

DEMYSTIFYING SPECIAL MONTHLY COMPENSATION

HOW TO ENSURE VETERANS ARE PROPERLY COMPENSATED FOR LOSS OF QUALITY OF LIFE DUE TO SERVICE-CONNECTED DISABILITIES

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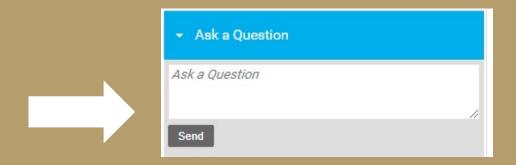
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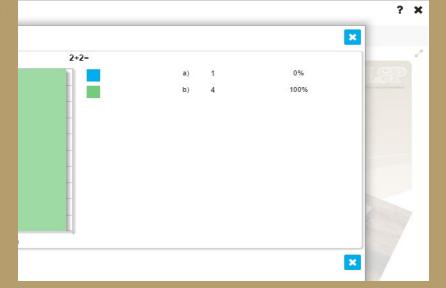
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AGENDA



- Background & Basics of SMC
- SMC Eligibility/Levels
- SMC Formula
- Remember to Look Out for This
- Advocacy Advice: How To Identify Potential SMC Claims





BACKGROUND & BASICS OF SMC 38 U.S.C. § 1114

BACKGROUND & BASICS OF SMC (38 U.S.C. § 1114)



- SMC benefits compensate Vets who suffer from certain types of service-connected disabilities
 - i.e. anatomical loss or loss of use (e.g., loss of use of a hand or a foot), or impairment of senses (loss of vision, hearing, etc.)

■SMC benefits are provided in addition to any benefit Vet is entitled to under the VA rating schedule (38 C.F.R. Part 4).

BACKGROUND & BASICS OF SMC



- SMC has been available since 1930 and was originally awarded only for physical loss of an organ and/or limb
- 1950s Congress broadened scope of SMC to include both actual physical loss and loss of use of organs and/or limbs
- This resulted in VA awarding SMC for disabilities such as blindness (in addition to actual physical loss of an eye)

BACKGROUND & BASICS OF SMC



- Unlike the schedular service-connected disability compensation scheme, SMC rates are determined by non-economic factors
- Personal inconvenience, social inadaptability, and profound nature of disability are factors that VA considers in awarding SMC
- In addition to receiving SMC for loss, loss of use, and certain combinations of loss or loss of use, there are special situations that may warrant a grant of SMC

SMC ELIGIBILITY



- Basic levels of SMC include entitlement to individual loss or loss of use of extremities, loss of senses, entitlement to housebound benefits, and basic entitlement to regular Aid & Attendance (A&A)
- Basic levels of SMC are the building blocks to the higher levels of SMC
- Entitlement to basic SMC benefits must be established first; then, the higher rates can be considered

TYPES OF SMC



If Vet qualifies for SMC, he/she will be in one of the following categories:

SMC(k)

• SMC(n) - (n ½)

SMC(s)

SMC(o)

• SMC(I) - (I ½)

SMC(r) -(r-1) (r-2)

• SMC(m) - (m ½)

SMC(t)

NATIONAL VETERANS LEGAL SERVICES PROGRAM

TYPES OF SMC

- ■Some of the letter categories also have ½ levels
- ■The higher levels of SMC (I) through (o), and special aid and attendance benefits (r-1 and r-2) are payable for combinations of anatomical loss or loss of use of the extremities at different levels, blindness, and regular A&A

SMC BENEFITS RATES EFFECTIVE 12/1/2019 NO DEPENDENTS



■ 100% rating (no SMC): \$3,1064.04

■ SMC(k): \$110.31 for each loss or loss of use (added to

vet's disability compensation)

■ **SMC(s)**: \$3,476.65

■ **SMC(I):** \$3,864.90

■ **SMC(I** ½): \$4,064.70

■ **SMC(m)**: \$4,265.31

■ **SMC**(m ½): \$4,558.37



SMC BENEFITS RATES EFFECTIVE 12/1/2019 NO DEPENDENTS



■ **SMC(N)**: \$4,852.09

■ SMC(N ½): \$5,137.51

■ **SMC(o):** \$5,423.45

■ **SMC(r-1)**: \$7,749.68

■ **SMC(r-2)**: \$8,889.08

SMC(t): \$8,889.08





SMC ELIGIBILITY/ LEVELS

SMC(K) ELIGIBILITY 38 U.S.C. § 1114(k); 38 C.F.R. § 3.350(a)



- To receive this award, Vet must have one of the following:
 - Anatomical loss (or loss of use) of:
 - One hand
 - One foot
 - Both buttocks
 - One or more creative organs used for reproduction
 - One eye

JT_



SMC(K) ELIGIBILITY CONT.

- To receive this award, Vet must have one of the following:
 - Complete organic aphonia (constant loss of voice due to disease)
 - Deafness of both ears that includes absence of air and bone conduction
 - For female Vets, loss of 25% or more of breast tissue from a single breast or both breasts in combination

SMC(S) ELIGIBILITY 38 U.S.C. § 1114(s), 38 C.F.R. § 3.350(i))



- To receive SMC(s), Vet must have:
 - One SC disability rated at 100%
 - Including one SC disability that by itself warrants TDIU

AND

SMC(S) ELIGIBILITY CONT.



Additional SC disability (or disabilities) separate from the first disability independently rated at 60% or more;
 OR

SMC(S) ELIGIBILITY CONT.



2) Vet is housebound: SC disabilities directly cause Vet to be substantially confined to home and immediate premises or, if Vet is in an institution, to the ward or clinical areas.

AND, it must be reasonably certain that Vet's disability or disabilities and confinement will continue for the rest of Vet's life

SURVEY #1



- Can a Vet receive BOTH SMC(k) and SMC(s)?
 - A. Yes they can receive both
 - B. No they can only receive one or the other
 - C. Not Sure



SMC ELIGIBILITY



Yes - can receive both SMC(k) and SMC(s)

SMC(L) ELIGIBILITY 38 U.S.C. § 1114(I), 38 C.F.R. § 3.352(a)



- Regular A&A, SMC(I), is for Vets whose disabilities are so severe that they need assistance from another person (does not have to be provided by a professional)
- ■To receive SMC(I), Vet must have one of the following:
 - Anatomical loss (or loss of use) of:
 - Both feet
 - One hand and one foot

SMC(L) ELIGIBILITY CONT.



- To receive SMC(I), Vet must have one of the following...
 - Blindness in both eyes with visual acuity of 5/200 or less
 - Permanently bedridden
 - Regular (not constant) need for aid and attendance

SMC(L) ELIGIBILITY



Example:

Vet has 5/200 vision loss in the right eye and 5/200 vision loss in the left eye

 Vet is evaluated at 100% under DC 6071 and entitled to SMC for blindness in both eyes with bilateral vision of 5/200

AID & ATTENDANCE



- Vet qualifies for regular A&A based on any of the following circumstances:
 - The need for regular help to perform everyday living activities
 - Physical or mental incapacity which requires care or assistance on a regular basis to protect the claimant from hazards or dangers incident to his or her daily environment

AID & ATTENDANCE



- There are 3 levels of Aid and Attendance:
 - 1. Regular A&A

2. Special A&A (SMC r-1)



3. Special A&A – Higher Level of Care (SMC r-2)

SMC(L 1/2) ELIGIBILITY



■ The following combination of loss or loss of use for the lower and upper extremities and vision loss will entitle a Vet to $SMC(I \frac{1}{2})$

Loss or Loss of Use of Leg Below Knee	+	Loss or Loss of Use of Arm Above Elbow
Vision: 20/200	+	Vision: Light Perception Only

SMC(M) ELIGIBILITY 38 U.S.C. § 1114(m)



- To receive SMC(m), Vet must have one of the following:
 - Anatomical loss (loss of use) of:
 - Both hands
 - Both legs at the region of the knee
 - One arm at the region of the elbow with one leg at the region of the knee
 - Blindness in both eyes, having only light perception
 - Blindness in both eyes resulting in the need for regular aid and attendance

SMC(M 1/2) ELIGIBILITY 38 U.S.C. § 1114(p)(M ½)



■ The following combinations of loss or loss of use for the lower and upper extremities and vision loss will entitle a vet to SMC(m ½)

Loss or Loss of Use of a Leg Above Knee	+	Loss of Leg Near Hip
Loss or Loss of Use of Leg Above Knee	+	Loss of Arm Near Shoulder
Loss or Loss of Use of Arm Above Elbow	+	Loss of Leg Near Hip
Loss or loss of use of hand	+	Loss or Loss of Use of Arm Above Elbow
Vision: Light Perception only	+	Vision: No light perception

SMC(N) ELIGIBILITY 38 U.S.C. § **1114(n)**



- ■To receive SMC(n), Vet must have one of the following:
 - Anatomical loss (or loss of use) of both arms at the region of the elbow
 - Anatomical loss of both legs so near the hip that it prevents the use of prosthetic appliance

SMC(n) ELIGIBILITY CONT.



- ■To receive SMC(n), Vet must have one of the following:
 - Anatomical loss of one arm so near the shoulder that it prevents the use of a prosthetic appliance, along with the anatomical loss of one leg so near the hip that it prevents the use of a prosthetic appliance
 - The anatomical loss of both eyes, or blindness in both eyes that includes loss of light perception

SMC (N 1/2) ELIGIBILITY 38 U.S.C. § 1114(P)(n ½)



■ The following combination of loss or loss of use for the upper extremity will entitle Vet to SMC (n $\frac{1}{2}$)

Loss or Loss of Use of Arm
Above Elbow
+ Loss of arm near shoulder

SMC(0) ELIGIBILITY 38 U.S.C. § 1114(o)



- ■To receive SMC(o), Vet must have one of the following:
 - Anatomical loss of both arms so near the shoulder that it prevents the use of a prosthetic appliance
 - Bilateral deafness rated at least 60% disabling, along with SC blindness with visual acuity of 20/200 or less in both eyes
 - Complete deafness in one ear or bilateral deafness rated at least 40% disabling, along with SC blindness in both eyes that includes loss of light perception

SMC(0) ELIGIBILITY CONT.



- ■To receive SMC(o), Vet must have one of the following:
 - Paraplegia-paralysis of both lower extremities, along with bowel and bladder incontinence
 - Helplessness due to a combination of loss (or loss of use) of 2 extremities with deafness and blindness, or a combination of multiple injuries causing severe and total disability

SMC(R) ELIGIBILITY



- ■To receive SMC(r), Vet must be receiving the maximum SMC(o) benefits (equal to 2 SMC(I)'s) and require:
 - Aid and Attendance, or
 - Aid and attendance of another person without which you would require hospitalization, nursing home care, or other residential type care

SMC(R -1) ELIGIBILITY



- ■SMC(r-1): Special Aid and Attendance Benefits
- Vet is entitled to SMC(r-1) when:
 - Vet is receiving the max rate or a rate equal to the max rate of SMC authorized; and
 - Vet meets the requirements for entitlement to the basic or regular A&A
- This special benefit is payable whether or not the need for A&A was a partial basis for entitlement to the max rate under SMC(o)

SMC(R -2) ELIGIBILITY



- ■SMC(r-2): Special Aid and Attendance Benefits
 - Higher Level of Care
- Vet is entitled to SMC(r-2) when:
 - Vet receiving the max rate or a rate equal to the max rate of SMC authorized;
 - Vet meets the requirements for entitlement to the basic or regular A&A; and
 - Vet needs a higher level of care (a licensed health care professional or someone under the supervision of a professional)

SMC(T) ELIGIBILITY 38 U.S.C. § 1114(t)



- ■To receive SMC(t), Vet must meet all of the following:
 - Vet needs regular A&A for the residuals of TBI
 - Vet is not eligible for a higher level of A&A under SMC(r)(2); and
 - Vet would need hospitalization, nursing home care, or other residential institutional care without in-home A&A
- Thus, for Vets disabled by SC TBI who meet all of the above-listed requirements, SMC(t) pays the highest possible amount of monthly VA benefits



SMC FORMULA



- The formula described below can be used to determine the proper rate of SMC when there is a combination of loss (or loss of use) of the hands and feet, or vision impairment involving both eyes
- This formula should help advocates determine the proper SMC rate between SMC(I) and SMC(o) and understand how the various levels of SMC are assigned
- The formula is designed to help advocates understand SMC so that they can best represent their clients



- The formula does not cover all possible entitlements to SMC it is not all-inclusive
- There are additional entitlements to SMC such as combined deafness and blindness that occur rarely and are not covered by this formula





- When thinking about the various levels of SMC, it helps to think in divisions of three.
- For example:
 - -SMC (L) through (O) generally involve:
 - Anatomical loss (amputation) or loss of use of a lower extremity at three levels, anatomical loss (amputation) or loss of use of an upper extremity at three levels, or visual impairment at three levels
 - Lower Extremity
 - Upper Extremity
 - Visual Impairment



- Lower Extremity there are 3 levels of disability used to evaluate the higher levels of loss or loss of use of the lower extremity
 - Loss or loss of use of the leg below the knee (anatomical loss below the knee or loss of use of the foot);
 - Loss or loss of use of the leg above the knee (anatomical loss above the knee or loss of use at a level or with complications preventing natural knee action with prosthesis in place); or
 - Loss of the leg near the hip (anatomical loss so near the hip as to prevent use of a prosthetic appliance).



- Upper Extremity there are 3 levels of disability used to evaluate the higher levels of loss of use of the upper extremity:
 - Loss or loss of use of the hand (anatomical loss below the elbow or loss of use of the hand); or
 - Loss or loss of use of the arm above the elbow (anatomical loss above the elbow or loss of use of an arm at a level, or with complications preventing natural elbow action with prosthesis in place); or
 - Loss of the arm near the shoulder (anatomical loss so near the shoulder as to prevent use of a prosthetic appliance)



- Visual Impairment there are 3 levels of disability used to evaluate the higher levels of SMC for visual impairment:
 - Vision 5/200 (5/200 visual acuity or less); or
 - Vision light perception only (blindness having light perception only); or
 - Vision no light perception (blindness without light perception in both eyes or enucleation (removal) of the eyes)



- The formula is based on a point total
- Even point totals (2,4,6,8) correspond to SMC(I), (m), (n), and (o)
- ■Odd point totals (3,5,7) correspond to the intermediate SMC rates: SMC($I\frac{1}{2}$), ($m\frac{1}{2}$), and ($n\frac{1}{2}$)
- Once 8 points (entitlement to SMC(o)) has been awarded, the formula should not be used



- ■SMC(I) = 2 points
- =SMC($1\frac{1}{2}$) = 3 points
- ■SMC(m) = 4 points
- =SMC(m $\frac{1}{2}$) =5 points
- \blacksquare SMC(n) = 6 points
- $-SMC(n \frac{1}{2}) = 7 points;$ and
- SMC(o) =8 points





- Advocates using the formula must first determine if there is a combination of loss of use or anatomical loss of:
 - Both hands/arms;
 - Both feet/legs;
 - A hand/arm and a foot/leg; or
 - Visual impairment of at least 5/200 in both eyes

ADVOCACY ADVICE



If there is a combination, then the advocate should start assigning point totals

Advocates should note that while the point totals for feet/legs and hands/arms may be combined, vision impairment may not be combined with loss, or loss of use of the feet/legs or the hands/arms

ADVOCACY



Assign 1 point for the lowest level of impairment that qualifies for SMC

Example: loss or loss of use of a foot, loss or loss of use of a hand, or 5/200 visual acuity or less is worth 1 point





Assign <u>2 points</u> for the second level of loss, loss of use, or vision impairment

Example: loss or loss of use of the leg above the knee (anatomical loss above the knee or loss of use at a level, or with complications preventing natural knee action with prosthesis in place) is worth 2 points



Assign 3 points for the highest level of loss, loss of use, or vision impairment



Add <u>2 EXTRA points</u> if there is loss, or loss of use, of both hands/arms





- Add 1 extra point if Vet has an additional single permanent disability or combinations of permanent disabilities independently ratable at 50% to 90%
- Add 2 extra points if Vet has an additional single permanent disability independently ratable at 100% apart from any consideration of individual unemployability



- Note #1: Loss of use of a hand (1 point) and light perception only in one eye (2 points) cannot be combined. Vet would be entitled to only two SMC(k)'s
- Note #2: SMC(o) can also be assigned when Vet has two awards of SMC(I) through (n $\frac{1}{2}$).
 - For example, if Vet suffers both the loss of use of both feet and also is SC for 5/200 visual acuity or less in both eyes, Vet would be entitled to 2 awards of SMC(I). Since Vet is entitled to 2 awards of SMC(I), Vet would automatically be entitled to SMC(o)





■Note #3: If Vet is entitled to 2 SMC awards of SMC(I) or higher, and either one of the combined disabilities that made the Vet entitled to SMC(I) also causes the Vet to be in need of A&A (or a combination of the disabilities cause the Vet to be in need of A&A), then Vet would be entitled to SMC(r)(1)

SURVEY #2



- Vet suffers from the following due to SC disabilities:
 - Loss of left leg above the knee
 - Loss of use of right hand
- What level of SMC is the Vet entitled to?
 - A. 2 points/SMC(I)
 - B. 4 points/SMC(m)
 - C. 3 points/SMC($1\frac{1}{2}$)
 - D. Not Sure

APPLYING THE SMC FORMULA





- Loss of left leg above the knee = 2 points
- Loss of use of right hand = 1 point
- ■Total is 3 points, so Vet is entitled to SMC(I ½)

SURVEY #3



- Vet suffers from the following due to SC disabilities:
 - Anatomical loss of right arm near the shoulder
 - Loss of use of left hand
 - Loss of use of right foot
- What level of SMC is he entitled to?
 - A. 3 points/SMC($I \frac{1}{2}$)
 - B. 5 points/SMC(m $\frac{1}{2}$)
 - C. 6 points/SMC(n)
 - D. 7 points/SMC(n $\frac{1}{2}$)
 - Not Sure

APPLYING THE SMC FORMULA





- Anatomical loss of right arm near the shoulder = 3 points
- Loss of use of left hand = 1 point
- 2 extra points for loss of use of both hands
- Loss of use of right foot = 1 point
- Total is 7 points, so Vet is entitled to SMC(n ½)

SURVEY #4



- Vet suffers from the following due to SC disabilities:
 - Anatomical loss of left arm above the elbow
 - Loss of use of right hand
 - Visual acuity of 5/200 in right eye
- What level of SMC is the Vet entitled to?
 - A. 3 points/SMC($I \frac{1}{2}$)
 - B. 4 points/SMC(m)
 - C. 5 points/SMC(m $\frac{1}{2}$)
 - D. 7 points/SMC(n $\frac{1}{2}$)
 - Not Sure

APPLYING THE SMC FORMULA





- Anatomical loss of left arm above the elbow = 2 points
- Loss of use of right hand = 1 point (+ 2 extra points for loss of use of both hands)
- Visual acuity of 5/200 in right eye = 1 point (but does not count in this case, because visual impairment cannot be combined with loss or loss of use of hands)
- Total is 5 points, so Vet is entitled to SMC(m $\frac{1}{2}$). Vet also gets a separate rating for SMC K

REMEMBER TO LOOK OUT FOR THIS



HYPO



- You have worked with Vet for years and have gotten him SC for the following conditions:
 - 70% PTSD
 - 50% Sleep apnea
 - 40% Back
 - 20% R knee
 - 20% L knee
 - 10% Tinnitus
- Vet's combined rating = 100%
- Vet is unemployed

SURVEY #5



- Vet is grateful to you for all of your hard work. What should you do next?
 - A. Pat yourself on the back for a job well done.
 - **B.** Potentially file for SMC
 - C. Not Sure



HYPO - SMC(s)



- If one SC condition alone prevents Vet from working, Vet would be entitled to SMC(s)
- SMC(s) is available to Vets who have:
 - One SC disability rated 100%; and
 - Additional SC disabilities that combine to at least 60%
- A single disability rated at 100% does not have to be rated 100% under the Rating Schedule, if the single disability alone would prevent Vet from working
 - Bradley v. Peake, 22 Vet. App. 280 (2008)

MULTIPLE DISABILITIES CONSIDERED ONE?



- Vet has a 100% schedular rating based upon the following SC disabilities:
 - R knee replacement at 60%
 - L knee DJD at 50% for limitation of extension
 - Bilateral flat feet at 50%
 - PTSD at 70%
- He argues that he should be granted SMC(s) based on the "one disability" clause in § 4.16(a) for TDIU

MULTIPLE DISABILITIES CONSIDERED ONE?



- Under 38 C.F.R. § 4.16(a), the following are treated as one disability for purposes of determining consideration for schedular TDIU:
 - 1. Disabilities of one or both upper extremities, or of one or both lower extremities, including the bilateral factor, if applicable
 - 2. Disabilities resulting from common etiology or a single accident
 - 3. Disabilities affecting a single body system, e.g. orthopedic, digestive, respiratory, cardiovascular-renal, neuropsychiatric
 - 4. Multiple injuries incurred in action, or
 - 5. Multiple disabilities incurred as a prisoner of war

MULTIPLE DISABILITIES CONSIDERED ONE?



- Vet's lower extremity disabilities combine to 100% with consideration of bilateral factor.
- Vet also has a separate 70% rating for PTSD
- Does the "one disability" clause for TDIU apply to Vet's SC lower extremity disabilities, so that Vet qualifies for SMC(s)?

MULTIPLE DISABILITIES CONSIDERED ONE?



- The CAVC has held that the "one disability clause"
 - <u>Cannot</u> be used to combine ratings to establish a "single" 100% disability for purposes of SMC(s)
 - Exists simply to determine if a Vet's TDIU claim should be adjudicated under § 4.16(a) or § 4.16(b)
 - Is a mechanism for tabulating disability ratings for certain SC disorders, nothing more. Once eligibility for § 4.16(a) adjudication is established, the "one disability" clause serves no further purpose and adjudication of TDIU continues in the usual manner.
 - Youngblood v Wilkie, 31 Vet. App. 412 (2019)



ADVOCACY ADVICE: HOW TO IDENTIFY POTENTIAL SMC CLAIMS





INFERRED ISSUE

Since March 24, 2015, VA does not identify and process informal claims

But, VA is obligated to consider entitlement to SMC in all adjudications where the medical evidence indicates possible entitlement, because it is an ancillary benefit

MANUAL M21.1,III.IV.6.B.2.B WHEN TO ADDRESS SUBORDINATE ISSUES AND ANCILLARY BENEFITS



If	Then Address entitlement to
There is a severe degree of disability involving the loss or loss of use of an extremity or sensory organ, or any other functional loss providing entitlement to SMC under 38 CFR § 3.350	SMC
A single 100-percent evaluation is assigned in a compensation or pension case	A&A Note: Do not put A&A benefits at issue if the evidence does not show entitlement.
assigned in a compensation or pension case, and	Housebound Note: Do not address entitlement to housebound benefits if the evidence does not show entitlement exists.

38 C.F.R. § 3.350 – FOOT AND HAND



(i) Loss of use of a hand or a foot will be held to exist when no effective function remains other than that which would be equally well served by an amputation stump at the site of election below elbow or knee with use of a suitable prosthetic appliance. The determination will be made on the basis of the actual remaining function, whether the acts of grasping, manipulation, etc., in the case of the hand, or of balance, propulsion, etc., in the case of the foot, could be accomplished equally well by an amputation stump with prosthesis

LOSS OF OR LOSS OF USE OF FOOT OR HAND



- ■Loss of Use ≠ Complete Loss of Use
 - It is functional loss
 - The question is whether the effective function remaining would be equally well served by an amputation with use of a suitable prosthetic appliance



IMPORTANT TIP

- Do NOT limit these claims to the examples in 38 C.F.R. § 3.350
 - THESE ARE JUST EXAMPLES OF LOSS OF USE



38 C.F.R. § 3.352(a) BASIC CRITERIA FOR REGULAR AID AND ATTENDANCE AND PERMANENTLY BEDRIDDEN



- Inability to dress or undress self, or to keep self ordinarily clean and presentable;
- Frequent need of adjustment of any special prosthetic or orthopedic appliances which by reason of the particular disability cannot be done without aid (this will not include the adjustment of appliances which normal persons would be unable to adjust without aid, such as supports, belts, lacing at the back, etc.);
- Inability to feed self through loss of coordination of upper extremities or through extreme weakness; inability to attend to the wants of nature; or
- Incapacity, physical or mental, which requires care or assistance on a regular basis to protect the claimant from hazards or dangers incident to his or her daily environment.

SURVEY #6



Can a Vet not be entitled to Housebound SMC, but be entitled to Aid and Attendance SMC?

- A. Yes
- B. No
- C. Not sure

AID AND ATTENDANCE





- If you need help to protect yourself from hazards of everyday life.
- You do not need to be protected for ALL hazards of everyday life, but enough of them.

SURVEY #7

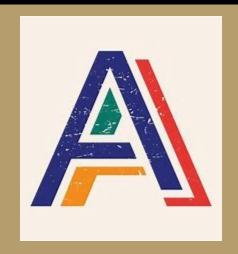


Can a Vet drive a car and still be entitled to A&A?

- A. Yes
- B. No
- C. Not Sure

AID AND ATTENDANCE





- If you need help to protect yourself from hazards of everyday life.
- You do not need to be protected for ALL hazards of everyday life, but enough of them.

NATIONAL VETERANS LEGAL SERVICES PROGRAM

LOSS OF USE

- Conditions that may produce loss of use:
 - Heart disease
 - Lung disease
 - Cancer
 - TBI







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 - VA Benefits for Disabilities Caused by VA Health Care (Section 1151 Claims): The Basics and Important New Developments

NVLSP VA BENEFIT IDENTIFIER



- Questionnaire/App: Helps Vets and VSOs figure out what VA service-connected disability benefits or non-service-connected pension benefits they might be entitled to.
- 3 WAYS to Access:

NVLSP Website





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VSO UPCOMING WEBINAR



Assisting Survivors with Claims for VA Benefits Associated with Military Sexual Trauma

Presented by: Mary Edokpayi

Dec 1 or Dec 2

