll deposit the claim amount into the U.S. bank account we have on file for you. If you have an international bank account, we'll send you a U.S. Treasury check. (We're working to set up direct deposit for international bank accounts, but this isn't available yet.)

How to register for FMP

You can register online, by mail, or by fax. You'll need your Social Security number or your VA claim number (also called VA file number). In most cases, your claim number and Social Security number are the same. If you haven't already set up direct deposit for VA benefits and would like to receive your claims this way, you'll need your bank's routing number and your account number.

Note: You don't need to be enrolled in VA health care to register for FMP.

Option 1: Online

Register for the Foreign Medical Program

Get VA Form 10-7959f-1 to download

Option 2: By mail

Fill out an FMP Registration Form (VA Form 10-7959f-1). Mail your completed form to this address:

VHA Office of Integrated Veteran Care Foreign Medical Program (FMP) PO Box 200 Spring City, PA 19475

Option 3: By fax

Fill out an FMP Registration Form (VA Form 10-7959f-1).

Get VA Form 10-7959f-1 to download Fax your completed form to 1-303-331-7803.



PCAFC Announcements

Important Update Impacting the Program of Comprehensive Assistance for Family Caregivers (PCAFC)

PCAFC VA has published a final rule which extends the transition period of legacy participants, legacy applicants, and their Family Caregivers (the legacy cohort), through September 30, 2028. Link to final rule.

This means legacy participants, legacy applicants, and their Family Caregivers will remain eligible for PCAFC and will not experience a decrease in the monthly stipend amount based on a reassessment for the duration of the transition period (certain exceptions apply).

A link to the final rule is here: https://www.federalregister.gov/d/2025-18827

If you have questions about this final rule, or to learn more about supports and services available to Veterans and their caregivers, contact your local <u>Caregiver Support Program</u> team or reach out to the Caregiver Support Line Mon-Fri, 8am-8pm ET at 1-855-260-3274.

Veterans Affairs Program of Comprehensive Assistance for Family Caregivers

Eligibility Criteria Fact Sheet



The U.S. Department of Veterans Affairs (VA) Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers enhanced clinical support for Family Caregivers of eligible Veterans.





Veteran Eligibility Requirements:

A Veteran or Service member may be eligible for a Family Caregiver if all of the following requirements are met:

- 1 The individual is either:
 - · A Veteran; or
 - · A member of the Armed Forces undergoing a medical discharge from the Armed Forces.
- 2 The individual has a serious injury (including serious illness) incurred or aggravated in the line of duty in the active military, naval, or air service.
 - For purposes of PCAFC, serious injury means any service-connected disability that: (1) Is rated at 70 percent or more by VA; or (2) Is combined with any other service-connected disability or disabilities, and a combined rating of 70 percent or more is assigned by VA.
- 3 The individual is in need of in-person personal care services for a minimum of six (6) continuous months based on any one of the following:
 - An inability to perform an activity of daily living;
 - A need for supervision or protection based on symptoms or residuals of neurological or other impairment or injury; or
 - A need for regular or extensive instruction or supervision without which the ability of the Veteran to function in daily life would be seriously impaired.
- 4 It is in the best interest of the individual to participate in the program.
- 5 Personal care services that would be provided by the Family Caregiver will not be simultaneously and regularly provided by or through another individual or entity.
- 6 The individual receives care at home or will do so if VA designates a Family Caregiver.
- 7 The individual receives ongoing care from a Primary Care Team or will do so if VA designates a Family Caregiver.



To apply online, visit

https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers







Family Caregiver Eligibility Requirements

A Family Caregiver must:

- 1 Be at least 18 years of age.
- 2 Be either:
 - The eligible Veteran's spouse, son, daughter, parent, stepfamily member, or extended family member; or
 - Someone who lives with the eligible Veteran full-time or will do so if designated as a Family Caregiver.
- Be initially assessed by VA as being able to complete caregiver education and training.
- 4 Complete caregiver training and demonstrate the ability to carry out the specific personal care services, core competencies, and additional care requirements.

In addition, there must be no determination by VA of abuse or neglect of the eligible Veteran by the caregiver.



Stipend Levels:

The amount of the monthly stipend the Primary Family Caregiver is eligible to receive, is determined based on information gathered during VA's evaluation of the Veteran's personal care needs.

Level One: The Primary Family Caregiver's monthly stipend is calculated by multiplying the monthly stipend rate [Office of Personnel Management (OPM) General Schedule (GS) Annual Rate for grade 4, step 1, based on the locality pay area in which the eligible Veteran resides] divided by 12 multiplied by 0.625.

- For example, the GS rate at grade 4, step 1, in Dallas, Texas, for 2022 was \$34,916 annually.
- o Thus, the monthly stipend amount for a Primary Family Caregiver of an eligible Veteran in Dallas, Texas, at this rate (\$34,916, divided by 12 multiplied by 0.625) was approximately \$1,818.54 in 2022.

Level Two: If VA determines the eligible Veteran meets the definition of "unable to self-sustain in the community" for the purposes of PCAFC, the designated Primary Family Caregiver's monthly stipend is calculated by multiplying the monthly stipend rate (OPM GS Annual Rate for grade 4, step 1, based on the locality pay area in which the eligible Veteran resides) divided by 12 multiplied by 1.00.

- For example, the GS rate at grade 4, step 1, in Dallas, Texas, for 2022 was \$34,916 annually.
- The 2022 monthly stipend amount for a Primary Family Caregiver of an eligible Veteran in Dallas, Texas, at this rate (\$34,916, divided by 12 multiplied by 1.00) was approximately \$2,909.67

Veterans and caregivers can find their local CSP Team by:



Calling the VA Caregiver Support Line 1-855-260-3274



Using the CSP Teams locator at

www.caregiver.va.gov/support/New_CSC_Page.asp

To apply online, visit

https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers





Definitions

Unable to Self-sustain in the Community

For purposes of PCAFC, "unable to self-sustain in the community" means that an eligible Veteran either:

- Requires personal care services each time he
 or she completes three or more of the seven
 activities of daily living (ADL) listed in the
 definition of an inability to perform an activity
 of daily living in this section, and is fully
 dependent on a caregiver to complete such
 ADLs; or
- Has a need for supervision or protection based on symptoms or residuals of neurological or other impairment or injury on a continuous basis; or
- Has a need for regular or extensive instruction or supervision without which the ability of the Veteran to function in daily life would be seriously impaired on a continuous basis.



Inability to Perform Activity of Daily Living (ADL)

For purposes of PCAFC, the "inability to perform an ADL" means the Veteran or Service member requires personal care services each time he or she completes one or more of the ADLs listed below.

- · Dressing or undressing oneself
- Bathing
- Grooming oneself in order to keep oneself clean and presentable
- Adjusting any special prosthetic or orthopedic appliance, that by reason of the particular disability cannot be done without assistance (this does not include the adjustment of appliances that nondisabled persons would be unable to adjust without aid, such as supports, belts, lacing at the back, etc.)
- Toileting or attending to toileting
- Feeding oneself due to loss of coordination of upper extremities, extreme weakness, inability to swallow, or the need for a non-oral means of nutrition
- Mobility (walking, going up stairs, transferring from bed to chair, etc.)

Requiring assistance with an ADL only some of the time does not meet the definition of an "inability to perform an ADL."





Updated: October 2022

To apply online, visit

https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers





Higher-Level Reviews

If you disagree with a VA decision, you or your representative can request a new review of your case by a higher-level reviewer. The reviewer will determine whether an error or a difference of opinion changes the decision. You can't submit new evidence with a Higher-Level Review.

Can I request a Higher-Level Review?

You can request a Higher-Level Review of an initial claim or Supplemental Claim decision. You have 1 year from the date on your decision letter to request a Higher-Level Review.

Note: You can't request a Higher-Level Review after a previous Higher-Level Review or Board Appeal on the same claim. And you can't request a Higher-Level Review if you have a contested claim.

How long does a Higher-Level Review take?

Our goal for completing claims that aren't related to health care benefits is an average of 125 days (4 to 5 months).

Note: If you ask for an informal conference as part of your Higher-Level Review, it may take us longer to complete. Instead, you may want to consider submitting a written statement with your application to tell us about the errors you've identified. This will help us make a decision faster.

What's an informal conference?

An informal conference is a call with the higher-level reviewer for your case. If you choose to have an informal conference, the reviewer will call to schedule a time to discuss your case with you. They'll call the phone number that you provided on the Higher-Level Review form.

During the call, you or your representative can identify errors and discuss why you think the decision should change. You can't submit new evidence.

If no one answers when the higher-level reviewer calls, they'll leave a voicemail. If they can't leave a message or make contact after 2 attempts, they'll review and decide your case without an informal conference.

How do I ask for an informal conference?

If you want a call with a higher-level reviewer, you'll need to choose the informal conference option when you request a Higher-Level Review.

You'll need to choose either a morning or afternoon time frame for your call. You'll also need to choose whether you want us to call you or your representative. If you'd like us to call your representative, fill in their name and phone number.

If you request a Higher-Level Review online, you can ask for an informal conference in step 3 of the online form.

If you request a Higher-Level Review by mail or in person, you can ask for an informal conference by marking the circle in item 16A on **VA Form 20-0996**.

Note: You can have only one informal conference for each Higher-Level Review. Make sure you have the information ready that you want to talk about with the reviewer. Prepare to explain any errors in your case.

VETERAN RESOURCE GUIDE

QUICKLY FIND VETERAN RESOURCES NEAR YOU



Education

Social



Legal

Housing





Where Idaho Veterans Can:

- Find trusted organizations in your area
- Search anonymously from anywhere
- Customize search options to find all local available resources



www.idahoveteransguide.org

GODMOTHER

MITZI CHELDELIN

Director

IDVS Veterans Outreach & Community Support

- Q 208-957-3633 (cell)
- mitzi.cheldelin@veterans.idaho.gov
- www.veterans.idaho.gov
- 351 N Collins Rd. Boise ID 83702

"CARING FOR AMERICA'S HEREOS"



JASON LEGLER

Community Resource Specialist

IDVS Veterans Outreach & Community Support

- Q 208-985-6632 (cell)
- jason.legler@veterans.idaho.gov
- www.veterans.idaho.gov
- 1182 S. Clearwater Loop, Post Falls ID 83854

"CARING FOR AMERICA'S HEREOS"



FAIRY

MARISA MCCARTER

Community Resource Coordinator

IDVS Veterans Outreach & Community Support

- 208-870-1373 (cell)
- marisa.mccarter@veterans.idaho.gov
- www.veterans.idaho.gov
- 351 N Collins Rd. Boise ID 83702

"CARING FOR AMERICA'S HEREOS"



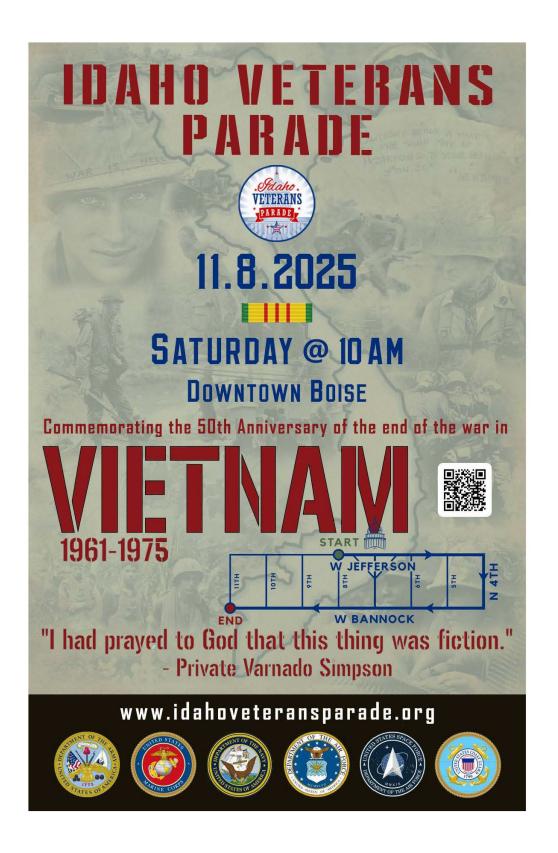
ROBERTTA MATULIS

Community Resource Specialist

IDVS Veterans Outreach & Community Support

- 208-816-0562 (cell)
- robertta.matulis@veterans.idaho.gov
- www.veterans.idaho.gov
- 1957 Alvin Ricken Drive, Pocatello 83201

"CARING FOR AMERICA'S HEROES"





IDAHO Services Vietnam Veteran?

Know a Vietnam Veteran with One or More of the following Conditions?

- **AL Amyloidosis**
- Bladder Cancer
- **Chronic B Cell Leukemias**
- Chronic Lymphocytic Leukemia
- Chloracne (must occur within one year of exposure)
- Diabetes ,Type II (adult -onset)
- **High Blood Pressure / Hypertension**
- Hodgkin's Disease
- Hypothyroidism
- **Ischemic Heart Disease**
- Monoclonal Gammopathy of **Undermined Significance (MGUS)**

- **Multiple Myeloma**
- Non-Hodgkin's Lymphoma
- Parkinsonism or Parkinson-Like **Symptoms**
- Parkinson's Disease
- Peripheral Neuropathy, early onset
- Porphyria Cutanea Tarda
- **Prostate Cancer**
- Respiratory Cancers (cancer of the lung, bronchus, larynx or trachea)
- Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma)

If you are a veteran with an honorable discharge who served between January 9, 1962, and May 7, 1975 and served for any length of time in at least one of these locations you may be entitled to service connected benefits:

- In the Republic of Vietnam, or
- Aboard a U.S. military vessel that operated in the inland waterways of Vietnam, or
- On a vessel operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia, or
- Any U.S. or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976, or
- Laos from December 1, 1965-September 30, 1969
- Guam or American Samoa from January 9, 1962-July 30, 1980
- Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969-April 30, 1969
- Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972-September 30, 1977 Or at least one of these must be true:
- You served in or near the Korean DMZ for any length of time between September 1, 1967, and August 31, 1971, or
- You served on active duty in a regular Air Force unit location where a C-123 aircraft with traces of Agent Orange was assigned, and had repeated contact with this aircraft due to your flight, ground, or medical duties, or
- You were involved in transporting, testing, storing, or other uses of Agent Orange during your military
- You were assigned as a Reservist to certain flight, ground, or medical crew duties at one of the below locations:

Eligible Reserve locations, time periods, and units include:

- Lockbourne/Rickenbacker Air Force Base in Ohio, 1969 to 1986 (906th and 907th Tactical Air Groups or 355th and 356th Tactical Airlift Squadrons)
- Westover Air Force Base in Massachusetts, 1972 to 1982 (731st Tactical Air Squadron and 74th Aeromedical Evacuation Squadron, or 901st Organizational Maintenance Squadron)
- Pittsburgh International Airport in Pennsylvania, 1972 to 1982 (758th Airlift Squadron)

G E G

Surviving Spouse of a Vietnam Veteran?

Or

Know a Surviving Spouse of a Vietnam Veteran Who Passed Away from One of the Conditions listed?

(or one or more conditions listed as a contributing factor in the Veteran's death on the death certificate)

If you are the surviving spouse of a qualified Vietnam Veteran who passed away due to one of the conditions listed on the first page, or due to complications from those primary conditions, you <u>may be</u> entitled to *Dependency and Indemnity Compensation* benefits based on the Veteran's death.

Please Call Us Today to See if You May Qualify!

Office of Veterans Advocacy
444 W. Fort St., Room 140
Boise, ID 83702
(208) 780-1380

www.veterans.idaho.gov



VIETNAM BLUE WATER NAVY VETERANS

Disability benefits available to those serving offshore

Agent Orange Exposure in the Republic of Vietnam Waters (Blue Water Navy)

Blue Water Navy Veterans are now entitled to a presump-tion of service connection for conditions related to Agent Orange exposure. This extension of the presumption is a result of Public Law 116-23, the Blue Water Navy Vietnam Veterans Act of 2019, signed into law on June 25, 2019. The law takes effect January 1, 2020.

Under the law, certain Veterans, who served in the offshore waters of the Republic of Vietnam and Cambodia, or who had service in the Korean Demilitarized zone (DMZ), may be entitled to disability compensation for conditions that are related to herbicide exposure. The law also provides benefits for children born with spina bifida whose parent was a Veteran with verified herbicide exposure in Thailand.

To be entitled to disability compensation benefits, these Veterans must have one or more of the conditions associated with Agent Orange exposure that are listed in 38 Code of Federal Regulations section 3.309(e).

What conditions are related to Agent Orange exposure?

Agent Orange presumptive conditions are:

- AL amyloidosis
- Bladder Cancer
- Chloracne, or other acneform disease consistent with chloracne
- · Chronic B-cell leukemias
- Diabetes mellitus, Type 2
- Hodgkin lymphoma, formerly known as Hodgkin's disease
- · High Blood Pressure/Hypertension
- Hypothyroidism
- · Ischemic heart disease
- Monoclonal Gammopathy of Undetermined Significance (MGUS)
- · Multiple myeloma
- Non-Hodgkin lymphoma
- Parkinson's disease
- · Parkinsonism, or Parkinson-like symptoms
- · Peripheral neuropathy, early-onset
- Porphyria cutanea tarda
- Prostate cancer
- Respiratory cancers (lung, bronchus, larynx or trachea)
- Soft-tissue sarcoma (other than osteosar-coma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma).

How do I file a claim for disability compensation?

- · Apply online using www.va.gov, OR
- Work with an accredited representative or agent, OR
- Go to a VA regional office and have a VA employee assist you. You can find your regional office on our Facility Locator page.
- State on your application that you are filing for one of the presumed Agent Orange conditions.
- Include any evidence you have of service in the offshore waters of the Republic of Vietnam during the required timeframe. Include the name(s) of the ship(s) and the date(s) you crossed within 12 nautical miles of the Republic of Vietnam, if you have that information.
- Provide medical evidence showing a diagnosis of a current Agent Orange presumptive condition or tell us where you are being treated.

For more information on how to apply and for tips on making sure your claim is ready to be processed by VA, visit our Disability Compensation web page. www.va.gov

FREQUENTLY ASKED QUESTIONS

Do I need to prove contact with Agent Orange?

No. You don't need to show that you came into contact with Agent Orange. Congress has provided that conditions on the list of presumptive diseases will be deemed to have been caused by contact with Agent Orange through service in the Republic of Vietnam, including offshore waters as defined by the Blue Water Navy Act of 2019.

What will the effective date for Benefits be for Blue Water Navy Veteran claims?

Presumptive Agent Orange conditions granted for Blue Water Navy Veterans may be retroactive to the date VA received your original claim. If you had a previously denied claim and you resubmit your claim, the effective date will be determined on a case-by-case basis.

When do the Blue Water Navy presumptions go into effect?

The Blue Water Navy Act of 2019 will take effect on January 1, 2020. Veterans can file claims at any time, and they will be decided after the law is implemented. Blue Water Navy claims and appeals currently in process have been placed on hold (stayed) until the new rules go into effect. The bipartisan Blue Water Navy Vietnam Veterans Act gives VA until Jan. 1, 2020, to begin deciding Blue Water Navy related claims. By staying claims decisions until that date, VA is complying with the law that Congress wrote and passed.

How will the previously denied claims be handled?

If you had an Agent Orange claim with one or more presumptive conditions denied in the past, you are urged to **file a new claim**. Provide any new and relevant information regarding your claim such as dates you believe your ship traveled within 12 nautical miles of the Republic of Vietnam, or updated medical information. Claims that are currently in the VA review process or under appeal will be reviewed under the new policy.

If a Blue Water Navy Veteran has not applied for benefits in the past, but would like to apply now will the presumption of exposure be extended to them?

Yes, VA will apply the provisions of the law to Blue Water Navy Vietnam Veterans who file new claims based on presumption of exposure to Agent Orange.

What happens if the Veteran dies before his or her claim is decided?

If the claimant dies while his or her claim is pending, a living dependent, such as a spouse or child, may file a request to be substituted as the claimant.

May the surviving spouse of a Blue Water Navy Veteran who passed away from a condition related to Agent Orange exposure, and who was previously denied compensation for such condition, become entitled to Dependency and Indemnity Compensation (DIC)?

If the Veteran served on a Navy or Coast Guard ship that that operated not more than 12 nautical miles from the demarcation line of the waters of Vietnam and Cambodia as defined in the <u>Blue Water Navy Act of 2019</u> and the cause of death was from a condition related to exposure to Agent Orange, then VA may award entitlement to DIC on that basis.

Where can I get additional information on disability compensation for Agent Orange?

Veterans with questions about benefits or filing a claim can visit the VA Agent Orange website www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/navy-coast-guard-ships-vietnam/. They can also call the disability benefits call center at 800-827-1000.



Airborne Hazards and Burn Pit Exposures

Did you serve or know someone who served in

- Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Uzbekistan, Yemen or the airspace above any of these locations during the Persian Gulf War, from September 11, 2001, to the present, OR
- Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, The United Arab Emirates (UAE), or the airspace above any of these locations of operations from August 2, 1990, to the present, were exposed to:



- Smoke and fumes from open burn pits
- Sand, dust, and particulate matter
- General air pollution common in certain countries
- Fuel, aircraft exhaust, and other mechanical fumes
- Smoke from oil well fires

Diagnosed with one or more of these conditions

- Acute and Chronic Leukemias
- Multiple Myelomas
- Myelodysplastic syndromes
- Myelofibrosis
- Urinary Bladder, ureter and related genitouri-nary cancers
- Male Breast Cancer
- Urethral Cancer
- Cancer of the Para-Urethral Glands
- Asthma (that was diagnosed after service)
- Brain Cancer
- Chronic Bronchitis
- Chronic Rhinitis

- Chronic Sinusitis
- Chronic Obstructive Pulmonary Disease (COPD)
- Constrictive Bronchiolitis or Obliterative Bronchiolitis
- Emphysema
- Gastrointestinal Cancer
- Glioblastoma
- Granulomatous Disease
- Head Cancer of any type
- Interstitial Lung Disease (ILD)
- Kidney Cancer
- · Lymphatic cancer of any type
- Lymphoma of any type
- Melanoma
- Neck Cancer
- Pancreatic Cancer

- Pleuritis
- Pulmonary Fibrosis
- Reproductive Cancer of any type
- Sarcoidosis
- Squamous Cell Carcinoma of the trachea or larynx
- Adenocarcinoma of the trachea
- Salivary gland-type tumors of the trachea
- Adenosquamous carcinoma of the lung
- Large cell carcinoma of the lung
- Salivary gland-type tumors of the lung
- Sarcomatoid carcinoma of the lung
- Typical and atypical carcinoid of the lung
- Respiratory (breathing-related) cancer of any type

If you are a veteran with an honorable discharge and served during the time mentioned above, and you are diagnosed with one of these conditions, you <u>may be</u> entitled to service-connected disability benefits from the VA.



A I R B O R N E

Airborne Hazards and Burn Pit Exposures

Surviving Spouse of a Veteran?

Or

Know a Surviving Spouse of a Veteran
Who Passed Away from One of the Conditions Above?

(or one of the above conditions was listed as contributing factor in the Veteran's death on the death certificate)

If you are the surviving spouse of a qualifying Veteran who passed away due to one of the conditions listed above, or due to complications from those primary conditions, you may be entitled to

Dependency and Indemnity Compensation benefits based on the Veteran's death.

Please Call Us Today to See if You May Qualify!

Idaho Division of Veterans Services

Office of Veterans Advocacy

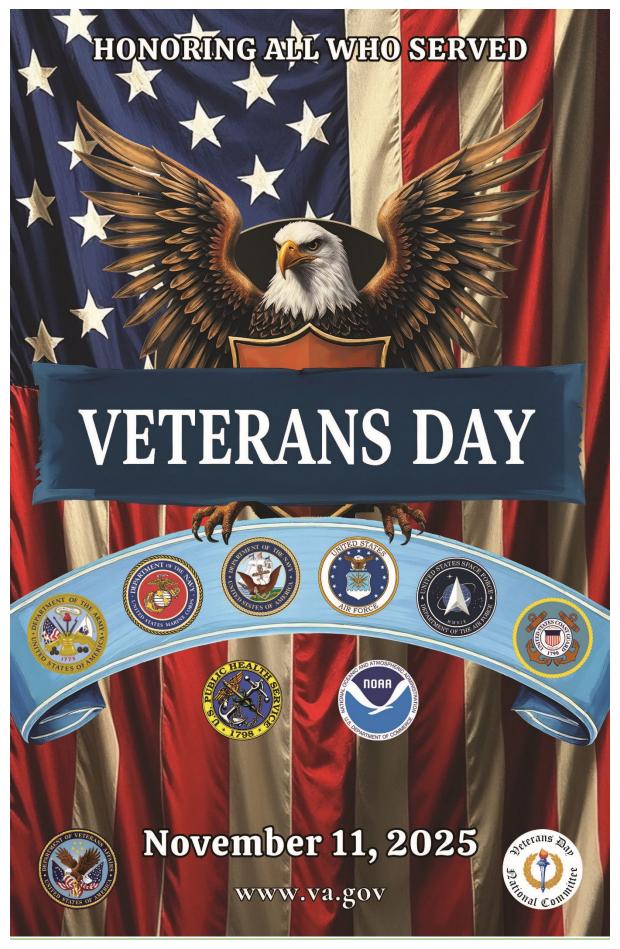
444 W. Fort Street, Room 140

Boise, ID 83702

(208) 780-1380



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VETERANS DAY LUNCHEON

NOVEMBER 11, 2025



SERVICE | HONOR | FREEDOM



Boise Rescue Mission Ministries'

★ VETERANS DAY LUNCHEON ★

Tuesday, November 11, 2025

Please RSVP no later than Monday, November 3

11:30AM to 1:00PM

with keynote speaker

Judith Eighmy, R.N. US Navy Veteran at The Riverside Hotel

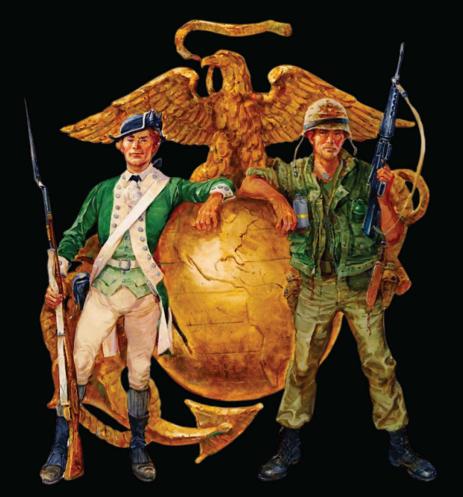
2900 W Chinden Blvd Garden City, ID 83714

HOW TO RSVP:

- RSVP online at BoiseRM.org/VetLunch
- Connect with Emma by phone or email at (208) 343-2389 or EmmaO@BoiseRM.org
- Return RSVP form by mail
- > Must RSVP no later than Monday, November 3



250TH BIRTHDAY (Marine Corps Ball (Movember 8th, 2025



Scan to Purchase **Tickets**



HOSTED BY THE MARINE CORPS LEAGUE TREASURE VALLEY DETACHMENT 878

HTTPS://GIVEBUTTER.COM/USMC250 **COURTYARD BY MARRIOT** MERIDIAN, ID 83642 EMAIL ROSIEUSMCVET@GMAIL.COM











FREE TO ATTEND
FOR VETS & SPOUSES

Legal Clinics are held from 2PM to 4PM in Bldg. 54 at the Boise VA Medical Center 500 W. Fort St. Boise, ID 83702.

Assistance with Estate Planning & Wills are not included at these Legal Clinics.

Please contact the Veterans Justice Outreach team at (208) 422-1064 to register.

Space is limited.
You must register to attend!

JAN 16 JUL 17
FEB 20 AUG 21
MAR 20 SEP 18
APR 17 OCT 16
MAY 15 NOV 20
JUN 19 DEC 18



We define a "Claim Shark" as anyone who:

- **Charges hefty fees** to "guide, assist, advise or consult" veterans with filing or appealing their VA benefit claims this practice is illegal!
- Asserts they are an "expert" or "guardian" but evades the professional and ethical standards of VA accreditation — their advice can be misleading or even fraudulent!
- Hooks you once you're in, you can't get out and may be subject to new and hidden fees whenever you get a new rating — no matter who does the work!

Some of their predatory practices include:

- Claiming they are an "insider" or have inside information to fast track or maximize your VA disability rating.
- Touting better outcomes because you are paying for services.
- · Advertising faster VA claims decisions.
- Requesting login credentials to access sensitive personal information through government websites like VA.gov.
- Using confusing tactics or ambiguous language to mislead claimants or coerce them into signing a contract.
- Telling veterans to forego VA exams and offering health consultations within their own network of doctors.

Here is how veterans can help protect themselves:

- Always ask "Are you accredited with VA?"
- Insist on signing a VA Power of Attorney before agreeing to any other terms and conditions.
- Refuse to sign legal waivers of your right to accredited representation.
- Never agree to contingent payments based on your future benefits.
- Avoid medical exams or opinions from doctors affiliated with consultation companies.
- · Always attend exams ordered by VA.
- Never provide access to private and secure systems or personal information.
- Always ask "If I have to appeal VA's decision, will you still help me?"

Who is NOT a Claim Shark?

- VA accredited veterans service organization representatives, like VFW's Accredited Service Officers.
- Private VA accredited agents.
- VA accredited attorneys, to include pro bono law clinics.
- All those who turn up here when searched: www.va.gov/ogc/apps/accreditation.







Who are the Claim Sharks?

We used to list the usual Claim Sharks, but it began reading like a phone book. By this point you know the type – all charm up front, hidden fees in the back.

For free, accredited help from VFW's Accredited Service Officers visit

www.DontFeedTheSharks.org

GO GREEN AND GET THE BULLETIN VIA EMAIL



In our continual effort to reduce costs and lessen our "ecological footprint," the Office of Veterans Advocacy is again asking for your help. In order to reduce printing and mailing costs, as well as the amount of paper used, we are asking you to volunteer to receive the bulletin via email.

The bulletin will arrive in your in-box every quarter as a PDF document, which will allow to you forward or print and disseminate as many copies as you like.

If you can help us with our goal of reducing costs and the saving paper, please email Tiffany Barrett at tiffany.barrett@veterans.idaho.gov. Thanks for your help with this most worthwhile endeavor! And don't forget you can always view and print the Bulletin by visiting our website at www.veterans.idaho.gov.

DATES TO REMEMBER

*** ***

American Legion

Mid-Winter January 9-11, 2026, Boise, ID

State TBD

National August 28- September 3, 2026, Louisville, KY

Disabled American Veterans

National August 1-4, 2026, Orlando, FL

Marine Corps League

National August 10-14, 2026, Indianapolis, IN

Military Order of the Purple Heart

National TBD –(July) -New Bern, NC

Veterans of Foreign Wars

Mid-Winter January 14-18, 2026, Boise, ID-Riverside Hotel

State June 4-7, 2026, Boise, ID

NationalJuly 24-30, 2026, Reno, NV

Office of Veterans Advocacy -County/Post Service Officer Training- August 5-7, 2026- Boise, ID-Riverside Hotel

DAV VAN CONTACTS TO AND FROM VA MEDICAL CENTERS

BOISE & SURROUNDING AREA TO BOISE VAMC

All appointments for rides must be made 72 hours in advance.

For the schedule or an appointment, call Tami McMurtry or Phil Johnson at (208) 422-1177.

LEWISTON & SURROUNDING AREA TO SPOKANE VAMC

All appointments for rides must be made 72 hours in advance.

For the schedule or an appointment, call the DAV Transportation Office at the Spokane VA Medical Center (800) 325-7940.

LIBBY & SURROUNDING AREA TO SPOKANE VAMC

All appointments for rides must be made 72 hours in advance.

For the schedule or an appointment, Call the DAV Transportation Office at the Spokane VA Medical Center (800) 325-7940.

COEUR D'ALENE & SURROUNDING AREA TO SPOKANE VAMC

All appointments for rides must be made 72 hours in advance.

For the schedule or an appointment, Call the DAV Transportation Office at the Spokane VA Medical Center (800) 325-7940.

SANDPOINT & SURROUNDING AREA TO SPOKANE VAMC

All appointments for rides must be made 72 hours in advance.

For the schedule or an appointment, call the DAV Transportation Office at the Spokane VA Medical Center (800) 325-7940.

LEWISTON TO WALLA WALLA VAMC

Thursdays: Walla Walla VA Medical Center Van. 8:00 a.m. departure from the CBOC at 1630 23rd Avenue, Building 2. Arrives at Walla Walla at 10:00 a.m. Departs Walla Walla at 1:30 p.m. Arrives Lewiston at 3:30 p.m. If your appointment runs past the departure time of 1:30, there is no alternative for returning to Lewiston.

POCATELLO, IDAHO FALLS, & SURROUNDING ARE TO SALT LAKE CITY VAMC

All appointments for rides should be made 72 hours in advance.

For the schedule or an appointment, call the VTS/DAV Transportation Office at (800) 613-4012 ext. 2003 or 1027.





