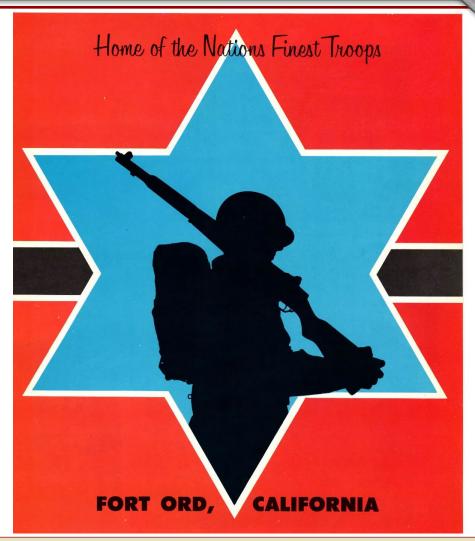
THE LIGHTFIGHTER

Monterey and San Benito County Military & Veterans Affairs Office



Cover Photo "1950 Vintage Print, Fort Ord 6th Infantry Division, Company L, 20th Regiment"

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Director's Corner

Happy New Year!



A new year, with new Veterans benefits, new political administrations, and new legislative priorities. This quarter's *Lightfighter* covers some new VA benefits such as the recently announced expansion of presumptive cancers for Gulf-War and Post-9/11 Veterans, and additional GI Bill education credits for Veterans who served for more than one period. We also highlight the broad-reaching *Sen. Elizabeth Dole Healthcare* Act, which

expands home and community-based healthcare benefits and payments, provides key reforms for the healthcare givers' program, and expands eligibility for education benefits for Survivor's. It took nearly three years and a tremendous amount of bi-partisan and bi-cameral advocacy and support to pass the Dole Act, but it finally got done and will help so many Veterans and families. Having just entered the 2025 California Legislative cycle, we also want to highlight some Assembly and Senate bills that would make profound difference in the quality of life of California's Veterans, Survivors, and Dependents- and <u>we need</u> <u>your help advocating to elected representatives to pass this legislation</u>! Lastly, don't believe the hype and stay clear of unscrupulous agencies (Claim Sharks) that are not VA accredited. These commercial agencies (for profit or otherwise) are more concerned with collecting part of your disability compensation rather than providing the free entitlement you earned and deserve- only work with VA accredited organizations who don't profit from your VA benefits!

With gratitude and respect,

Jack Murphy

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

Office Locations and Hours			
Peninsula	Salinas	Marina	Hollister
County of Monterey	County of Monterey	MG Gourley VA	County of San Benito
Coastal Offices	One Stop Community	Outpatient Clinic	Veterans Memorial
2620 1 st Ave.	Center	201 9 th St.	Bldg.
Marina, CA 93933	730 La Guardia St., Ste 119	Marina, CA 93933	649 San Benito St.
(831) 647-7613	Salinas, CA 93901	<u>(831) 647-7613</u>	Hollister, CA 95023
(051) 047-7015	<u>(831) 647-7613</u>		<u>(831) 637-4846</u>
Monday – Thursday			
8:30 a.m. – 12:00 p.m.	Monday - Thursday	day - Thursday	Monday - Thursday
1:00 p.m. – 4:30 p.m.	8:30 a.m. – 12:00 p.m.	12:00 p.m.	8:00 a.m. – 12:00 p.m.
Appointments Monday,	1:00 p.m. – 4:30 p.m.	mpo m.	1:00 p.m. – 5:00 p.m.
Wednesday, and Thursday	Appointments Monday,	(Ci Paril	
Expanded Walk-In Services	Tuesday, and Thursday	Temporarily We Closed	
Monday - Wednesday	Walk-In Services on <u>Wednesday</u>	Walk-In Services	Please Call for an Appointment
Closed on Friday	Closed on Friday	Closed on Friday	Closed on Friday







Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act

After years of attempts in both the House and Senate, on January 2, 2025, President Biden signed the <u>Senator</u> Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act into law. House and Senate lawmakers approved the sweeping bipartisan Veterans bill to expand <u>caregiver benefits</u> for elderly and infirm Veterans and update medical options for Veterans outside the VA's health care system.

The legislation was <u>originally passed by the House in November</u> but had to be reapproved in December after technical changes were added by the Senate. Advocates lobbied for years for passage of the bill, expected to cost roughly \$1 billion over the next decade. Supporters argued the reforms were needed to catch up with the care demands placed on Veterans' caregivers, who save taxpayers tens of millions of dollars annually with their around-the-clock personal medical care.

The Dole Act features significant improvements to current caregiver support programs within the VA

- The Dole Act expands access to home-based and community-based services at every VA medical center, allowing Veterans to receive medical care at home rather than in nursing home institutions, if desired.
- The Dole Act also includes several new provisions related to community care, the program through which Veterans can use a VA referrals to schedule medical appointments at private-sector clinics. About 40% of all VA medical appointments are currently handled through the community care program.
- The new law increases the cap for in-home care programs from 65% of nursing home costs to 100%, potentially providing thousands of dollars more a month to eligible families.
- The Dole Act creates a mental health care grant program for family caregivers in the VA's current program.
- It corrects a policy that formerly prevented Veterans from receiving burial and funeral benefits if they passed away in a non-VA hospice facility.
- The new law prohibits VA officials from overriding medical decisions made by outside physicians, giving more autonomy to non-VA doctors in Veterans overall health care planning, and requires new outreach by VA to veterans about their community care options and require department officials to research potential reimbursement rate increases for those types of appointments.
- The Dole Act temporarily adopts many provisions of the GySgt John David Fry Scholarship program, entitling select Surviving Spouses and dependents to increased educational eligibility and benefits, even after remarriage.
- The Dole Act provides a temporary increase to supportive housing grants and non-profit organizations (like the <u>Veterans Transition Center</u>) that provide shelter for homeless Veterans and their families.
- It requires the VA to explore VA dental care options, with a pilot program to gauge the feasibility of expanding dental coverage to more Veterans.

If you have questions about VA benefits or have questions about VA healthcare programs, please <mark>contact our </mark> office at **831-647-7613 or <u>www.MVAO.org</u>**





New VA presumptive cancers for Gulf War and Post-9/11 Veterans

On **January 8, 2025,** the Department of Veterans Affairs announced that it is making <mark>acute and chronic leukemias,</mark> multiple myelomas, myelodysplastic syndromes, myelofibrosis, urinary bladder, ureter, and related genitourinary cancers **presumptive for service-connection**. Eligibility under the expanded law includes:

- **Gulf War Veterans**: Veterans who served in Somalia or the Southwest Asia theater of operations (which includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations) during the Persian Gulf War on or after Aug. 2, 1990.
- Post-9/11 Veterans: Veterans who served in Afghanistan, Iraq, Djibouti, Egypt, Jordan, Lebanon, Syria, Yemen, or Uzbekistan and the airspace above these locations during the Gulf War on or after Sept. 11, 2001. This includes Veterans who served at the Karshi-Khanabad (K2) base in Uzbekistan after Sept. 11, 2001.

As a <u>PACT Act presumptive condition</u>, the <mark>VA has lowered the burden of proof for these Veterans, meaning that they do not need to prove that their service caused their condition to receive benefits for it. Instead, VA automatically assumes service connection for the condition and provides benefits accordingly. Additionally, when a Veteran becomes service connected for a health condition, it gives them access to free health care for that condition.</mark>

Since the <u>PACT Act</u> was signed into law, the VA has conducted the largest outreach campaign in VA history to ensure that Veterans are signing up for the care and benefits they are now eligible for. As a result of this effort, nearly 890,000 Veterans have enrolled in VA care since the bill was signed into law (a near-40% increase from the previous period). 4.8 million applications for VA benefits have been submitted (a 42% increase over the previous period and an all-time record). Under the PACT Act, more than 1.3 million Veterans have been enrolled in VA has delivered more than \$600 billion in earned benefits directly to Veterans, their families, and survivors during that time.

In addition to supporting all Veterans who served during the Gulf War, Iraq War, and Afghanistan War, these steps are also a part of a <u>comprehensive effort</u> VA is <u>undertaking</u> to listen to Veterans who served at the Karshi-Khanabad (K2) base Uzbekistan and ensure that VA is providing them — and their survivors — with the care and benefits they deserve. As a result of these efforts, K2 Veterans have higher claim and approval rates than any other cohort of Veterans: 13,002 K2 Veterans of the approximately 16,000 known K2 Veterans are currently enrolled in VA health care, more than 11,800 are service connected for at least one condition, the average K2 Veteran is service connected for 14.6 conditions at a 70% disability rating, and the average service-connected K2 Veterans get access to the benefits they deserve.

The VA encourages Veterans with these conditions to apply for benefits today but also encourages eligible Veterans with previously denied claims to reapply. The VA will update existing information and conduct outreach to Veterans and survivors concerning this new eligibility and how to apply.

To apply for benefits, Veterans and survivors can <mark>visit the VA's website</mark> for more information on the recent expansion of benefits **or contact our office at <u>www.mvao.org</u> or 831-647-7613**







VA expands GI Bill benefits for Veterans with multiple periods of service

On April 16, 2024 the Supreme Court of the United States decided that if you served at least two periods of service-one that qualifies for the Montgomery GI Bill (MGIB) and another that qualifies for the Post-9/11 GI Bill (PGIB)-you may be able to receive additional GI Bill benefits. Following the <u>Supreme Court decision</u> — on January 3, 2025, the VA updated the process for awarding GI Bill benefits. This change means that many Veterans who served multiple periods of military service (for example, Veterans who reenlisted) will be eligible for up to an additional 12 months of education benefits.

Under the previous policy, eligible Veterans who served at least two periods of service were limited to a maximum total of 36 months of GI Bill benefits, between the <u>Montgomery GI Bill</u> and the <u>Post-9/11 GI Bill</u>. Under the updated policy, that limitation is removed — meaning that <mark>eligible Veterans can now qualify for up to 48 months of total GI Bill benefits.</mark>

This policy change also means that many Veterans previously limited to 36 months are now be eligible for additional education benefits. Specifically, Veterans who served at least two qualifying periods of service — one qualifying them for the Montgomery GI Bill and another that qualifying them for the Post-9/11 GI Bill — may be eligible to receive up to 12 months of additional GI Bill benefits (bringing them to a total of 48 months). This could impact as many as 1.04 million Veterans and beneficiaries, as such, the VA is launching a targeted outreach campaign to make sure that every Veteran gets the additional benefits they deserve. In 2024 alone, VA helped more than 900,000 Veterans or their families pay for school and cover expenses while training for a job.

Of the 1.04 million Veterans who may potentially be eligible for an additional 12 months of benefits, the VA will be able to automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining Veterans, the VA will be reaching out to them directly to encourage them to file a claim.

Since its inception, the Post-9/11 GI Bill has paid over \$143 billion to over 2.7 million beneficiaries. The GI Bill has long been used as a recruiting and retention tool for the military. It has enabled Veterans and service members — as well as their eligible dependents, through the <u>Department of Defense Transfer of Education</u> <u>Benefits</u> program — to train and attend school and greatly reducing out-of-pocket costs.

To learn more about this change, including how to apply, <mark>visit the <u>VA's Rudisill webpage</u> or contact our office at</mark> <mark>831-647-7613 or <u>www.MVAO.org</u></mark>







State Legislative Corner



The 2025 California Legislative Cycle has begun and there are some impactful bill proposals the Veteran community should be aware of, and more importantly- support and advocate!

AB 53 (Ramos) - Military Retirement Pay Tax Exemption

What it does: This bill would exempt military retirement pay and Survivor Benefit Plan (SBP) annuities from California state income taxes from 2027 to 2037. California is currently the <u>only</u> state that does not offer an income tax deduction for military retirees.

Why it matters: Many military retirees leave California for states with better tax policies. This bill aims to keep more Veterans in California, recognize their service, and honor the sacrifice of Surviving Spouses.

SB 1 (Seyarto) – Military Retirement Pay Tax Exemption

What it does: Like AB 53, this bill exempts military retirement pay and Survivor Benefit Plan (SBP) annuities from California state income taxes, but for the years 2024 to 2034.

Why it matters: Encourages military retirees to stay in California and strengthens the Veteran community.

<u>SB 23 (Valladares) – Property Tax Exemption for</u> Disabled Veterans

What it does: This bill would exempt 100% disabled Veterans and their spouses from paying property taxes on their home.

Why it matters: Lowers housing costs for disabled Veterans and their families.

<u>SB 56 (Seyarto) – Property Tax Exemptions for Disabled</u> <u>Veterans</u>

What it does: This bill would exempt VA disability payments from being counted as income when determining eligibility for property tax exemptions.Why it matters: Allows more disabled Veterans to qualify for property tax relief.

<u>SB 60 (Seyarto) – Tuition Waivers for Military and</u> <u>Veteran Students</u>

What it does: This bill would expand tuition waivers to include extended education courses at public universities.Why it matters: Helps more military families and Veterans afford higher education.

How to Support Legislation

Your opinion and experience are important, and contacting your Legislators is not a difficult process!

Finding and contacting your California Assembly and Senate Representative is easy. Simply go to <u>findyourrep.legislature.ca.gov</u> and type in your address, which will then provide you with the name and weblink to your respective representative. Each representative's webpage has a 'Contact' tab which allows you to select an issue and type in a comment.

Your State Representative also has a district office-

Sen. John Laird, 17th District

99 Pacific Street, Suite 575 F, Monterey, CA 93940, (805) 549-3784

Assembly Speaker Robert Rivas, 29th District 29

60 W. Market Street, Suite 110
Salinas, CA 93901, (831) 759-8676

Assemblymember Dawn Addis, 30th District

99 Pacific Street, Suite 575 G, Monterey, CA 93940, (831) 649-2832

Your Congressional Representative can a found and contacted in a similar way at <u>usa.gov/elected-officials</u>. Their respective local offices are-

Representative Jimmy Panetta, 19th District

1200 Aguajito Road, Suite 003, Monterey, CA 93940, (831) 424-2229

Representative Zoe Lofgren, 18th District

142 West Alisal St, Room E116, Salinas, CA 93901, (831) 837-6000

If you need any assistance with a legislative matter, please contact us at www.mvao.org or 831-647-7613







Watch Out for Claim Sharks!

The Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxins Act of 2022, known as the PACT Act, expands and extends eligibility for health care and benefits to Veterans exposed to burn pits and other toxic substances. The law enabled the VA to provide generations of Veterans and their Survivors with the care and benefits they earned and deserve. Unfortunately, since the PACT Act was passed, claims predators have increasingly targeted Veterans – via emails, phone calls, or text messages – and tried to take some portion of their PACT Act-related and VA benefits.

VA defines claims predators as "bad actors" who try to unlawfully charge Veterans to "help" process their claims with VA. These claims predators are not accredited by VA and are charging Veterans improper and exorbitant fees to help prepare, consult on, or file their initial benefits claims. VA claimants should never pay a fee to file or receive help in filing an initial claim for benefits. It is unlawful to charge fees to prepare, assist to prepare, or file an initial disability compensation claim. VA employees, as well as Veterans Service Organizations (VSOs) and VA accredited representatives are available to help Veterans file their initial claims. All representatives at the County of Monterey's Military and Veterans Affairs Office (MVAO) are VA accredited and our services are always free!

What Are Some Signs an Entity May Be a Claim Shark?

- ✓ They Are Not Accredited by the VA: Beware of claims predators asserting they don't need to be accredited by the VA or they are qualified to help in some other way. Don't believe them!
- They Downplay VA Accreditation: Beware of claims predators downplaying the quality of help Veterans and their family members can receive from VA accredited VSOs for free.
- They Charge High Fees: Beware of claims predators charging absurd fees or requesting a portion of your VA benefits payments. Never pay anyone a fee to file an initial claim for benefits.
- ✓ They Make Dishonest Promises: Do not trust anyone who claims they can help accelerate the claims process and obtain a 100% disability benefits evaluation. Only VA has the authority to determine disability evaluations.
- They Require Contracts: Never sign a contract agreeing to pay an unaccredited individual or company a fee in exchange for assistance in filing a VA initial claim, to include a percentage of or flat fee from future benefit payments.

How to Protect Yourself?

The easiest way to protect your benefits against claims predators by working only with the VA or VA accredited agents. If you choose to seek assistance outside of VA, you can **find a VA accredited representative** by visiting www.va.gov/get-help-fromaccredited-representative/find-rep/. **All MVAO representatives are VA accredited**.

How To Report Fraud?

If you suspect a representative has acted unlawfully or unethically while helping file a VA benefits claim, you can report these claims predators at <u>www.vsafe.gov</u> or by calling 833-38V-SAFE.

Our office is VA accredited and can be contacted at 831-647-7613 or <u>www.MVAO.org</u>

Don't Feed the Sharks!









2025 Veteran Stand Down and Resource Fair Hosted by the County of Monterey Military and Veterans Affairs Office and

Monterey County Stand Down

Friday, April 18th, 2025 County of Monterey Coastal Offices 2620 1st Ave Marina, CA 93933

> for more information please call (831) 647-7613







Save the Date!

MVAO is planning a Veteran's Resource Fair and mini-Stand Down from 9am-3pm on Friday, April 18, 2025.

Location will be at our main office in Marina.

More information will follow. If you are interested in participating as a sponsor, service-provider, vendor, or donor, please contact Adam at **831-647-7613**



Help homeless and at-risk Veterans and families by supporting the Veteran Transition Center's 2nd Annual Hope for Heroes Gala! RSVP by March 14^{th -} tickets at www.vtcofcalifornia.org/gala2025 or 831-744-3577





Our Staff and Veteran Service Representatives are proud to share last Quarter's Activity Report showing the number and value of claims, benefits, and services provided to Monterey and San Benito County Veterans and Families!

