



For Guard and Reserve members

12 Myths About Your DoD/VA Benefits



1. You have to use your Post-9/11 GI Bill education benefit within 10 years after separation.

False. Fact: The period of eligibility for the GI Bill ends 15 years from the date of discharge for the last period of Active Duty service used to meet the minimum service requirement of 90 aggregate days of service.

2. I am not eligible for the military Tuition Assistance because it is for Active Duty members only, and I am in the Guard/Reserve.

False. Fact: The program is available to Active Duty, National Guard and Selected Reserve component Service Members. In addition, it is open to Officers and Warrant Officers as well as enlisted Active Duty service personnel. Enlisted service member must have enough time remaining in service to complete the course for which he or she has applied. After the completion of a course, an officer using TA must fulfill a service obligation that runs parallel with - not in addition to - any existing service obligation.

3. I can transfer my Post 911 GI Bill benefits to my wife or children whenever I want.

False. Fact: An individual approved to transfer entitlement to educational assistance under the Post 9/11 GI Bill may transfer such entitlement to the individual's family member only while serving in the Military Services (Active Duty, National Guard or Selected Reserve component), NOAA Corps, or PHS. An individual may not add family members after retirement or separation from the Uniformed Services. Transferability has various eligibility requirements. At a minimum:

- You're on Active Duty or in the National Guard or Selected Reserve component.
- You're in one of these situations:
 - You have at least six years of service on the date of approval and agree to serve four additional years from the date of election, or
 - You have at least ten years of service on the date of approval, are prevented by either policy or statute from committing to four additional years, but agree to serve for the maximum amount of time allowed, or the recipient of the benefit is enrolled in DEERS.

4. I have never deployed nor have a service-connected disability, so I am NOT eligible for a VA Home Loan.

False. Fact: If you've served at least six creditable years in the National Guard or Selected Reserve component

- Were discharged honorably, OR
- Were placed on the retired list, OR
- Were transferred to the Standby Reserve or an element of the Ready Reserve other than Active Duty, National Guard or Selected Reserve component after service characterized as honorable, OR
- Continues to serve in the Selected Reserve longer than six years, OR
- Served for 90 days or more on Active Duty during a wartime period, OR
- Were discharged or released from Active Duty for a service-connected disability, you are eligible for a VA Home Loan.

5. Under the Post-9/11 GI Bill, students attending classes exclusively online are not eligible for the Monthly Housing Allowance (MHA) or the book and supply stipend.

False. Fact: Currently, students using the Post-9/11 GI Bill and who are enrolled full-time in exclusively online classes (no classroom instruction) are paid a monthly housing allowance rate of \$805.50 per month and an annual book/supply stipend of up to \$1,000 per academic year. (Source: http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch33/ch33rates080116.asp).

6. The VA will only reimburse me for one certification exam.

False. Fact: If eligible, you may receive the VA-approved cost of the exam up to \$2,000 per exam. There is no limit to the number of certification exams you can take, but the VA will reduce your remaining months of entitlement based on the cost of the exam that they reimburse. Additionally, you may receive benefits to retake a test you did not pass.

(Source: http://www.benefits.va.gov/gibill/docs/pamphlets/lc_brochure.pdf).

7. I retired from the military and have not used TRICARE, so I have to reenroll.

False. Fact: TRICARE has not gone anywhere; it is an entitlement that was earned. Active Duty retirees can enroll in any TRICARE program. The only TRICARE program that you have to enroll in is TRICARE Prime. If you want Prime as a retiree there is annual cost to it and only if the military treatment facility offers it. TRICARE Standard/Extra is automatic. Members of the Retired Reserve and Gray Area Retirees (not yet Age 60) may qualify to purchase TRICARE Retired Reserve (TRR) for medical coverage and the TRICARE Retiree Dental Program (TRDP) for dental coverage for themselves and their family members. (Source: <http://www.tricare.mil>)

8. As a spouse of service member who is deployed, do I have to use TRICARE?

False. Fact: As a spouse you are able to use your own health insurance, but you can use your own insurance and TRICARE at the same time. TRICARE is secondary to your primary insurance. Therefore, the deductibles you normally pay, TRICARE would pay.

9. You can't use military Tuition Assistance and the Post 9/11 GI Bill together.

False. Fact: The GI Bill can supplement fees not covered by Tuition Assistance, such as books and course materials. Keep in mind that TA will not fund your college courses, and you will have to reimburse any funds already paid if any of the following situations occur:

- Leaving the service before the course ends
- Quitting the course for reasons other than personal illness, military transfer or mission requirements
- Failing the course

10. I am a Reservist/National Guard member and I heard that my SGLI coverage is only good while I am at drill.

False. Fact: If you are a Reservist or a National Guard member and have been assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time SGLI coverage is in effect 365 days of the year. You are also covered for 120 days following separation or release from duty.

11. SGLI or VGLI will not pay if I die in a motorcycle accident and I was not wearing a helmet.

False. Fact: You are SGLI or VGLI proceeds will be paid to your beneficiary or beneficiaries, regardless of whether you were or were not wearing a helmet.

12. I am a member of the Uniformed Services. My step child(ren) is/are automatically covered in Tricare as long as I am covered.

False. Fact: No. They are not covered as long as you are covered. Unmarried biological, stepchildren and adopted children are eligible for TRICARE until age 21 or 23 if in college. At age 21 or 23, he or she may qualify to purchase TRICARE Young Adult.

They may be eligible:

- As long as the parent of the child and sponsor are married.
- If the marriage ends in divorce, the step-children lose eligibility on the date the divorce decree is final.
- If the sponsor adopts his or her step-children, they remain covered as adopted children even if the marriage ends in divorce.
- Child(ren) with special needs may be eligible under the basic TRICARE benefit and some special programs.
- Child is enrolled in a full course of study at an approved institution of higher learning. Eligibility ends on your child's 23rd birthday or when he or she is out of school, whichever comes first.
- You provide more than half of their financial support.
- Children whose sponsor died while serving on active duty remain eligible for TRICARE until they lose eligibility due to age, marriage or any other reason.

Eligibility under certain conditions:

- If born out of wedlock
- When placed in the custody of a sponsor, either by a court or recognized adoption agency, in anticipation of legal adoption



Contact your Transition Assistance Advisor (TAA) for more information on your benefits and entitlements. To find the TAA in your state, go to www.taapmo.com/TAAprogram.htm and view the "TAA Contact List".

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