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# WHAT EVERY VETERAN SHOULD KNOW

Supplement to 2024 Book -

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## **The VA is Expanding GI Bill Benefits for a Million Veterans: Here's How to Claim Your Extra Months**

The Department of Veterans Affairs (VA) has started 2025 by extending GI Bill educational benefits for one million veterans.

Veterans who earned both the Montgomery GI Bill and the Post-9/11 GI Bill benefits due to serving during two separate periods of military service are now eligible to receive an additional 12 months of educational assistance.

This change comes after a 2024 ruling from the U.S. Supreme Court that determined the VA had incorrectly applied the Post-9/11 GI Bill in some cases, violating existing laws.

According to the VA's website, it has already reached out to beneficiaries who may qualify for the extra months.

If you haven't received a notification but think your service might qualify, here's what you need to know.

### **Why Are So Many Veterans Receiving Extra GI Bill Benefits?**

When the Post-9/11 GI Bill was established in 2008, many service members had already contributed \$1,200 to the Montgomery GI Bill.

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The Montgomery GI Bill was less generous. Both bills originally offered 36 months of education benefits.

A pre-existing law stated that veterans with entitlements from two GI Bills could receive a total of 48 months of benefits, but no more.

However, veterans who first earned Montgomery GI Bill benefits and later qualified for the Post-9/11 GI Bill were initially locked into a 36-month limit. This was due to the VA's requirement for these service members to "elect" to switch to the newer benefit, a decision the Supreme Court has ruled as incorrect. The Court determined that veterans who served in separate periods were entitled to separate benefits and should not have been limited by the 36-month cap.

### **Who Is Eligible for the Extra 12 Months of GI Bill Benefits?**

Veterans who earned both the Montgomery GI Bill and the Post-9/11 GI Bill benefits during separate periods of service could qualify for up to 12 additional months of educational benefits. To determine eligibility, veterans should check the following criteria:

- Did you contribute to the Montgomery GI Bill-Active Duty (Chapter 30)?
- Have you previously applied for the Post-9/11 GI Bill (Chapter 33)?
- Did you serve in two separate periods of service?

Veterans who answer "yes" to all three questions are likely eligible for the additional benefits.

### **What Does the VA Mean by Separate Periods of Service?**

The VA defines separate periods of service as either continuous service, such as reenlisting, or service in different branches of the military.

A recall to active duty from the Individual

Ready Reserve also counts. However, a single period of service extended involuntarily—such as through stop-loss orders—does not qualify.

### **How to Find Out if You Qualify for the 12 Additional Months**

The VA will automatically review claims for some veterans who may qualify, based on when they last received a decision regarding their education benefits:

- If your last claim decision was before Aug. 15, 2018, you'll need to file a new claim using VA Form 22-1995.
- If you last received a decision on or after Aug. 15, 2018, the VA will automatically review your claim and notify you by email.
- If you think you should have received an email but haven't, contact the VA at 800-698-2411.

### **Do the Additional Benefits Expire?**

The expiration of these additional benefits depends on when you finished your military service:

- Veterans whose last period of service ended before Jan. 1, 2013, have 15 years from their "delimiting date" to use their benefits. The VA will extend this date once a new benefits application is submitted. The deadline for submitting is Oct. 1, 2030.
- Veterans whose service ended on or after Jan. 1, 2013, have benefits that don't expire, so there is no delimiting date for them.

### **Can the Additional Benefits Be Transferred?**

Transferable benefits, approved by the Department of Defense while the veteran was on active duty, remain the same. Veterans who previously transferred benefits will need to follow the VA's guidelines to transfer the new benefits.



### **Doug Collins Becomes First Post-9/11 Veteran to Be Confirmed as VA Secretary**

The Senate confirmed former Georgia congressman Doug Collins as the next Secretary of Veterans Affairs, marking the first time a post-9/11 veteran has held the position.

Collins, 58, has served in both the Navy and Air Force Reserve as a chaplain and was deployed to Iraq with the 94th Airlift Wing. During his confirmation hearing on January 21, he shared his personal experiences with toxic burn-pit smoke and spoke about providing mental health support to service members facing the stresses of combat deployments.

"I understand the challenges many veterans face because they've directly impacted me and those I've served with," Collins told lawmakers.

Collins was confirmed in a bipartisan vote of 77-23 in the Senate, a stark contrast to many of the contentious votes for other nominees during President Donald Trump's administration.

Collins has maintained close ties with Trump, serving as legal counsel after leaving Congress three years ago and campaigning with the president during his reelection bid.

#### **A New Chapter for the VA**

As VA Secretary, Collins will oversee an agency with a budget exceeding \$350 billion and more than 450,000 employees. The VA is responsible for providing benefits and health care services to over 9 million veterans across the U.S.

Collins' stance on abortion was a key point of contention. He has been a vocal critic of abortion access, and during his confirmation hearing, he did not commit to upholding current abortion policies at the VA. "We will examine

this issue and ensure that the VA complies with the law," he stated.

The White House has also named Chris Syrek as Collins' chief of staff, with several senior advisors, including Cheryl Mason, Karen Brazzell, Curt Cashour, Lavin Gartland, and John Bartrum, supporting him.

#### **Challenges Ahead for Collins**

Opposition to Collins largely stemmed from concerns over his views on abortion, as well as the potential impact of Trump administration policies on veterans' services. Senate Veterans' Affairs Committee ranking member Richard Blumenthal (D-Conn.), who voted for Collins, sent a letter to the new Secretary, urging him to safeguard veterans' services and programs amid recent actions from the White House that could harm veterans' access to care and benefits.

Blumenthal's letter also called for an exemption from the White House's federal hiring freeze for VA positions, the reappointment of Mike Missal as VA Inspector General, and restrictions on access to veterans' health care records by Department of Government Efficiency employees.

#### **A Historic Confirmation**

Collins' confirmation is historic, as he is the first post-9/11 veteran to lead the VA. Iraq and Afghanistan Veterans of America (IAVA) emphasized the significance of this milestone, with IAVA CEO Allison Jaslow expressing cautious optimism. "We remain hopeful that Secretary Collins will prioritize the unique needs of our generation of veterans as he leads the VA," she stated.

As Collins takes on this new role, many veterans and advocates will be watching closely to see how he addresses the critical needs of veterans in the coming years.



### **Tricare Issues Lead to Medical Shortages for Military Families**

Since the beginning of the year, military families have faced significant challenges accessing medical care due to issues arising from the new Tricare contract with TriWest Healthcare Alliance. TriWest took over the Tricare West Region contract on January 1, 2024, following a transition that promised no disruptions in care. However, many beneficiaries and providers have reported problems that have affected their ability to obtain necessary health care services.

One key issue is the difficulty in getting appointments with specialists. Many families, such as one Army family in Texas, have found that their coverage was mistakenly dropped, leading to confusion about their ability to access Tricare Prime. This has left them reliant on "direct care," a more limited system where appointments are provided on a space-available basis at military clinics. Resolving these coverage issues has required hours of phone calls to TriWest, leading to significant delays in care and disruptions to necessary treatments.

The new contract is part of a larger transition that combines contracts worth a potential \$136 billion for the Tricare program. The Defense Health Agency (DHA) had previously assured families that the transition would be smooth, but many issues have arisen in the first months of the switch. These include problems with TriWest's online portal, excessive wait times for customer service, and delays in authorizations for specialty care. In some cases, providers have been forced to stop accepting new Tricare patients due to delayed reimbursements, which has caused additional strain on military families trying to access care.

The Defense Health Agency has acknowledged the problems and is working with TriWest and Humana, the contractor for the Tricare East Region, to resolve them. Both companies have indicated that they are addressing issues related to claims processing and payment delays. However, some providers have already indicated that they may be forced to leave the network if reimbursement issues persist.

Despite these challenges, some beneficiaries have managed to find ways to continue receiving care. For example, a neurologist initially considered dropping Tricare patients, but with assistance from the military clinic's managed-care team, the patient was able to continue treatment. However, these positive experiences have been the exception rather than the rule.

The transition to the new Tricare contracts has caused significant disruption to military families' access to care, leading to delays and complications in securing appointments, treatments, and medication refills. As these issues continue to unfold, families and health care providers are calling for a review of the process to ensure better management of future transitions.

### **Tax Season Guidance for Veterans: Maximizing Benefits, Accessing Assistance, and Avoiding Scams**

As tax season approaches, many veterans begin gathering their financial documents and consulting tax professionals. The Department of Veterans Affairs (VA) encourages veterans to be aware of special tax breaks, assistance programs, and common scams that may affect them during the filing process.



## Tax Benefits for Veterans

Veterans should note that VA disability benefits are not considered taxable income. This includes compensation, pension, Veteran Readiness & Employment (VR&E), and education benefits like the GI Bill. The Internal Revenue Service (IRS) provides detailed information about these tax exemptions, which veterans should review before submitting their returns.

Additionally, veterans may qualify for a federal tax refund if their VA disability percentage increases, including retroactive adjustments. Combat-disabled veterans may also be eligible for a refund if they are granted Combat-Related Special Compensation.

## Free Tax Assistance Programs for Veterans

Veterans have access to multiple free tax assistance programs:

- **IRS Free File:** Veterans with an adjusted gross income of \$79,000 or less can file electronically using an IRS Free File software provider. Those with higher income can use Free File fillable forms.
- **IRS Direct File:** Veterans living in participating states can e-file their federal tax returns directly with the IRS using the free IRS Direct File service.
- **In-person help:** Veterans with an adjusted income of \$64,000 or less, veterans with disabilities, or those over the age of 60 can receive free in-person assistance from an IRS-certified volunteer.
- **Military OneSource:** Veterans can use MilTax software to file federal and state returns for free within one year of separation or retirement. Additional information can be found on [MilitaryOneSource.mil](https://MilitaryOneSource.mil) or by calling 800-342-9647.

## Verifying Communications and Avoiding Scams

With the rise of tax season scams targeting veterans, it is important to identify legitimate communications from the VA:

- The VA will never send text messages requesting personal information or confirming federal payments.
- Veterans should avoid providing personal banking or credit card details to anyone claiming to be from the VA or any other federal entity.
- Veterans should also protect their VA National Call Center (NCC) personal identification number (PIN), which is meant to safeguard their personal information. This PIN should never be shared with anyone.

## Protecting Personal Information

Tax season is a prime time for scammers to exploit personal data. Veterans should take steps to protect their information:

Avoid sharing personally identifiable information (PII), such as VA logins, military details, dates of birth, SSNs, or addresses.

Limit online sharing of sensitive information and be mindful of old social media accounts.

Never send banking or payment details to individuals online, even if they claim to be friends or acquaintances.

Veterans can protect against identity theft by freezing their credit files for free with the three major credit bureaus (Equifax, Experian, and TransUnion). A credit freeze prevents unauthorized access to credit reports, which helps protect against identity theft.

## What to Do if You Encounter a Scam

If veterans encounter a tax scam, they should report it to the appropriate authorities.

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Reporting scams helps protect others and aids in the investigation and prosecution of fraud. Veterans can visit the IRS website to report a tax scam or contact the VA directly at 800-827-1000 for any discrepancies in VA benefits or direct deposit accounts.

Veterans who suspect fraud can file a report with the appropriate agency by visiting [www.vsafe.gov](http://www.vsafe.gov) or calling 833-38V-SAFE.

By understanding tax benefits, using trusted resources, and protecting personal information, veterans can navigate tax season safely and avoid potential scams.

### **VA Extends Deadline for Veterans to Transition to New Online Login System**

The U.S. Department of Veterans Affairs (VA) announced that veterans will have additional time to transition to a new online login system, which will allow them to more securely access their VA health care and benefits information.

Earlier in 2024, VA revealed plans to phase out the My HealtheVet and DS Logon sign-in options, replacing them with two new systems: Login.gov and ID.me. These changes are designed to improve security and provide stronger protections for veterans, their families, and caregivers.

The deadline for veterans and beneficiaries to log in to VA.gov, VA mobile apps, and other VA online services using their My HealtheVet username and password has been extended from January 31, 2025, to March 4, 2025. However, the deadline to transition from DS Logon to either ID.me or Login.gov remains September 30, 2025.

While most VA beneficiaries have already switched to Login.gov and ID.me, the VA is using the additional time to help veterans and beneficiaries who have not yet made the transition. The department is increasing outreach efforts and offering in-person assistance at VA Medical Centers nationwide to ensure that as many veterans as possible complete the transition before the old login system is retired.

### **VA Expands Access to Veterans Legacy Memorial, Allowing Veterans to Chronicle Their Life Story**

The U.S. Department of Veterans Affairs (VA) announced an expansion of the Veterans Legacy Memorial (VLM) to allow veterans to document their personal life stories. The new “Your Story, Your Legacy” feature enables veterans approved for VA’s pre-need eligibility determination for burial in a VA national cemetery to submit autobiographies, images, military and life milestones, and historical documents via a secure website.

Previously, VLM offered a platform for families, friends, and others to upload tributes, photos, biographies, and documents to honor the lives of veterans. The site contains nearly 10 million interactive pages for veterans interred in VA and other cemeteries around the world.

With this new feature, veterans can now contribute content about their lives while they are still living. VA will keep their submissions secure until they are approved for burial or memorial benefits. After approval, the veteran’s content will become public and appear on their VLM page on the VA website.



Acting Under Secretary for Memorial Affairs, Ronald Walters, emphasized the importance of allowing veterans to share their stories. "Providing veterans with resources to document their stories while they are still with us ensures their voices are heard," Walters said.

Veterans who have been approved for pre-need eligibility will receive an email with a link to the "Your Story, Your Legacy" landing page, where they can submit their content. Since its launch in 2019, more than 165,000 submissions have been made to veteran profile pages, with all submissions reviewed by VLM moderators for adherence to the platform's user policy.

For more information about VA burial benefits or to apply for pre-need eligibility, veterans can visit the VA website or contact VA at 800-827-1000.

### **VA Benefits Will Continue Despite White House Funding Freeze Order**

Veterans' benefits and support services will not be affected by the White House's freeze on federal financial programs, according to the Department of Veterans Affairs (VA). This announcement followed confusion regarding the freeze's potential impact on various VA services, including education support, suicide prevention, and homeless assistance.

Acting VA Secretary Todd Hunter confirmed that the financial halt, which President Donald Trump implemented, would not disrupt VA health care or benefits for veterans. The order, issued by the Office of Management and Budget (OMB), called for a pause on federal

financial assistance disbursements to ensure funds were not linked to diversity and inclusion (DEI) programs, among other areas.

Despite concerns that the freeze could impact several VA programs, such as education benefits, suicide prevention grants, and homeless assistance, VA officials verified that all affected programs were in compliance with the new guidelines before the deadline that was set.

A federal judge temporarily blocked the freeze order, meaning the VA's programs will remain unaffected even if the freeze is reinstated.

Senate Veterans' Affairs Committee Chairman Jerry Moran praised the VA's quick response, assuring veterans and their families that benefits and services will continue as planned. Democratic lawmakers criticized the freeze, arguing that it would cause significant disruption to federal services.

In addition to the funding freeze, White House officials recently moved to eliminate DEI programs across federal agencies, including placing 60 VA staff members on administrative leave and canceling contracts related to these programs. VA officials did not provide further details on the canceled contracts or the scope of the DEI programs.

### **VA Announces Return to In-Person Work Policy**

The Department of Veterans Affairs (VA) has announced its new policy requiring eligible employees to return to in-person work full-time at their respective duty stations, unless excused due to disability, medical conditions, or other compelling reasons.

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Following a presidential memorandum from President Trump on January 20, 2025, the VA has announced a return-to-in-person work policy for its employees. Currently, over 20% of VA's 479,000 employees have remote work arrangements, but political appointees, senior executives, and supervisors within 50 miles of an agency facility will no longer be eligible for remote work by February 24, 2025. Non-bargaining unit employees within 50 miles will also lose remote work arrangements by April 28, 2025. Employees working outside 50 miles will not be affected at this time, and further guidance will follow. Exceptions can be made for those with disabilities, medical conditions, or military spouses with permanent change of station orders. Acting VA Secretary Todd Hunter stated that the policy aims to treat all employees equally, ensuring improved performance and collaboration.

### What Every Veteran Should Know

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