

# Veterans Voice



## \*\*\*PAPERLESS NEWSLETTERS\*\*\*

**If you would like our newsletter sent to your email address please call our office & we will add you to our new email list.**

## Veterans can now access their disability benefit decisions online

Veterans can now access their disability benefit claim decision notice letters electronically on VA.gov, empowering them to quickly and easily see their disability decisions.

Before this option was available, Veterans had to wait for a paper copy of their decision notice to be mailed to them. While previous iterations of VA.gov allowed Veterans to access benefits summary letters, they could not access the full copy of these

decision notification letters from their electronic claims folders.

This service became available to Veterans on VA.gov on Jan. 17. Since launching, nearly 280,000 decision notice letters have been downloaded.

To access their decision letters, Veterans can log in to VA.gov and check the status of their claim.



## VA relaxes masking requirements at medical facilities

The Department of Veterans Affairs announced it has relaxed the masking requirement at VA medical facilities. This update ensures the safety of Veterans while accommodating individual masking preferences and aligning with CDC guidelines.

When health protection levels are high, masking will remain required. However, when health protection levels are low or medium, medical center leadership will conduct a facility risk assessment to determine if it is appropriate for masking to be optional in certain areas at their facility. Previously, masking had been required at all times in VA medical facilities, regardless of health protection levels.

"This new policy will ensure the safety of Veterans and VA health care providers, while accommodating

individual masking preferences," said Under Secretary for Health, Dr. Shereef Elnahal. "We're trying to be as open as possible to Veteran and clinician and staff preferences alike, while aligning with CDC guidelines."

Regardless of health protection level or healthcare facility conditions, masking will still be required in high-risk areas such as chemotherapy units, acute inpatient medical/surgical units, intensive care units, post-transplant units, dialysis units, etc. Masking will also be required at all times for individuals with suspected or confirmed COVID-19 or other viral respiratory infections.

VHA will monitor any changes to CDC guidelines and update VHA COVID-19 guidelines as necessary.

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## THE OFFICE

Hours:

Monday thru Friday

8:00am to 4:30pm

Closed Noon to 1pm for lunch

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## Department of Veterans Affairs Committee

John Nezworski, Chairman

Michael Hare

Frederick Buchner

Donald Rudy

Charles Cunningham

Donald Maury

Justin Faber

## VA increases maximum life insurance coverage for Veterans and service members by \$100,000

Beginning March 1, VA is increasing the maximum amount of life insurance coverage available to Veterans and service members from \$400,000 to \$500,000 for Veterans' Group Life Insurance (VGLI) and Servicemembers Group Life Insurance (SGLI). This increase in coverage reflects the current cost of living and helps ensure that the families of Veterans and service members will have the financial support they deserve after their loved ones pass away.

Veterans who are under age 60 and currently enrolled in VGLI will be able to purchase additional coverage in \$25,000 increments up to \$500,000. All active duty, guard, and reserve service members eligible for SGLI will automatically receive the increased coverage on March 1.

VA currently serves nearly 6 million Veterans, service members, and their families with more than \$1.2 trillion of insurance. Life insurance options include SGLI, which eligible service members are automatically signed up for while serving; VGLI, which Veterans can transition to from SGLI or apply for within 1 year and 120 days of leaving the

service; VA Life, a new option that provides up to \$40,000 of whole life insurance for all Veterans, age 80 or under, with service-connected disabilities rated from 0-100%; and more.

Under this increase, the SGLI premium rate will remain the same, meaning that service members will receive maximum coverage for \$30 per month, plus \$1 for Traumatic Injury Protection (TSGLI) coverage. Service members who separate from service with SGLI coverage at the new higher amount can convert their coverage to VGLI. Service members who do not wish to keep the increased SGLI coverage amount can elect a reduced coverage amount or decline coverage online through the SGLI Online Enrollment System (SOES) on milConnect. If coverage is reduced or declined by March 31, service members will not be charged for the increased coverage amount.

This increase in life insurance is a part of the Supporting Families of the Fallen Act. For more information about life insurance options, Veterans and servicemembers can visit VA's life insurance portal.



## Burial Flag Case



Our office will provide a burial flag case to the family of a deceased Sanilac County Veteran. Eligibility for the flag case is as follow:

- ☐ The Veteran must have served for more than 90 days of active duty with an Honorable or Under Honorable Discharge from the United States Armed Forces.
- ☐ The Veteran must have been a Sanilac County

resident for at least 1 year prior to their date of death.

- ☐ The request for the case may be made by the next of kin to include: spouse, children, father/mother, brother/sister or significant other (when deemed appropriate) of the veteran.
- ☐ Only one flag case may be distributed per veteran.
- ☐ Request for a case must be made within 2 years after the date of death of the deceased veteran.

# VA Home Loan



Are you thinking about buying a home but are worried about money for a down payment, a low credit score or even a previous bankruptcy or foreclosure? You may want to check out your hard-earned VA home loan benefit.

There are several benefits to using a VA home loan. When using a VA-backed loan guaranty, if the sale price of the home is at or below its appraised value and you have enough entitlement to cover the value of the home, then a down payment is not required. There may be some fees and closing costs to cover, but you don't have to worry about private mortgage insurance. Additionally, disabled Veterans may have some fees waived, which makes a VA home loan an even more affordable and attractive option.

If you have experienced a bankruptcy or foreclosure, VA home loans are designed to get you back on your feet, as quickly as possible. With conventional loans, you could wait years to qualify for a home loan, but with VA-backed home loans the typical waiting period is two years for chapter 7 bankruptcy, one year for chapter 13 bankruptcy, and two years following a foreclosure.

If having a low credit score is a concern, a VA home loan could still make home ownership possible. VA does not have a minimum credit score;

if one is imposed, it is by the private lender and you can always shop a different lender. But, given that VA is guaranteeing a portion of the loan—essentially telling lenders that VA will cover 25% of the risk—many banks and mortgage companies will accept FICO scores that are lower than what they accept for conventional loans.

Here's the breakdown of your earned VA Home Loan entitlement:

- Veterans using the VA home loan are generally not required to have a down payment.
- Veterans using the VA home loan also aren't required to carry any mortgage insurance, which saves borrowers hundreds of dollars on their monthly mortgage payments.
- Veterans using the VA home loan benefit enjoy limited closing costs.
- VA home loans have very competitive interest rates.
- Veterans aren't charged any prepayment penalty if they are able to pay off their mortgage earlier than required while using the VA loan guaranty.
- VA provides assistance to help Veterans retain their homes during periods of temporary financial difficulty.
- The VA home loan benefit can be used multiple times throughout the Veteran's life.

*Thank you for the millage!*



Enhancing Lives, Promoting Independence,  
Embracing Recovery  
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