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**DISABLED AMERICAN VETERANS NEWSLETTER**

**FALL 2013**

**SERVICE HOURS – MONDAY & WEDNESDAY 9AM – 1PM**

E-mail: [fldav32@bellsouth.net](mailto:fldav32@bellsouth.net)

Website: [WWW.FLDav32.Org](http://WWW.FLDav32.Org)

## VETERAN'S DAY

November 11<sup>th</sup> is approaching and it is OUR day. Go to a parade if there is one where you live. Our chapter will be participating, as usual, in the Melbourne affair on that day. We will also be greeting veterans at the Golden Corral in Palm Bay as they offer free evening meals to all veterans and currently serving military members. This a fund-raiser for the Chapter in that there are donation containers provided for folks to contribute part of what they are saving by not having to pay for their meals. The food is great and we usually see a lot of our members and future members in the lines. We do ask that those getting free meals remember to leave an appropriate tip for the servers who keep your beverage glasses filled and clean up after you. If you don't happen to be in the "catchment" area for the Palm Bay facility, check your local Golden Corral as this is a nationwide event.

## NEWSLETTER

Please send the coupon below and your check for \$10 to subscribe to our newsletter. If you're due for renewal, don't forget to do so. If you have anything for the newsletter let us know.

Make check payable to:

J.L. GOLIGHTLY CHAPTER #32  
2265 NORTH HARBOR CITY BLVD  
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NEWSLETTER  BOOSTERS

TOTAL AMOUNT \$ \_\_\_\_\_

## BOOSTERS

Donations from our DAV Boosters help defray the chapter costs. The donation will be \$10.00 annually; you may use the form above for the newsletter or booster donation. Check boxes indicating what you are donating for -Thank you.

### ***BOOSTERS MAY-SEPTEMBER 2013***

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Edward Williams		

### *Commander's Note*

The summer recess is over and things are getting back to normal. Unfortunately, for some of us, yours truly included, the "new" normal includes recovering from the loss of a family member.

It has been said that you are never prepared for the loss of a loved one, and emotionally, that is true; but we can be administratively prepared, if that is an appropriate term. Those of us who have lost parents, spouses, or children know that, after the initial heartbreak comes the legal and administrative mess that comes with putting the departed family member's affairs in order. Very few of us are really in a frame of mind to be digging around in boxes, bags, desk drawers or wherever for the documents that are required to administratively close out a loved one's life.

It matters little if I'm talking to the veteran or to a spouse. The important thing, if you care at all about the family that you are leaving in charge of your after-death affairs, is that they know where all of the important stuff is. You should have an envelope marked "VA Stuff" or something like that, and have in it copies of your discharge papers (DD form 214, etc.) most recent disability award letter(s) showing what you are service-connected for, and any other VA related documentation. Then.....LET THEM KNOW WHERE IT IS!

It's important that your survivors know what your service-connected disabilities are in case one or more of them is what causes you to die so that the official preparing the certificate of death can be informed and, if appropriate, list them as primary or contributing causes of death. This is very important when filing for post-demise benefits from our Government.

You should have a listing of all insurance policies, including policy numbers and where to send a claim. If you want to, you can even have the claim form partially completed if you want to be particularly helpful. Have the policies in ONE PLACE and LET THEM KNOW WHERE THAT PLACE IS!

Have a will. Dying intestate in Florida is a pain in the survivor's posterior. Even an outdated one is better than nothing, if your intentions are unchanged from when you first created it. If you still have a spouse, everything, in most cases will go to them. If no spouse or if there are ex-spouse(s), then it gets messy without a clear directive (will). A friend of mine once said: "Where there's a will, there's a relative." Well, with no will, all sorts of folks come out of the woodwork!

Discuss with your potential survivors what you want them to do with your remains. Our recently departed family member left it up to us, at a time when we were barely capable of rational thought. Burial?, where?, Cremation? What to do with the ashes? There isn't, as we discovered, a lot of time in which to make this decision and it can be heart-wrenching if there has never been any discussion at all.

Look at how you have things like motor vehicles, boats, etc, titled. It's a lot easier for your survivors to handle those things if they are jointly owned and even easier if it says "OR" between the names. The same thing applies with bank accounts, CDs and such. Of course, if you don't trust the "or" person to not sell your collectable automobile before you pass....well, that's up to you. Safe deposit boxes, if in both names with an "and" may get locked up until after the estate is settled. Most customer service folks at banks can advise you on the best decision for your particular circumstances as pertains to accounts and such.

We have a checklist available to help you get your affairs at least organized before you pass on and would be more than happy to send you one.

I apologize for being a bit long-winded here, but if I have saved anyone any of the distress that my family had to deal with recently, I will count it a success.

## **MEETINGS**

We are back to our normal fourth Wednesday of the month General membership meetings, so come on down! November and December meetings will be on the third Wednesday to avoid holiday conflict

## **RANDOM THOUGHT**

*“As you go through life, don’t judge others, evaluate them. You’ll both feel better for it” – Unknown author.*

## **THE AFFORDABLE CARE ACT**

Most veterans who enrolled in the VA Health Care program got this information under separate cover. For those who aren’t enrolled, read on:

### **Information about the health care law.**

The health care law was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will:

- have health coverage that meets a minimum standard (called “minimum essential coverage”) by January 1, 2014.
- qualify for an exemption; or
- make a payment when filing their taxes if they have affordable options but remain uninsured.

Starting in October 2013, Health Insurance Marketplaces will be a new way to find health coverage. On the Marketplace, some people may be eligible for lower costs on premiums and out-of-pocket cost based on their income.

### **Enrollment in VA Health Care and the health care law coverage requirements.**

If you are enrolled in the VA health care system, you have health care coverage that meets the standards under the health care law.

### **What would be my VA health care benefits?**

As an enrolled Veteran, you would have:

- Medical care rated among the best in the U.S.
- No enrollment fee, monthly premiums, or deductibles. Most Veterans have no out-of-pocket costs. Some Veterans may have to pay small co-payments for health care or prescription drugs.
- More than 1,400 places available to get your care. This means your coverage can go with you if you travel or move.
- Met the new requirement to have health care coverage.

### **How would my VA health care coverage be affected?**

Nothing in the health care law changes your VA care benefits. You can continue to use VA for all of your healthcare needs or complement your VA care with private health insurance or coverage by other federal health care programs, including Medicare, Medicaid, and TRICARE.

### **Can the healthcare law help my family members get affordable coverage?**

Your family members who are not eligible for a VA health care program may use the Marketplace to get coverage. They may get lower costs on monthly premiums or out-of-pocket cost or be eligible for free or low-cost coverage through Medicaid or the Children’s Health Insurance Program (CHIP). Starting October 1, they can submit an application for health care coverage through the Marketplace and learn the amount of assistance they are eligible for. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

### **Where can I get more information?**

Visit VA’s website at: [www.va.gov/aca](http://www.va.gov/aca), or call 1-877-222-VETS (8387), Monday through Friday, 8AM to 10PM and Saturdays 11AM to 3PM eastern.

For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

**Orlando VA Hospital update:** Currently the central energy plant, warehouse, parking garages, community living center (nursing home), chapel and domiciliary have been accepted by the VA. There is much more to be accomplished on the 1.2 million square foot, 134-inpatient bed Medical Center and Outpatient Clinic. In January, the VA issued a “show cause” notice to the contractor for failing to diligently pursue work, have sufficient workforce on site to meet the summer of 2013 extended contract completion date, and produce the quality established in the construction contract. On May 3<sup>rd</sup>, the VA Contracting Officer decided to allow the Contractor to proceed with the work while under close monitoring. The Contractor currently commits to completion by April of 2014. The VA wants it done faster as the latest acceptable date was to be August of 2013. The bottom line is the completion will be delayed and how long that will be is not known at this point. I hope it will be early 2014.

**Avoid VA Overpayments/Debts:** One of the biggest ways veterans incur overpayment debts is failure to notify the VA when their marital status changes due to annulment, divorce, or death. Several VA benefits pay extra for veterans with spouses. The extra is added into the veteran’s payment. If your marriage is terminated, notify the VA immediately. The VA will eventually find out about the change in marital status, but it often takes them a few years to discover this fact. Then, you guessed it; the debt is calculated from the date the marriage was terminated which can be a fairly significant amount of money. Now you know, so please don’t make this mistake.

### **VA Clears 97 Percent of Older Claims With Provisional Ratings**

The VA announced in June that 65,000 disability compensation claims were eliminated from the backlog thanks to a two-month push to clear cases older than two years. The provisional ratings made quick work of the claims, but it is unknown how many cases will return to the system appeal. The VA reports 70 percent of the claims processed so far resulted in approval for disability compensation, a rate with typical claims processing. The next stage of the push to eliminate the backlog will address pending claims that are one to two years old, some 192,000 in all. This effort is expected to take four months to complete. Veterans who receive a provisional rating will have one year to submit new information in order to have the decision adjusted. After that year, they are able to appeal the decision through normal administrative and legal channels.

### **VBMS Paperless Push**

The push to go paperless has reach a new benchmark, with the VA finishing the installation of the paperless veterans Benefits Management System (VBMS) in June in all 56 of its regional offices. The VBMS is intended to help rid the department of its backlog of disability claims by the goal year of 2015. In addition, the 2014 Defense Authorization Bill, if passed, includes an amendment to codify plans for the Defense Department to use bulk scanning for paper medical files. It further requires the DoD to provide the VA with service members’ certified and complete electronic health records within 90 days of military discharge.

### **Change to Sleep Apnea Disability Rating**

The VA is looking at potential changes to the disability rating for sleep apnea, particularly the automatic 50 percent rating granted to veterans when prescribed the use of a CPAP machine. The more than 114,000 veterans already drawing compensation for sleep apnea will likely not see their rating reduced in the event of a change to the rating schedule. While there is no current timeframe for this particular review, the entire Veterans Affairs Schedule for Rating Disabilities is set for a modernization to be completed by January 2016.

### **ALUMINUM CANS**

We are still collecting aluminum cans for recycling and annually realize about six or seven hundred dollars from this effort, which helps with Chapter expenses. While the majority of cans are soft drink and beer cans, others such as Spam and some pet food cans are also aluminum and are acceptable. All we ask, for the benefit of the disabled vets opening the bags at the recycling center, is that you rinse the pet food cans out before bagging them as they can become a bit “ripe” during the time they spend in our shed awaiting the trip to the center. Please remove any paper labels.

.....Thanks

***“By the time a man realizes that his father was right, he has a son who thinks that HE’S wrong” - Unknown author***

### **One Step Closer to Automatic COLA Adjustments**

The House of Representatives approved a measure to make cost-of-living adjustments for veterans' benefits automatic, rather than subject to congressional approval. The American Heroes COLA Act aims to make the adjustments automatic, as are Social Security benefits, beginning in January 2014. DAV, however, does contest the bill's cost-savings measure of rounding benefit increased down to the next lower dollar, which could ultimately cost veterans over time.

***“Do not pray for an easy life, pray for the strength to endure a difficult one.” – Bruce Lee***

### **MOBILITY DEVICES**

The Chapter has, in its possession, a number of mobility aids starting with aluminum frame walkers (no seats) through a three-wheeled scooter (batteries are old but still work), two Hoveround motor chairs (one with usable batteries, one needing batteries) and two other chairs, both with new batteries provided by the Chapter. The two with new batteries are available for a small donation to cover the cost of the batteries; the others are free.

We also recently received a Quantum 1650 “super chair” with all manner of adjustments and it is ENORMOUS! It needs batteries (2 group 24 deep cycle) and a charger. This thing is NOT your usual chair and weighs a LOT! We thought that we had a vet in immediate need of this but were misinformed. As is, it is free to a very large immobile vet. If we get the things it needs there would be some cost.

We also have two “derrick” lifts, the kind that mount in the bed of a pickup or just inside the side door of a van, which pick up a chair or scooter and swing it into the vehicle. They would require professional installation. These are free for the asking.

All of these items were donated to the Chapter to be provided at a minimal cost to other veterans. We would be upset if we were to find out someone got one to resell on Craig's List or Ebay.

### **DISPLAY CASES**

The Chapter has a need for two display cases like the ones in jewelry stores with the glass top, front and shelving. We have quite a bit of memorabilia that we would like to display but which is inappropriate to just hang out in the open. If you know a defunct jewelry, sporting goods or other similar store, which might have such cases, let us know. We CAN pick them up.

### **CHAPTER SKILL BANK**

It has been suggested that there are many among us who, while considered to be disabled, have skills, both physical and cerebral, which could be used to help some of the rest of our number who may not be so blessed.

Quite a few have somewhat limited physical ability that is still better than others. Can you hang a picture? Paint a door? Climb a ladder to change a light bulb? A lot of our group cannot do these things for themselves and a little bit of help would go a long way toward improving their quality of life .

Are you a computer genius? Boy, are there veterans out there who can really use your help. Some only need help with EBKAC (Error Between Keyboard And Chair) also called human error; others could use help just getting a system set up. As they become more and more restricted in daily movement, contact with the outside world through the wonder of cyberspace can help keep them informed and sane.

Do you own or have access to any specialized equipment that might be useful around the Chapter? (A high reach vehicle to help put new lanyards on the two smaller flagpoles comes to mind.)

Can you drive? There are always veterans who need a lift somewhere.

If you are interested in volunteering your service of any kind, let us know. If you would be interested in managing a program for our Chapter, come on down!

## *Infectious Diseases and Gulf War Veterans*

VA presumes that the following infectious diseases are related to military service during the first Gulf War starting August 2, 1990, through the conflict in Iraq and on or after September 19, 2001, in Afghanistan. Veterans must have the diseases within the time frames shown below **and** have a current disability as a result of that disease to receive benefits.

#

An infectious disease caused by a parasite transmitted by mosquitoes. Symptoms include chills, fever, and sweats. It must be at least 10% disabling within **one year** from the date of military separation or at a time when standard or accepted treatises indicate that the incubation period began during a qualifying period of military service/

### # **Brucellosis**

A bacterial disease with symptoms such as profuse sweating and joint and muscle pain. The illness may be chronic and persist for years. It must be at least 10% disabling within **one year** from date of military separation.

### # **Campylobacter Jejuni**

A disease with symptoms such as abdominal pain, diarrhea, and fever. It must be at least 10% disabling within **one year** from date of military separation.

### # **Coxiella Burnetil (Q Fever)**

A bacterial disease with symptoms such as fever, severe headache, and gastrointestinal problems such as nausea and diarrhea. In chronic cases, the illness may cause inflammation of the heart. It must be at least 10% disabling within **one year** from the date of military separation.

### # **Mycobacterium Tuberculosis**

An illness that primarily affects the lungs and causes symptoms such as chest pain, persistent cough (sometimes bloody), weight loss and fever.

### # **Nonthroid Salmonella**

A condition characterized by symptoms such as nausea, vomiting, and diarrhea. It must be at least 10% disabling within **one year** from date of military separation.

### # **Shigella**

A condition characterized by symptoms such as fever, nausea, vomiting, and diarrhea. It must be at least 10% disabling within **one year** from the date of military separation.

### # **Visceral Leishmaniasis**

A parasitic disease characterized by symptoms such as fever, weight loss, enlargement of the spleen and liver, and anemia. The condition may be fatal if left untreated.

### # **West Nile Virus**

A disease spread by mosquitoes characterized by symptoms such as fever, headache, muscle pain or weakness, nausea, and vomiting. Symptoms may range from mild to severe. It must be at least 10% disabling within **one year** from date of military separation.

## **SERVICE**

We are now back to being open for service both Monday and Wednesday (national holidays excepted). The summer was busy as there really isn't a "season" for disabled veterans. Remember that the disability rating that you were given when first applying can be increased if your injury or illness has worsened over the years. If you have the evidence, we can put together a request for increase and help you submit it. If you have a neighbor or nearby relative who you think is being short-changed by the VA, or who has never applied, let them know about us. We are not trolling for work, mind you, but there are a lot of under-served veterans out there who could use our help.

*“Character is like a tree and reputation is like a shadow. The shadow is what we think of it; the tree is the real thing.” - Abraham Lincoln*

***“Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude.” – Thomas Jefferson***

**VA Insurance:** One type of VA insurance still open for application is Service Disabled Veterans Insurance (SDVI). This insurance is available in a variety of plans as well as term insurance. It is issued for a maximum face value of \$10,000. To be eligible to obtain this insurance, the VA must have granted you a “new” Service-Connected Disability (even if evaluated at 0%) within two years of the date you apply. Please note that if you are awarded an increased rating in an existing Service-Connected Disability (including individual unemployability), you are “not” eligible for SDVI. The amount of the premium depends on your age, the type of plan you choose, and the amount of coverage.

Now, if you are a Veteran eligible for SDVI and are totally disabled, you may apply to have your premiums for SDVI waived. If VA grants the waiver of premiums, then you become eligible to apply for Supplemental Service Disabled Veterans Insurance (SSDVI) if you file your claim within one year of the date VA approves your waiver of the premiums for SDVI. The maximum coverage is \$20,000. The premiums for SSDVI **cannot** be waived. Further, you must be under the age of 65.

Finally, if you currently have a Veterans’ Group Life Insurance (VGLI) in force, don’t forget you can convert this to an individual commercial life insurance policy at any time with no proof of insurability. In other words, you will not have to pass a physical exam to qualify to convert your policy. There are 20 commercial companies participating in this program at the present time.

Call the VA Insurance Center at 1-800-669-8477 for details about the above mentioned policies.

***“The man who will get up will be helped up; and the man who will not get up will be allowed to stay down. Personal independence is a virtue and it is the soul out of which comes the sturdiest manhood. But there can be no independence without a share of self-dependence and this virtue cannot be bestowed. It must be developed from within.” - Frederick Douglas***

**Disclaimer:** The Disabled American Veterans, J.L. Golightly, Inc. Chapter #32 publishes this newsletter as a service to its members as well as a public information service on Veteran’s Affairs. The contents do not reflect the views or opinions of the membership, the Chapter officers or National parent organizations of the DAV.