



HDA  
Health &  
Disability  
Advocates

# VET TIPS 2.0

Serving Veterans and Military Families

## Helpful Acronyms to Know

<b>DCFS</b>	Illinois Department of Child and Family Services
<b>DHS</b>	Illinois Department of Human Services
<b>DoD</b>	United States Department of Defense
<b>FPL</b>	Federal Poverty Level
<b>MST</b>	Military Sexual Trauma
<b>NGR</b>	National Guard/Reserve
<b>PTSD</b>	Posttraumatic Stress Disorder
<b>SCD</b>	Service Connected Disability as determined by the VA
<b>SM</b>	Service Member
<b>SNAP</b>	Supplemental Nutrition Assistance Program (Food Stamps)
<b>SSA</b>	Social Security Administration
<b>TANF</b>	Temporary Assistance for Needy Families
<b>TBI</b>	Traumatic Brain Injury
<b>VA</b>	Department of Veterans Affairs
<b>VAMC</b>	Veterans Affairs Medical Center
<b>VSO</b>	Veteran Service Officer/Organization

## Questions to address critical needs

Do you and all the members of your family have adequate health insurance? *See pages 1-20*

Can you afford premiums and co-pays for medical treatment? *See pages 3-5*

Do you need help finding mental health resources? *See pages 21-32*

Do you need assistance in locating resources to care for your elderly family members? *See pages 10-18*

Do you feel hopeless, have uncontrolled anger, or want to hurt yourself? *See pages 24-26 and 29-30*

Do you have questions about income support in general? *See pages 45-52*

Do you have a disability and have questions about your benefits? *See pages 45-47*

Do you always have enough food to eat? *See page 55*

Do you have problems affording your housing utilities? *See pages 50-51*

Do you need help finding employment? *See pages 68-70*

Do you need help finding child care? *See pages 61-62*

Do you or your child experience verbal or physical abuse in your home? *See pages 37-42*

Do you need legal advice or assistance? *See pages 74-76*

# Health & Disability Advocates: Veterans Programs

In 2008, recognizing the Illinois National Guard was experiencing its largest deployment since WWII, HDA researched areas of greatest need for future Veterans in Illinois. Today, we serve as a trusted ally to state and federal military institutions, community providers and funders, advising on how to better support active and former Service Members and their families throughout the entire cycle of deployment and reintegration.

Described as “best practices” by the Heartland Social Impact Research Center, our programs earned the National Guard’s Seven Seals Award and garnered recognition by Congress and numerous other accolades. This recognition is based on initiatives such as:

- Personalized, privileged and confidential assistance to Illinois Veterans, Military Service-Members, National Guard and Reservists, survivors and their families

**Illinois Warrior to Warrior:** a volunteer Veteran peer-based support program in partnership with the Illinois National Guard that helps bridge the gaps between military service and civilian life: [ilwarriortowarrior.org](http://ilwarriortowarrior.org).

- **Illinois Connections for Families of the Fallen:** connecting families with peer support, community, and resources in partnership with Army Survivor Outreach Services: [www.ilcfff.org](http://www.ilcfff.org)
- Assistance to military and Veteran agencies in connecting to Illinois public benefits and community resources, training agency staff to navigate state benefits, and offering Military 101 training and workshops for mental health professionals
- Consultations with civilian social service agencies access to increase capacity to serve and conduct outreach to military and Veteran populations and foster military-friendly communities
- Outreach and education events to combat and improve service to survivors of Military Sexual Trauma

Most importantly, HDA listens to our Veterans, as well as the individuals and agencies who support them, in order to effectively advocate for current and former Service Members at both local and national levels.

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# Healthcare & Disability



## Healthcare Reform

Illinois has various state medical programs for people with The Affordable Care Act established the Health Insurance Marketplace and requires that almost everyone have health insurance. The Health Insurance Marketplace helps individuals find health coverage. On the Marketplace, some people may be eligible for lower costs on health premiums and out-of-pocket costs based on their income. In addition, the Affordable Care Act allowed states to decide whether to expand Medicaid to cover low income adults who do not have children. Because of this, Illinois decided to provide health insurance coverage to people who were unable to afford private plans, and were previously ineligible for state health insurance programs. To learn more about the Affordable Care Act and other healthcare reforms check out [illinoishealthmatters.org](http://illinoishealthmatters.org).

Get email updates, subscribe at [bit.ly/ IHMme](http://bit.ly/IHMme), follow [@ILHealthMatters](https://twitter.com/ILHealthMatters) on Twitter, or become an Illinois Health Matters Facebook fan.

## How State & Military Coverage Interact

Illinois has various state medical programs for people with disabilities, women and families. They limit eligibility by age, health status, income, immigration status and asset levels. They also vary in cost-sharing, coverage limits and access to providers.

Service Members (SMs) and their families, including spouses, children and parents, may be eligible for state medical coverage if they meet eligibility requirements. They may choose to opt for military medical coverage or state medical coverage; in some instances, they may be able to receive both.

For example, in the National Guard/Reserve (NGR), SMs can keep free military medical coverage for 180 days post deployment. Afterwards, they can continue military medical coverage (TRICARE Reserve Select) at higher cost-sharing or apply for other available state medical coverage if eligible. Or, family members may want to choose state coverage at any time.

To apply for state healthcare programs visit [abe.illinois.gov/abe/access/](http://abe.illinois.gov/abe/access/) or call (866) ALL KIDS / (800) 843-6154 (DHS Help Line). Navigating programs and eligibility requirements can be confusing. To get individual, in-person assistance to find the right kind of health coverage for you, go to <https://getcoveredillinois.gov/get-help/> or call (866) 311-1119.

## Tricare

**Tricare:** Health insurance for active duty military, retirees, National Guard, reservists and their families or survivors. Coverage allows access to civilian healthcare providers, dental and pharmacy services. There are over ten different types of TRICARE programs with different rules for premiums, cost sharing, enrollment, etc.

For example, one type of TRICARE coverage is TRICARE Prime, a Health Maintenance Organization (HMO) that provides a list of participating providers in a given area. For this program, active duty families do not pay an enrollment fee or co-payments for in-network services. For information about specific programs, visit [www.tricare.mil](http://www.tricare.mil) or call 877-TRICARE or (877) 874-2273.

**TRICARE Pharmacy:** Worldwide, prescriptions may be filled using any of the following options:

Military Treatment Facility (MTF) Pharmacy: No out-of-pocket costs. Available medications include, at a minimum, those on the Basic Core Formulary—up to a 90-day supply. Visit [www.tricare.mil/mtf.aspx](http://www.tricare.mil/mtf.aspx) for the location nearest you.

TRICARE Pharmacy Home Delivery: Minimal out-of-pocket cost, and up to a 90-day supply may be delivered to your home. [www.express-scripts.com/TRICARE/](http://www.express-scripts.com/TRICARE/).

TRICARE Retail Network Pharmacies provide an option when you need a prescription right away but don't have access to a MTF pharmacy. To find a location near you, visit [tinyurl.com/tcretailpharm](http://tinyurl.com/tcretailpharm).

## Medicaid Coverage for Kids, Families, and Adults

Medicaid is administrated by both the U.S. and state governments and provides health insurance to individuals, and families (both civilian and military) with low-income and resources or those with disabilities. There are several Medicaid programs in Illinois. Below are the ones most commonly used by individuals and families:

**ACA Adults:** A Medicaid program available under new healthcare reform. Services include emergency visits, prescription drugs, dental care, general physician services, sub-acute alcoholism and substance use disorder services and mental health services.

To be eligible, you need to be 19-64 years of age; be a legal immigrant for at least 5 years or be a U.S. citizen; meet income limits (for 2014, limits are \$1,342 of income per month for an individual or \$1,809 for a couple); and have a Social Security Number or have applied for one.

**Family Care:** Healthcare coverage for parents with children under age 18. Income limits vary based on family size. For a family of three, the monthly income limit is \$2,743 in 2014. There are no monthly premiums. Families pay co-pays between \$2.00 and \$3.90 for doctor visits, dental care, specialty medical services and prescription drugs. SMs and/or their spouses may be eligible for Family Care instead of, or in addition to, VA Health Benefits or TRICARE. Visit [familycareillinois.com](http://familycareillinois.com) or call (866) 255-5437 or (866) ALL-KIDS.

**All Kids:** Provides coverage for uninsured children living in a family home. Income limits vary by family size. Cost sharing varies based upon household income. Visit <http://www.allkids.com/income.html> to learn more about eligibility requirements. Children of SMs may be eligible for All Kids in lieu of, or in addition to, coverage under TRICARE. For more information, call (866) 255-5437 or (866) ALL-KIDS.

**To apply for these programs and for in-person assistance, go to [getcoveredillinois.gov/get-help](http://getcoveredillinois.gov/get-help). Use this link to explore coverage options: <https://getcoveredillinois.gov/explore-coverage-options/>.**

TIP

## Women's Health Programs

**Women Veterans Health Center:** Offers primary medical care, gynecology services, birth control, mammography, and referral services. It is located within the Jesse Brown VAMC at 820 S Damen Avenue, Chicago, IL 60612. Phone: (312) 569-6246.

For additional information on VA healthcare for women Veterans, visit [womenshealth.va.gov](http://womenshealth.va.gov).

**Medicaid Presumptive Eligibility:** Offers immediate, temporary coverage for outpatient healthcare for pregnant women. There are no co-pays or premiums. To get MPE assistance, just make an appointment with a MPE provider. The provider will determine eligibility by confirming your pregnancy and reviewing your family's gross monthly income. If your doctor or clinic is not an MPE provider, or if you do not have a doctor or clinic, call the All Kids Hotline at 1-866-255-5437 to find an MPE provider where you live.

**Moms & Babies:** A program for pregnant women and their babies. M&B pays for both outpatient and inpatient hospital services for women while they are pregnant and for 60 days after the baby is born. It also pays for services to babies for the first year of the baby's life, if M&B covers the mother when the baby is born. There are no co-payments or premiums for M&B. Call (866) 255-5437 for more information.

**You can apply for MPE and M&B at the same time.**

**TIP** MPE will cover your pregnancy care until your M&B application is reviewed. For more information, visit [allkids.com/pregnant.html](http://allkids.com/pregnant.html).

### Illinois Breast and Cervical Cancer Program (IBCCP):

Provides free mammograms, pelvic exams and other breast and cervical cancer screenings for women who do not have insurance ages 35-64 (younger women may also be eligible in some cases). Women diagnosed with cancer also may receive treatment even if they were not previously enrolled in IBCCP. Persons with TRICARE coverage would not qualify for this program. For information visit [cancerscreening.illinois.gov](http://cancerscreening.illinois.gov) or call the Women's Health Line: (888) 522-1282.

## Veterans' Affairs Health Care System

All Veterans should enroll in the VA Healthcare System as soon as they return from deployment. Download the application for healthcare benefits at [tinyurl.com/VAMCapp](http://tinyurl.com/VAMCapp) and submit online, via mail to the local VA Medical Center (VAMC), or in person.

**TIP** There is no eligibility income cap for SMs if you enroll within 5 years of returning from duty.

**Dental Benefit:** Combat Veterans also are eligible for a one-time dental care visit through the VAMC.

**TIP** You must apply for the one-time dental care within 180 days of your separation date from active duty.

**Common Medical Center Services:** VAMCs provide a wide range of services, including traditional hospital-based services such as surgery, critical care, mental health, orthopedics, pharmacy, radiology and physical therapy.





**Co-pays are per daily visit to the VAMC, not per appointment. So, schedule your appointments back-to-back on the same day and pay only one co-pay.**

**Mental Health Services:** VAMCs and Community-Based Outpatient Clinics provide specialty mental health services, in addition to the readjustment counseling services provided by Vet Centers.

*See also: Mental Health section for more info about the free services provided by Vet Centers*

**Women Veterans:** Each VAMC has a Women Veterans Program Manager to assist with the specific needs of women Veterans. Each Manager can assist eligible women. Veterans with information and services related to healthcare, reproductive care and gender-specific psychosocial needs. Ask for the Women Veterans Program Manager or visit [womenshealth.va.gov](http://womenshealth.va.gov).

**Returning Service Members:** Every VAMC has an Operation Enduring Freedom / Operation Iraqi Freedom / Operation New Dawn (OEF/OIF/OND) care management team ready to help Veterans navigate the VA system and to act as their personal advocate. Visit [www.oefoif.va.gov/](http://www.oefoif.va.gov/) to learn more about how to contact the OEF/OIF/OND program team at your nearest medical center.

**Patient Advocates:** Available at every medical center. They can help resolve your concerns about any aspect of your healthcare experience, particularly those concerns that cannot be resolved at the point of care. Patient Advocates can be reached through the nursing or support staff in any clinical area.

**Community based outpatient clinics (CBOCs):** CBOCs are staffed by the VA and provide a range of healthcare and other services exclusively for Veterans.

**Veteran Service Organizations (VSOs):** Are Veterans, trained and accredited by the VA, to serve as resource experts for federal, state, and local resources. Provide your basic information via the online web form, found at [tinyurl.com/VSOhelp](http://tinyurl.com/VSOhelp), and you will be contacted by the nearest VSO within 24 hours. Or you can call (800) 437-9824.

## Emergency Medical Care Programs

Typically, a Veteran must go to a VA facility or provider to have VA cover the cost of emergency care. However, care at non-VA facilities is reimbursable under certain conditions:

- No other way to pay – You have no other form of health insurance and you are not covered under Medicare, Medicaid, a state program, or any other VA programs. If another health insurance provider pays any part of a bill, VA cannot reimburse you.
- Must be an emergency – You received care in a hospital emergency department or similar emergency care facility.
- Must be enrolled in the VA healthcare system and have received care by a VA healthcare provider within the last 24 months, meaning that you received some sort of medical services (including preventative care) like physicals, screenings and prescription drugs.

- You are financially liable to the provider and have no other recourse against a third party that will pay any part of the bill.
- Department of Veterans Affairs or other Federal facilities were not feasibly available at the time of emergency.

**TIP** Once the Veteran is stable, or no longer in an emergency, he/she needs to transfer to a VA facility.

**TIP** If ineligible for VA reimbursement, see if Medicaid is an option. Vets can enroll in Medicaid after emergency treatment and have coverage apply retroactively up to 90 days from the date of application.

## Private Insurance

### Get Covered Illinois - The Health Insurance Marketplace:

People with income that is too high for Medicaid programs can apply for private individual and family coverage in the health insurance marketplace, which is known as Get Covered Illinois - The Health Insurance Marketplace. Financial assistance is available for most that assists with cost-sharing and premiums. Go to [getcoveredillinois.gov](http://getcoveredillinois.gov) for more information or find in-person help to choose the most appropriate coverage at [getcoveredillinois.gov/get-help](http://getcoveredillinois.gov/get-help) or call (866) 311-111.

## Eldercare

### Elder and Disability Care

**Medicare:** Federal health insurance program for those who are over age 65 or receive a certain type of disability payment from Social Security. Medicare has four parts:

- **Part A:** Hospital Coverage - usually no premium but there is cost sharing
- **Part B:** Doctor's Visits - monthly premium and cost sharing
- **Part C:** Private plans that take the place of A, B, and sometimes D
- **Part D:** Prescription Drug Assistance - monthly premium and cost sharing

For assistance, call the Senior Helpline at (800) 252-8966 or visit [www.illinois.gov/aging/](http://www.illinois.gov/aging/) to locate an area agency on aging near you. Area agencies assist Medicare beneficiaries for free with planning and coordinating services.

**Aid To Aged, Blind and Disabled (AABD):** Medicaid for persons with disabilities and older adults. This is sometimes referred to as SPD, seniors and persons with disabilities. Call (800) 843-6154 for more information.

- Must be over age 65 and income under 100 % of FPL, or have a disability.
- May be eligible for AABD Medicaid in lieu of or in addition to coverage under TRICARE or VA Benefits.

**Aid and Attendance Pension:** VA program awarded only to Veterans in addition to the basic pension who require the regular aid of another person to perform everyday functions (bathing, eating, dressing, etc.), is bedridden, or is blind or nearly blind.

**Community Care Program:** Provides case management, adult day and homemaker services, and helps elders remain in their homes, but is limited to people over the age of 60 with certain incomes. For more information call the Illinois Department on Aging Senior Helpline at (800) 252-8966.

**Home Services Program (HSP):** Provides services to individuals with severe disabilities within the ages of 18 & 60 with HIV/AIDS or traumatic brain injuries. Must meet income limit requirements. Services include assistive equipment, environmental modification, homemaker, personal care, therapy, supportive and respite services. Call the Division of Rehabilitation Services at (800) 843-6154 or visit [tinyurl.com/ILHomeServices](http://tinyurl.com/ILHomeServices) for more information or to apply for services online.

**Veterans Care Program:** Provides access to comprehensive healthcare (including dental and vision) to low-income, uninsured Veterans and their spouses who have been uninsured for at least 3 months. Download application at [illinoisveteranscare.com](http://illinoisveteranscare.com) or call (877) 4 VETSRX.

*See also: In-Home Care in this section*

## Illinois Veterans Homes

Each Illinois Veterans Home provides long-term care and services to each resident member. There is often a waiting list. Veterans either must have entered service from Illinois, or have been a resident of Illinois for one year. Residents pay a monthly fee assessed on an individual's income (not assets) and is currently a maximum fee of \$1,429 per month. An ability-to-pay-plan exists with a maximum maintenance fee, and no Veteran will be turned away because of ability to pay. Some costs of care are not covered.

For a listing of Illinois Veterans Homes in Anna, LaSalle, Manteno and Quincy: [www.illinois.gov/veterans/homes](http://www.illinois.gov/veterans/homes).

**TIP** Peacetime Veterans, spouses, or surviving spouses, may also qualify for admittance once Veteran wait-lists have been exhausted.

**Bishop Goedert Residence:** Is a senior citizen residence located on the Hines VA campus. Among other requirements, applicants must be at least 62 years of age and have a low income. Veteran applicants are given preference. Eligible households pay no more than 30% of their adjusted gross income for rent and utilities (excluding telephone). 53 Tripp Avenue, Building 53, Hines, IL 60141. Phone: (708) 273-6600.

## Additional Resources for the Elderly

**Senior Centers:** Located throughout Illinois are dedicated to serving older adults, offering a wide range of programs and activities, which may include congregate meals, transportation, education, counseling, legal assistance and health screening. Call the Senior HelpLine for assistance or to find a location near you: (800) 252-8966 or (888) 206-1327 (TTY).

### Resource Assistance:

- Illinois Department on Aging: [www.illinois.gov/aging/](http://www.illinois.gov/aging/)
- The Nursing Home Comparison Tool: [tinyurl.com/NHsearch](http://tinyurl.com/NHsearch)
- Home Care or Hospice Agency Locator: [nahcagencylocator.com](http://nahcagencylocator.com)
- Eldercare Community Assistance Locator: [tinyurl.com/a7sw9uv](http://tinyurl.com/a7sw9uv)
- Medicare Plan Finder: <http://1.usa.gov/1yHldRX>

## In-Home Care

**In-Home Care (IHC):** May be a cheaper alternative to institutional care that also allows one to maintain his or her independence. Most notably, some programs allow not a professional but a friend, family member, or spouse to provide assistance and, in that case, that person would receive compensation. This is great for the loved ones in a Veteran's life because they are paid for what they are already doing.

Multiple federal, state and military programs exist to support IHC. In most cases, participation in one program affects a Veteran's eligibility with other programs, so it is important to know what program best fits a Veteran's needs.

**TIP** A disability causing a Veteran to require IHC can include physical or mental impairments.

## VA Programs and Benefits for IHC

For more information about these and other IHC programs, contact your local VA medical facility and speak with a Caregiver Support Coordinator, visit [caregiver.va.gov](https://www.caregiver.va.gov) or dial toll-free (877) 222-VETS (8387).

**Skilled Home Healthcare Services:** Available for Veterans who are homebound, isolated, or whose caregiver is experiencing burden. The VA coordinates with a community-based home healthcare agency to provide short-term care, including skilled services, assistance with activities of daily living, or case management.

**Homemaker/Home Health Aide Services (H/HHA):** Helps caregivers take care of Veterans. Assistance is minimal and only applicable if caregiver needs help doing something specific, such as bathing the Veteran.

### Eligibility:

- Enrolled in VA healthcare system and VA determines a Veteran has significant physical or medical limitations and , needs assistance to remain in their home, has severe cognitive impairment, or requires H/HHA as adjunct care to community hospice services.

**VA Family Caregivers Program:** If a post 9-11 Veteran requires assistance with activities of daily living (ADLs), or supervision or protection based on other impairment or injury, then the Veteran can elect an individual, known as a Primary Family Caregiver (PFCG), to receive a monthly stipend to help the Veteran with ADLs. Visit [caregiver.va.gov](https://www.caregiver.va.gov) or call (855) 260-3274.

### Eligibility:

- Incurred or aggravated serious injury (including TBI, psychological trauma, or other mental disorder) in active duty on or after September 11, 2001; or
- Require assistance or supervision for 6 months; and
- Have a discharge other than dishonorable.

### Services:

- Veteran elects a spouse, child, parent, stepfamily member, or other family member, and this person then receives a stipend based upon the care provided to the Veteran.
- The Veteran can elect someone other than the above, but that person then must reside with the Veteran full-time in order to be an eligible PFCG.

**This program does not have income eligibility limits. A Post 9-11 Veteran should first apply for the Caregivers Program because, when compared to the other long-term care programs, it has the broadest eligibility requirements. If a Veteran does not have a live-in PFCG, then use HSP.**

TIP

**Aid and Attendance (A&A):** Benefit paid in addition to monthly pension to assist wartime Veterans and surviving spouses who have in-home care or who live in assisted living centers or nursing homes. To be eligible, one of the following conditions must be met:

- You require the aid of another person in order to perform activities of daily living or protect yourself
- Your disability requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less.

#### **Additional Eligibility Requirements:**

- Veteran must have served 90 days of active military duty, at least one day of which was during wartime and have Been discharged under conditions other than dishonorable;
- Family income below a yearly limit (2014):
  - \$21,107 for a Veteran without dependents
  - \$25,022 for a Veteran with one dependent, plus \$2,161 for each additional depended
  - Reduced income limits for surviving spouses exist in each category.

**The surviving spouse would receive a “pension benefit,” which is NOT dependent upon service-related injuries for compensation.**

**TIP**

**TIP**

**If a Veteran’s spouse’s medical expenses completely deplete their combined monthly income, then the Veteran can file as a Veteran with a sick spouse.**

**Housebound:** An enhanced or special monthly cash benefit to pay for an assistant that is provided in addition to basic pension.

**TIP**

**A Veteran cannot receive both A&A and Housebound benefits at the same time, nor can either program be used with other in-home care programs.**

A Veteran may be eligible for Housebound benefits when: the Veteran has a single permanent disability evaluated as 100% disabling AND, due to such disability, he/she is permanently and substantially confined to his/her immediate premises, OR, the Veteran has a single permanent disability evaluated as 100% disabling AND, another disability, or disabilities, evaluated as 60% or more disabling.

**TIP**

**Housebound is based upon a higher income limit, so a claimant ineligible for the basic pension due to excessive income may still be eligible for Housebound.**

**Non-Post-9/11 Veterans with low income and resources with 100% disability rating should pursue A&A or Housebound.**

**TIP**

**Otherwise, their only recourse would be to use HSP, which most likely, in attempt to manage costs, would seek institutional placement rather than long-term care.**

*See also: Income Supports / Veteran Cash Benefits*

## Assistance for Individuals with Disabilities

**Home Service Program (HSP):** Medicaid program for persons under age 60 that provides services to individuals with severe disabilities, who are at risk of moving into a nursing home or other facility. Fill out the referral form online at [tinyurl.com/HSPapp](http://tinyurl.com/HSPapp). For more information visit [tinyurl.com/HSPinfo](http://tinyurl.com/HSPinfo) or call (800) 843-6154.

**TIP** You cannot be enrolled in HSP with other programs.

### Eligibility:

- Have a disability that meets the standard for nursing home admission;
- Be under 60 years old; and

### Services include:

- Personal Assistant (PA): The Veteran picks whom to hire as a PA, subject to some requirements. The PA is paid by the state, and should assist with household tasks, personal care and some healthcare procedures.
- Nursing care and physical, occupation and speech therapy.
- Respite Services: Temporary care for adults and children with disabilities aimed at relieving stress to families.
- Devices or equipment either purchased or rented to increase an individual's capacity to perform ADLs.
- Home modifications

**TIP** If a person is eligible for HSP services prior to age 60, they are allowed to keep those services after age 60.

**TIP** Consider the VA family Caregivers Program if your family member or caregiver lives with you. If not, use HSP if the Veteran does not qualify for other long term care programs, e.g. not post 9-11, dishonorable discharge, or not rated 100% disabled.

**Anixter Center:** Helps people with disabilities and related challenges by providing residential, educational, employment, socialization, and health services. Visit [anixter.org](http://anixter.org).

**Illinois Assistive Technology Program:** Among other programs, IATP runs two distinct loan programs. Application materials and lists of devices available for loan can be found online at [iltech.org/deviceloan.html](http://iltech.org/deviceloan.html).

1. Low Interest Loan Program allows people with disabilities to borrow money at a low-interest rate, with extended terms and flexible approval criteria that support getting assistive technology (AT) devices, services and home and vehicle modifications.
2. Device Loans allows potential AT users to “try-out” devices prior to purchase, have access to a backup system when their device is in for repairs, and/or have access to a device while waiting for their device to be delivered. There are over 1,000 devices in the loan inventory.

**Chrysler Automobility Program:** For those with a permanent disability who need help entering, exiting, or operating a vehicle. When you buy a new 2011-2014 Chrysler, Jeep, Dodge, Ram or FIAT, Chrysler will give you a cash reimbursement to assist with the costs of adapting your vehicle. For program and eligibility information, see [chryslerautomobility.com](http://chryslerautomobility.com).

# Mental Health





## Traumatic Brain Injury and Posttraumatic Stress Disorder

Traumatic brain injury (TBI) and Posttraumatic Stress Disorder (PTSD) are the signature injuries of current conflicts.

TBI occurs when an external force injures the brain. Commonly, blast waves cause TBI. Symptoms of TBI can be headaches, ringing in the ears and dizziness, which can range in severity from mild to extreme, depending on the extent of the brain damage.

PTSD occurs after experiencing a traumatic event. After that event, symptoms can start soon, or years later; and may come and go over years. Symptoms of PTSD include reliving the event, avoiding places or things that remind you of the event, feeling emotionally numb and hyper arousal. If the symptoms last for 4 weeks or more, cause distress, or interfere with work/home life, you may have PTSD.

Both TBI and PTSD share similar symptoms of memory problems, trouble sleeping and irritability or frustration.

**Rush Road Home Program:** Offers confidential support, counseling, and health services to Veterans who have experienced PTSD or TBI. Call (312) 942-8387 or email [team@roadhomeprogram.org](mailto:team@roadhomeprogram.org) for more information.

**Illinois Warriors Assistance Program (IWAP):** Provides confidential PTSD and TBI assistance to Veterans and active duty SMs who served at least 180 days. IWAP is primarily for Veterans who cannot get services through insurance or the VA, but it does allow exceptions. Visit [illinoiswarrior.comanixter.org](http://illinoiswarrior.comanixter.org) or call (866) 554-4927.

Every VAMC has a mental health provider to help Veterans with TBI or PTSD.

**Potter Center for Development:** Offers counseling and psychotherapy for depression and anxiety disorders (such as PTSD). Offices located in the Chicago Loop, Oak Park and Skokie. Call (312) 917-1242 or (847) 840-0985.

## Depression

Depression is a common reaction to life-stressors. It causes trouble in enjoying normal daily activities; sufferers feel like life isn't worth it anymore. It is not something that can be simply "snapped out of." Like medical illnesses, it takes time to be relieved of depression. People with depression often find counseling, medications, or other treatments beneficial.

### Symptoms of Depression:

- Prolonged sadness or unexplained crying spells
- Irritability, anger, worry, agitation, or anxiety
- Loss of energy, persistent lethargy
- Feelings of guilt, worthlessness, or hopelessness
- Inability to concentrate, indecisiveness
- Inability to take pleasure in former interests, social withdrawal
- Recurring thoughts of death or suicide
- Headaches or other physical pain
- Unhealthy behaviors (misusing drugs, alcohol, food, sex, or other behaviors like gambling or spending too much money)

## Suicide

Know the signs. Watch for these key suicide warning signs and provide support to anyone exhibiting them:

- Talking about wanting to hurt or kill oneself
- Trying to get pills, firearms, or other ways to harm oneself
- Hopelessness, feeling trapped like there is no way out
- Rage, uncontrolled anger, seeking revenge
- Acting in a reckless or risky way
- Abusing drugs or alcohol
- Withdrawing from friends or family
- Sleeping too much or too little
- Giving away possessions

BEWARE: Most people who die by suicide have communicated some intent. Most suicidal ideas are associated with treatable disorders. The intent to die can override any rational thinking.

**TIP** If you think someone may be suicidal, be direct and ask them about it.

**Suicide Prevention Lifeline:** Provides support 24 hours a day, 7 days a week even if the Veteran is not registered with the VA or VA healthcare. Go to [veteranscrisisline.net](http://veteranscrisisline.net) for an online confidential chat or call (800) 273-TALK (8255) and press "1" to talk to someone NOW. Veterans can also send a text message to 838255.

**Off the Base:** A blog that provides resources to military personnel and families, including suicide prevention. Use the search feature on the website, [offthebase.wordpress.com](http://offthebase.wordpress.com), to find information.

Other websites: [suicideoutreach.org](http://suicideoutreach.org) and [medalofhonorspeakout.org](http://medalofhonorspeakout.org).

## Grief and Loss

**Illinois Connections for Families of the Fallen (ICFF):** Is a partnership, between Army Survivor Outreach Services (SOS) and HDA, which coordinates with more than 25 agencies to provide assistance to families of the fallen, including families of suicide. ICFF facilitates support groups, resources and statewide events for all family members. For more information, email [ICFF@hdadvocates.org](mailto:ICFF@hdadvocates.org) or call (312) 265-9109. You can also connect on [facebook.com/ILCFF](https://www.facebook.com/ILCFF).

**Tragedy Assistance Program for Survivors (TAPS):** Helps ANYONE who has suffered the loss of a military loved one, regardless of the relationship to the deceased or the circumstance of the death. TAPS offers peer-based emotional support, resources, casework assistance and links to community-based care. Visit [taps.org](http://taps.org) or call (800) 959-TAPS.

**Vet Centers:** Help and support people with emotional and psychological stress incurred after the death of a loved one. The counseling includes a broad range of transition services, like outreach, counseling and referral services to family members. Visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

**Parents Without Partners:** Offers support, friendship and the exchange of parenting techniques for single parents. Children of single parents can meet peers living and thriving within a similar family structure. [parentswithoutpartners.org](http://parentswithoutpartners.org).

**Lake County resources:** [tinyurl.com/lakecountygrief](http://tinyurl.com/lakecountygrief)

*See also: Income Supports / VA Benefits for Dependents & Survivors*

**The Barr-Harris Children's Grief Center:** Helps children ages 2-18 cope with: the death of a parent, sibling, or other loved one; separation, divorce, abandonment and deployment, violence or trauma at home, school or in the community. Visit [barrharris.org](http://barrharris.org) or call (312) 922-7474.

## Substance Abuse

The VA offers therapy and medication options for anyone who wants to treat his or her substance dependence. Talk to a VA healthcare provider about how to quit smoking, including getting medication and a referral to a VA smoking cessation clinic. The VA can also help Veterans and their loved ones answer questions, find support, get treatment and recover.

**Thresholds -Veterans Project:** Includes homeless outreach, housing services, supported employment, peer-driven supports, substance abuse treatment, integrated physical and mental health services, and trauma-based therapies. Call (773) 572-5500 or visit [thresholds.org](http://thresholds.org) Search for support groups in your area:

- Gateway Alcohol and Drug Rehab: [recovergateway.org](http://recovergateway.org)  
SMART Recovery Online, In-person, and Family Groups  
<http://www.smartrecovery.org/>
- Al-Anon Family Groups: [al-anon.alateen.org](http://al-anon.alateen.org)
- Nar-Anon Family Groups: [nar-anon.org](http://nar-anon.org)
- Narcotics Anonymous: [na.org](http://na.org)

### Read more about substance abuse:

- Substance Abuse and Mental Health Services Administration  
<http://www.samhsa.gov/> National Institute on Alcohol Abuse and Alcoholism: [niaaa.nih.gov](http://niaaa.nih.gov).
- National Institute on Drug Abuse: [drugabuse.gov](http://drugabuse.gov).

**Veteran Drinker's Check-Up:** Anonymous, self-guided online tool that allows you to develop a better understanding of your drinking habits. Visit [veterandrunkerscheckup.org](http://veterandrunkerscheckup.org).

*See also: Food, Housing & Other Supports / Transitional Housing*

## Counseling Services

**Vet Centers:** Offer readjustment counseling for returning Veterans, individual and group counseling for Veterans and families, family counseling and more. Visit [www.vetcenter.va.gov/](http://www.vetcenter.va.gov/) for more information and to find a community-based Vet Center. All services are free.

**IL Division of Mental Health:** Provides services through community centers that help Veterans, adults and children enter the publicly funded mental healthcare system. Visit [tinyurl.com/DMHSearch](http://tinyurl.com/DMHSearch) to find the nearest center or to view a list of providers and partners for the Division of Mental Health. Also visit [store.samhsa.gov/mhlocator](http://store.samhsa.gov/mhlocator).

**Give An Hour:** Offers an online directory of mental health providers in your area that provide one free hour of mental health services. Visit [giveanhour.org](http://giveanhour.org).

**The Real Warriors Campaign:** An initiative that helps facilitate the reintegration process for Veterans and their families. Visit [realwarriors.net](http://realwarriors.net) to learn about resources and specialists.

**Defense Centers of Excellence for Psychological Health and Brain Injury Outreach:** Offer resources to address your concerns. Visit [dcoe.mil](http://dcoe.mil) or call (866) 966-1020.

**Thresholds - Veterans Project:** Includes homeless outreach, housing services, supported employment, peer-driven supports, substance abuse treatment, integrated physical and mental health services, and trauma-based therapies. Call (773) 572-5500 or visit [thresholds.org](http://thresholds.org).

**Women Veterans Health Initiative:** Provides a women-only “one-stop shop” for rapid housing placement, employment and education services, benefits linkage, trauma therapies, substance abuse treatments, child care, primary care, and psychiatry. Call (773) 572-5263 or visit [thresholds.org](http://thresholds.org).

*See also: Healthcare & Disability / Veterans Affairs Healthcare System*

## Family and Peer Support Services

**Illinois Warrior to Warrior:** A statewide peer mentoring program that recruits, trains and supervises volunteer Veterans to act as community resource liaisons. Volunteers are assigned to National Guard units as an outside the Chain of Command resource. The goal is to improve access to services related to employment, mental health, substance abuse, financial assistance and healthcare. Visit [ilwarrriortowarrior.org](http://ilwarrriortowarrior.org) or call (312) 265-9101 to volunteer.

**Military OneSource:** Offers 12 free sessions of non-medical counseling for issues such as improving relationships at home and work, stress management, readjustment following a deployment, marital problems, parenting, grief and loss. Sessions may be conducted face-to-face, online, via video or over the phone. Those who retire or separate from the military have access to this support for 6 months. Wounded Warriors have lifetime access. Visit [militaryonesource.com](http://militaryonesource.com) or call (800) 342-9647.

**Vets Prevail:** An interactive, web-based mental resilience-training program to help SMs and Vets avoid the common mental health pitfalls that they may encounter during reintegration. Visit [vetsprevail.org/signup](http://vetsprevail.org/signup).

**The Soldiers Project:** Provides free counseling to Service Members of all branches of the military, regardless of discharge status, as well as their loved ones. Services are free, confidential and unlimited. Visit [thesoldiersproject.org](http://thesoldiersproject.org) or call (877) 761-4377.

**The Institute for Therapy Through the Arts:** Uses integrated arts approach to help children, adults and families to improve functioning related to psychological, developmental, physical or cognitive factors. ITA offers individual, group and family therapy sessions. Visit [musicinst.org/institute-therapy-through-arts](http://musicinst.org/institute-therapy-through-arts).

# Sexual Assault & Family Violence



## Military Sexual Trauma

Military sexual trauma (MST) refers to sexual assault or harassment that is related to military service. MST affects more men than women annually. In 2013-2014, it is estimated that 14,000 men and 12,000 women were survivors of MST. You can also receive assistance and support from Sexual Assault Response Coordinators (SARCs) who are available on all military bases. SARCS can help facilitate medical treatment, counseling, or filing reports.

**TIP** Even if you are not eligible for other VA care, you can still visit any VA or VetCenter to receive free, confidential care for MST. Every VAMC has an MST coordinator.

**TIP** There is no time limit for reporting MST, even after active duty has ended, or for receiving MST services.

### Two Different Ways to Report Military Sexual Trauma:

- Unrestricted Reporting initiates an official command or criminal investigation of an incident, and is made to chain of command, or law enforcement.
- Restricted Reporting allows an incident to be reported to a specific individual such as a SARC, healthcare provider, or a counselor, but without initiating an investigation or notifying victim's or offender's command.

If someone chooses to disclose an experience of MST, be empathetic and respectful of the survivors experience.

**TIP** Let the survivor guide the story rather than your own curiosity. When appropriate refer survivor to a Military Victim Advocate or other resource.

### What is a Military Victim Advocate?

Military Victim Advocates (MVAs) provide direct assistance to victims. They listen to victims' needs and then connect them with appropriate resources, including medical care, mental healthcare, legal advice and spiritual support. MVAs work with victims to help them make informed choices and then support them every step of the way.

### What does the MVA do for the victim?

- Reports directly to the Sexual Assault Response Coordinator (SARC)
- Available to respond 24 hours a day, 7 days a week
- Provides ongoing nonclinical support
- Facilitates care for the victim
- Provides information on options and resources
- Assists victim with accessing resources
- Accompanies victim to appointments, if desired
- Provides monthly case status updates to the victim

**Illinois National Guard SARC:** (217) 299-8922  
or (217) 299-9407.

**Navy Region Midwest SAPR Victim Advocate:**  
(847) 688-3603.

**Air Force SARC (Illinois):** (618) 256-7272

# Family Violence

## Domestic Abuse vs. Domestic Violence

**Domestic abuse (DA)** is domestic violence or a pattern of behavior resulting in emotional/psychological abuse, economic control, and/or interference with personal liberty.

**Domestic violence (DV)** is an offense under the United States Code, the Uniform Code of Military Justice, or state law that involves force or violence against a person, or a violation of an order of protection. This also includes willful deprivation, stalking and neglect and exploitation of an adult with a disability.

For both abuse and violence, the violence must be directed at a current or former spouse, a person with whom the abuser shares a child, or a current or former intimate partner with whom the abuser shares or has shared a home.

Anyone who is a victim of DA or DV can seek assistance from a domestic abuse victim advocate (“DAVA”) at the Family Advocacy Program (FAP) on their installation. DAVAs can assist with Military Protective Orders, as well as help with other services and resources.

**DoD Safe Helpline:** [SafeHelpline.org](https://www.safehelpline.org), call (877) 995-5247, or text your zip code or installation/base name to 55-247 in the U.S. (or 001-202-470-5546 outside of the U.S.).

**DoD Sexual Assault Prevention and Response:**  
[www.sapr.mil](https://www.sapr.mil).

**Thresholds - Women Veterans Health Initiative:** Provides a “one-stop shop” for rapid housing placement, employment and education services, benefits linkage, trauma therapies, substance abuse treatments, child care, primary care, and psychiatry. Call (773) 572-5263 or visit [thresholds.org](https://thresholds.org).

**Vet Centers:** All Vet Centers have referral and assessment services for those impacted by MST. Select Vet Centers have onsite MST specific counseling services. To find your local Vet Center visit [vetcenter.va.gov](https://vetcenter.va.gov).

**Road Home Program at the Center for Veterans and their Families at Rush:** Provides timely and confidential support, counseling and Veteran health services to help you and your family understand, heal from and cope with the invisible wounds of war. MST specific counseling services available. Visit [roadhomeprogram.org](https://roadhomeprogram.org) or call (312) 942-8387.

**The Soldiers Project:** Provides free counseling to Service Members of all branches of the military, regardless of discharge status, as well as their loved ones. Our services are free, confidential and unlimited. Visit [thesoldiersproject.org](https://thesoldiersproject.org) or call (877) 761-4377.

**Service Women’s Action Network (SWAN):** Serving military women and Veterans. For additional information and resources related to MST, call (212) 683-0015 Ext. 324 or visit [servicewomen.org](https://servicewomen.org).



## Domestic Violence Resources:

**IL DHS Domestic Violence Helpline:** (877) TO END DV or (877) 863-6338.

**Illinois Coalition Against Domestic Violence:** County-by-county victim services and resources: [ilcadv.org](http://ilcadv.org).

**An Abuse, Rape and Domestic Violence Aid and Resource Collection:** County by county advocates and support contacts can be found at [aardvarc.org/dv/states/ildv.shtml](http://aardvarc.org/dv/states/ildv.shtml).

**Sarah's Inn:** Provides comprehensive services for families affected by domestic violence so that they get the support they need to find safety, rebuild their lives, and heal. The legal support services help ensure that survivors of domestic violence receive equal rights and protection under the law. Visit [sarahsinn.org](http://sarahsinn.org) or call (708) 386-3305. 24 Hour Crisis Line (708) 386-4225.

## Additional Resources and Supports:

24-hour intervention is available through the Chicago Rape Crisis Hotline (888) 293-2080.

**Mujeres Latinas:** Empowers Latinas by providing services which reflect their values, culture, and being and advocate on the issues that make a difference in their lives. They offer domestic violence counseling and legal help for survivors and their families, sexual assault counseling and support groups. 24 hour crisis line (312) 738-5358. Visit [mujereslatinasenaccion.org](http://mujereslatinasenaccion.org).

**Rape Victim Advocates:** Offers free counseling for survivors of sexual assault & has medical advocacy services at local Chicago ERs. Counseling available for LGBTQ and Male survivors. Call (312) 443-9603 or visit [rapevictimadvocates.org](http://rapevictimadvocates.org).

**YWCA:** Provides assistance to victims of sexual assault, educates about the effects of violence in our community and promotes general health and wellness through Sexual Violence and Support Services (SVSS). Call (312) 733-2102, ext. 2146 or visit [ywcachicago.org](http://ywcachicago.org).

### **Kankakee and Iroquois County Sexual Assault Services:**

Provide medical/legal advocacy services and counseling services for survivors of any age. 24-hour hotline at (815) 932-3322 or visit [kc-casa.org](http://kc-casa.org).

**Prairie Center Against Sexual Assault:** Serves those in central IL counties. They provide counseling and medical/legal advocacy services. 24 hour hotline (217) 753-8081 or visit [prairiecasa.org](http://prairiecasa.org).

**The Women's Center:** Serves those in southern IL. They provide counseling, medical/legal advocacy and emergency shelter available. 24 hour hotline (800) 334-2094 or visit [thewomensctr.org](http://thewomensctr.org).

*See also: Mental Health / Family and Peer Support Services for information about **Military OneSource**.*

## Civil Orders of Protection

Any order of protection (OP) is a court order that restricts a person who abused a family or household member. An OP may order an abuser to leave your home, to stay away from you and your work, to turn weapons over to law enforcement, or to prohibit the abuser from taking children.

Minor children/dependent adults in the care of the petitioner and other members of your household can also be protected by the OP.

Contact a domestic violence program on pages 39-40 for help getting an OP.

You must ASK THE JUDGE to specifically write in the OP that the abuser cannot buy nor have a gun, to give any guns to the police, or require the police to go to the abuser's house and get the guns while the OP is in effect. Call the police if the abuser disregards a part of the OP because that is another crime, violation of an OP.

**TIP** Save evidence, such as damaged clothing or property and take photographs of injuries or damages.

It is ok to leave work because of domestic violence. Be sure to provide your employer with written notice of the reason for leaving and provide the unemployment office with evidence of violence. Contact Illinois Department of Employment Security at (800) 244-5631 for more information.

**TIP**

## Military Protective Orders

Only unit commanders can issue Military Protective Orders (MPOs) to an abusive active duty Service Member. To qualify, you must be in a relationship with the abuser and be a spouse/ex-spouse, current or former intimate partner, or have a child in common.

- Civilian abusers may only be subject to a civil protection order, NOT an MPO. However, a commanding officer may order a civilian abuser to stay away from the installation.
- There is no trial or hearing, unlike civilian court, so you will not have to appear in front of a judge, testify in front of, or even be in the same room as, the abuser.
- If you are not granted an MPO, you might still be eligible for a civil protection order.

### How do I Get a Military Protective Order?

- Contact the Family Advocacy Program on your installation. OR
- Contact the abusers leadership directly (such as 1st Sergeant). OR
- Contact a local domestic violence program found on pages 37-40.

**TIP**

Get the MPO in writing and always have it with you.

- An MPO is only enforceable while the abuser is attached to the issuing command unit.
- Ask the new commander to issue a new MPO when relocating to a new base or unit.

# Income Supports



## Adult SSDI and SSI

**Social Security Disability (SSDI)** and **Supplemental Security Income (SSI)**: Provide income to disabled persons who meet the Social Security definition of disability and income requirements. Both use the same definition of disability, but the amount of income paid is different: SSDI is based upon what a person paid in payroll taxes while working and SSI is based upon a fixed amount if a person has low-income and lacks a strong work history.

- **SSDI**: Averages \$1,129 monthly but is different for everyone since it's based upon past earnings.
- **SSI**: Maximum amount is \$733 in 2015. People who receive SSI generally qualify for Medicaid. Some people who have very low SSDI checks (under \$733) may receive both SSDI and SSI.
- **Eligibility**: Unable to earn at least \$1,090 per month in 2015 due to a severe disability that has lasted or is expected to last for at least 12 months or could cause death.
- Start initial application in person, or online at [ssa.gov](http://ssa.gov), or by phone at (800) 772-1213.

**TIP** Appeal denials within 60 days online or by phone, rather than reapplying.

## Veteran Cash Benefits

State programs may be used in combination with traditional Veteran's programs. A Veteran may apply in person, or online at [tinyurl.com/a6tktrq](http://tinyurl.com/a6tktrq), or call (800) 827-1000 for assistance.

**Service Connected Disability Compensation**: VA can pay Veterans monthly compensation if they are at least 10% disabled because of their military service.

- Must have a service connected disability,
- Must have a medical discharge or a discharge of Other Than Conditions (OTC) or higher, and
- Must have a disability that meets VA standards.

**VA Pension**: Wartime Veterans can receive a monthly pension if they have limited income and they are permanently and totally disabled or at least 65 years old.

- Must have been discharged from service under other than dishonorable conditions, and
- Served 90 days or more of active duty with at least 1 day during a period of war time, and
- Have countable family income below a yearly limit. The 2013 limit for single without dependents was \$12,256.

**TIP** Earnings WILL affect VA Pension benefit award.

**TIP** There is no time limit to apply for benefits.

Vets may prefer to use a VSO (see Healthcare & Disability:

**TIP** Veterans Affairs Healthcare System) in order to file a disability claim in the most appropriate and timely manner rather than filing on one's own.

## Can you receive both VA & Social Security benefits?

Yes, but they may affect each other. A person can receive both SSDI and full VA Service-Connected disability benefits! Because both SSI and VA pension programs are low-income programs, benefits are reduced if the person is receiving any other payments.

**SSA has a special expedited application process for Post-9/11 Wounded Warriors. Disabled Service Members should apply for both Social Security and VA disability because one benefit may be awarded before the other and, in some instances, they can receive both. For more information visit [socialsecurity.gov/people/veterans](https://socialsecurity.gov/people/veterans).**

TIP

## Temporary Assistance to Needy Families

The Illinois Department of Human Service runs TANF, which gives low-income families a monthly cash benefit while recipients are looking for employment. Apply at a local DHS office Family Community Resource Center at [www.dhs.state.il.us/officelocator/](http://www.dhs.state.il.us/officelocator/) or call (800) 843-6154.

**TANF application process is complicated. Families should not be afraid to speak with a supervisor. Also, TANF is normally time limited so that no one over 18 can receive benefits for more than 60 months in their lifetime.**

TIP

## Who can get TANF?

- Families with a child under 19 (if child is 18, must be in school full time). In some cases, a child may be eligible for a child-only benefit if the parents are not eligible
- Pregnant women
- Requirements: recipients must work, do job training or other "self-sufficiency" activity to stay eligible
- Exceptions: parents with a child under 1 or a child with special needs, domestic violence victims, or ill or disabled adults may be exempt from the work requirements

TIP

**Eligibility varies by state. See [tanfprogram.com/tanf-eligibility](https://tanfprogram.com/tanf-eligibility) for information for each state.**

## Emergency Cash Assistance

**Army Emergency Relief:** Available to soldiers on extended active duty and their dependents; members of the Reserve Components of the Army who are on continuous active duty for more than 30 consecutive days; soldiers retired from active duty; widows, widowers and orphans of soldiers who died. Visit [aerhq.org](http://aerhq.org) or call (866) 878-6378.

**Illinois Military Family Relief Fund:** Provides grants to help SMs and families defray expenses that become difficult to afford when a wage earner has temporarily left civilian employment and is placed on active military duty. Visit [tinyurl.com/ILMilfund](http://tinyurl.com/ILMilfund) or call (866) 524-ILNG (4564) / (217) 761-345.

**Family Assistance Centers can help National Guard families know which of these resources can best meet their needs. Visit [tinyurl.com/NGFAC](http://tinyurl.com/NGFAC) or call (800) 832-9225.**

TIP

**Air Force Aid Society:** Available to Airmen and their eligible family members and provides interest free-loans and grants. Visit [afas.org/EA](https://afas.org/EA) or call (703) 972-2650.

**Coast Guard Mutual Assistance:** Interest-free loans, grants and financial counseling to promote financial stability and general well-being of Coast Guard families. Visit [cgmahq.org](https://cgmahq.org) or call (800) 881-2462 / (703) 872-6716.

**Navy/Marine Corps Relief Society:** Provides interest-free loans or grants to help with emergency needs. Contact NMCRS and make a caseworker appointment (bring your ID card). Visit [nmcrs.org](https://nmcrs.org) or call (877) 272-7337.

**USA Cares:** Provides direct grant assistance to post-9/11 military families from all branches of service. Visit [usacares.org](https://usacares.org) or call (800) 773-0387.

**Children of Fallen Soldiers Relief Fund:** Provides college grants and financial assistance to surviving children and spouses of Service Members who lost their lives in the Iraq and Afghanistan wars. Visit [cfsrf.org](https://cfsrf.org) or call (301) 685-3421 or (866) 962-3773.

**Veterans of Foreign Wars Unmet Needs:** Assists with basic needs like mortgage and rent; home and auto repairs; insurance; utilities; food and clothing. Visit [vfw.org/unmetneeds/](https://vfw.org/unmetneeds/) or call (217) 529-6688 / (312) 980-4284.

**Salute Inc:** Provides emergency assistance to Veterans and their families for a variety of reasons from bill paying to special occasions. Visit [saluteinc.org](https://saluteinc.org) for forms and eligibility.

**Veterans of Foreign Wars Unmet Needs:** Dedicated to raising funds for charitable recipients who are experiencing financial and/or emotional hardship due to military service, debilitating illness, natural disaster and/or other philanthropic conditions. Visit [thecharitystripe.org](https://thecharitystripe.org) for forms and eligibility.

**The Charity Stripe:** Dedicated to raising funds for charitable recipients who are experiencing financial and/or emotional hardship due to military service, debilitating illness, natural disaster and/or other philanthropic conditions. Visit [thecharitystripe.org](https://thecharitystripe.org) for forms and eligibility.

## VA Benefits for Dependents & Survivors

**VA Dependency and Indemnity Compensation (DIC):** Pays benefits to certain survivors of SMs who died on active duty; or from service-related disabilities; or who were being paid 100% VA disability compensation at time of death. Visit [va.gov](https://va.gov) or call (800) 827-1000 for more information.

**Death Pension:** Pays some surviving spouses and children of deceased wartime Veterans based on financial need.

**Parents' DIC:** Pays some surviving parents based on financial need.

**VA Civilian Health and Medical Program:** Shares cost of medical services for eligible dependents and survivors of certain Veterans.

**Dependents & Survivors Education & Training:** Provides education and training benefits to some family members of disabled or deceased Veterans.

**Time Limits:** For education training benefits, spouses have 10 years from the date VA first finds them eligible and surviving spouse of SMs who died while on active duty have 20 years. Children are eligible from age 18 to 26. These time limits can sometimes be extended. No time limits apply for the other benefits described above.

## Social Security Dependent Benefits

Survivors of a deceased Service Member may receive monthly Social Security payments if they are: 1) a surviving spouse or divorced spouse from a marriage lasting 10 years or more; 2) unmarried children under the age of 18 or a disabled child; or 3) a divorced spouse caring for a child under the age of 16 or disabled. The Social Security Administration determines the benefit amount. Contact the Social Security Administration for more information by visiting [ssa.gov](https://ssa.gov) or call (800) 772-1213.

**TIP** Survivors may apply for Social Security benefits at the time they apply for DIC or VA death pension. Survivors must still apply for Social Security benefits at the SSA office.

**TIP** The substantiating evidence they submit to VA also may be used by the Social Security Administration.

## Disabled Children's SSI

A Social Security program for children with disabilities under age 18. To be eligible, children must come from low-income, low-asset homes and have a disability. Parents' income and assets are counted in this eligibility determination. The SSI disability standard for children looks at the child's ability to function as compared to a child of the same age without the disability.

To apply, either 1) go to your local SSA office; 2) call (800) 772-1213; or 3) visit [tinyurl.com/SSAchild](https://tinyurl.com/SSAchild) to begin the application online

**TIP** If asked to assess the child's functioning, remember to report how the child would function without special education, extra help, or a special environment.

**TIP** The application's process can be long and most people are denied, often more than once, before they receive SSI. Be persistent!

**TIP** Always appeal decisions within 60 days rather than reapplying.

# Food, Housing & Other Supports





## Food Resources

**SNAP (Food Stamps):** Apply at a local DHS office. Call (800) 843-6154 or visit [www.dhs.state.il.us/officelocator/](http://www.dhs.state.il.us/officelocator/) to find a family community resource center. Or text FoodIL to 877-877 to find a nearby summer meals site. Expedited Food Stamps are available within 5 days to households in some emergencies.

**Women, Infants and Children (WIC):** A food assistance program for low-income women and children. Generally, women are eligible if she is pregnant, breastfeeding, or just had a baby. Visit [tinyurl.com/88ob5yd](http://tinyurl.com/88ob5yd) or call (217) 782-2166 / (800) 843-6154.

**The Greater Chicago Food Depository will help you find out if you are SNAP eligible and help you through the process.** Call (773)-843-5416 for more information.

## Food Pantries

**Direct2Food:** An online resource for locating food pantries, soup kitchens and meal programs. Visit [direct2food.org](http://direct2food.org).

**Feeding Illinois:** Creates a network of food pantries through agencies, community partners and corporate and government partners throughout Illinois. Visit [feedingillinois.org/need](http://feedingillinois.org/need).

## Other Resources

**Catholic Charities Emergency Assistance Department:** [tinyurl.com/CCassist](http://tinyurl.com/CCassist)

**Illinois Board of Education nutrition programs:** [isbe.net/nutrition](http://isbe.net/nutrition)

**Illinois Hunger Coalition:** (312) 629-9580

## Housing Resources

**HUD-Veterans Affairs Supportive Housing (VASH):** Program combines housing voucher rental assistance for homeless Veterans and families with case management and clinical services provided by the VA. Participants must be referred to the program by the VAMCs or CBOCs.

**DHS Emergency Food and Shelter Program:** Gives immediate and comprehensive shelter services to at-risk and homeless persons. Call (800) 843-6154.

**Direct 2 Housing:** Assists people in the metropolitan Chicago area to locate Supportive Housing resources. Visit [direct2housing.org](http://direct2housing.org).

**Critical Time Intervention-Representative Payee (CTI-RP):** Provides intensive housing case management services to the chronically homeless population with documented disabilities in Waukegan, IL. Participants can receive housing search and placement, budgeting, counseling, advocacy, community linkage, as well as job readiness and placement services. Call (847) 782-4165.

**Inner Voice:** Visit [innervoicichicago.org](http://innervoicichicago.org) or call (312) 666-8110,

- Eddie Beard Homeless Veterans' Housing Program (Vet House) provides interim housing for honorably discharged Veterans. The program works closely with the VA Hospital and the Inner Voice HVRP program to ensure that residents receive on-going medical services and job placement assistance.
- Homeless Veterans' Reintegration Program (HVRP) helps Veterans secure full-time employment and permanent housing. The program provides transportation assistance, vocational training, case management, and follow-up services to approximately 100 Veterans each year.

**Thresholds:** Manages more than 75 residential developments in the Chicagoland area, totaling about 1,000 beds. If needed, residents are encouraged to develop basic living skills, including diet, money management, wellness, community integration, and more. Visit [thresholds.org](http://thresholds.org) or call (773)572-5500.

**The Prince Home at Manteno:** A program for homeless and disabled Veterans co-located with the Veterans' Home in Manteno, Illinois.

**The Illinois Department of Veterans' Affairs Prince Home:** Provides housing and supportive services for homeless Illinois Veterans, helping them cope with Post Traumatic Stress (PTS), substance abuse, and other challenges. Call (815) 468-6581 for more information.

**A Safe Haven:** Maintains a transitional housing facility with the capacity of 406 beds for 210 men, 69 women, and 127 children. Visit [asafehaven.org](http://asafehaven.org) or call (773) 435-8300.

**Deborah's Place:** Provides services for homeless women, there are multiple locations across Chicago. Visit [deborahsplace.org](http://deborahsplace.org) or call (312) 944-8801.

**Volunteers of America:** A comprehensive program specifically designed to move Veterans from homelessness to long-term stability and self-sufficiency. Hope Manor I and Hope Manor II, are about much more than simply providing housing for Veterans - the goal is to help Veterans change and improve their lives over the long-term by promoting self-sufficiency, building new skills, creating strong support networks and integrating Veterans more positively into community life. Visit [voaindinois.org](http://voaindinois.org).

## Housing Assistance, Finance, and Taxes

**Welcome Home Heroes:** Open to all qualified Illinois Veterans, active military personnel, reservists and Illinois National Guard members. An alternative to a federal VA loan, the Illinois Welcome Home Heroes homebuyer financing package includes a \$10,000 forgivable loan over two years for down payment and closing cost assistance, a 30-year fixed rate mortgage that has an affordable interest rate, and an optional mortgage credit certificate to reduce federal income tax liability. For more information, please contact the Illinois Housing Development Authority at (312) 836-5200 or visit [ihda.org](http://ihda.org).

**US Department of Veterans Affairs:** Apply for a home loan guaranty certificate to be used at a lending institution when securing financing. Visit [benefits.va.gov/homeloans](http://benefits.va.gov/homeloans) or call (888) 768-2132.

**Returning Veterans' Homestead Exemption:** Provides qualifying Veterans a one-time \$5,000 reduction to their homes' equalized assessed value (EAV). Qualifying Veterans who return from active duty in an armed conflict involving the U.S. armed forces can file an application upon their return home to receive this exemption. To apply for this exemption, please contact or visit your local County Assessor's Office.

**Disabled Veterans' Standard Homestead Exemption:** Provides a reduction in a property's EAV to a qualifying property owned by a Veteran with a service-connected disability. A \$2,500 homestead exemption is available to a veteran with a service-connected disability of at least 50% but less than 70%; a \$5,000 homestead exemption is available to a Veteran with a service connected disability of at least 70%. Qualifying Veterans must file an annual application by their counties' deadlines to continue to receive this exemption.

To apply for this exemption, please contact or visit your local County Assessor's Office.

**TIP** Visit [Illinoislegalaid.org](http://Illinoislegalaid.org) for information regarding eviction laws, and resources about lockouts, eviction and other housing issues.

**Catholic Charities:** May help pay landlords security deposits and 1st month's rent on new apartments. Individuals should call (312) 655-7700 and ask for assistance with homeless prevention funding.

**311 City Services:** In Chicago, 311 connects families to the Homeless Prevention Call Center that determines eligibility for assistance with rent, mortgage, or utilities. Dial 311 and ask for "short-term help."

## Transitional Housing

**St. Leo Campus for Veterans:** Includes the Catholic Charities' St. Leo Residence, the Auburn Gresham Community-Based Outpatient Clinic and Resource Center for job placement and benefits screening, the St. Leo Veterans Garden, and the Pope John Paul II Residence for Disabled Persons. St. Leo Residence provides supportive housing at 7750 S. Emerald Ave., Chicago, IL 60620. Phone: (773) 651-9950.

**Cooke's Manor:** Provides transitional housing in an alcohol and drug free environment for male Veterans who have completed a successful period of sobriety. The facility includes 40 private rooms and a communal kitchen, recreation room and laundry facilities. Programming includes rehabilitative work training, individual counseling, recovery groups, employment training and assistance with resumes and job placement and housing assistance. Minimal rent charged.

Veterans are required to have completed an inpatient treatment program or had a successful period of sobriety. Location: Building 14, Hines VA Campus, 5th Ave. and Roosevelt Road, Hines, IL 60141. Phone: (708) 343-2873.

**Centers for Independent Living:** Non-residential, community based organizations directed and managed by persons with disabilities dedicated to advocating for people with disabilities. Centers provide peer counseling, individual and systemic advocacy, independent living skills training, equipment repair and home modifications. Visit [incil.org](http://incil.org) or call (217) 525-1308 or (800) 587-1227.

Visit [va.gov/HOMELESS/NationalCallCenter.asp](http://va.gov/HOMELESS/NationalCallCenter.asp) or call (877) 4AIDVET / (877) 424-3838.

**TIP** If in an emergency, call 311 or go to your local Emergency Room to get help finding a shelter.

## Utility and Energy Assistance

**Illinois Low Income Home Energy Assistance Program (LIHEAP):** Helps pay energy bills through two payment plan options. The first is a one-time payment through the Direct Vendor Payment (DVP) plan. Or, under the newer Percentage of Income Payment Plan (PIPP), one may instead receive a monthly energy benefit in exchange for no more than 6% of their household income. PIPP participants who make payments on time receive a monthly credit amounting to 1/12th of past due bills, up to \$1,000 per year for gas and \$1,000 for electric with an annual maximum benefit of \$1,800. Income eligibility for LIHEAP (both DVP and PIPP) is 150% of federal poverty guidelines. Visit [liheapillinois.com](http://liheapillinois.com) or call the Energy Assistance Hotline at (877) 411-9276.

### **Illinois Home Weatherization Assistance Program**

**(IHWAP):** Provides free weatherization services and may cover air sealing, attic and wall insulation, furnace repair and replacement, electric base load reduction and window and door weatherization. Benefits are capped at \$7,500 per household. IHWAP's income eligibility is 200% of the federal poverty level. To apply, visit [weatherizationillinois.com](http://weatherizationillinois.com) or call the Energy Assistance Hotline at (877) 411-9276.

### **ComEd Helps Activated Military Personnel (CHAMP):**

Provides certain one-time benefits, such as bill payment assistance, extended due dates, late charge cancellation, etc. Deployed members of the active military, National Guard and Reserves and Veterans who are also residents of northern Illinois are eligible. Call ComEd CARE hotline at (888) 806-CARE or (888) 806-2273.

**Utility Shut-Off:** By Illinois law, if a utility is medically necessary, a doctor can issue a Certificate of Illness where utility companies must delay a shut-off or restore services for up to 60 days, once every 12 or 24 months. Customer must enter into payment plan. Mandates reconnection of utility service within 14 days of a disconnection.

**This will prevent a utility shut-off for 30 days. A physician can renew this protection for another 30 days by sending a second letter (with the same information) to the utility company.**

*See also: Income Supports / Emergency Cash Assistance*

## **Child Care**

**Military Child Care Programs:** Subsidize the cost of child care to families of active duty military families. Subsidy is based on several factors including family size, income and cost.

Registration fees may be waived. Only one parent or spouse needs to be on active duty in order to be eligible. Apply online through the National Association of Child Care Resource and Referral Agencies (NACCRRA). Call (800) 424-2246 or visit [naccrra.org/military-families](http://naccrra.org/military-families).

**Requirements to determine eligibility vary by program. Families may be required to provide supporting documentation, such as:**

- SMs military orders (activated/deployed only)
- Leave and Earning Statements (LES) for the Service Member
- Spouse's most recent paystub or proof of attending school
- Children's birth certificates / self certification statements
- Provider's Child Care License, W9 form and other credentials, if applicable

**TIP** Guardians may also apply.

**Illinois Child Care Assistance Program (CCAP):** Provides financial assistance to low income, working families. CCAP also serves families who receive TANF; teen parents seeking a high school degree or equivalent; and/or families not receiving TANF pursuing additional education to improve their job opportunities. Illinois Network of Child Care Resource and Referral Agencies (INCCRRA) offers excellent resources to help find and pay for child care services in addition to other parenting resources. Visit [tinyurl.com/ccaprogram](http://tinyurl.com/ccaprogram) or call (877) 202-4453.

**TIP** Contact the DHS help line (800) 843-6154, or visit the [childcare eligibility calculator](http://tinyurl.com/dhsCCEC) to see if you qualify for assistance: [tinyurl.com/dhsCCEC](http://tinyurl.com/dhsCCEC).

# Education & Employment



## Education Benefits

**Montgomery GI Bill (MGIB):** For those with active duty service, the MGIB- provides up to 36 months of education benefits but does not offer a living or annual book stipend. You may be eligible if you have an honorable discharge; AND you have a high school diploma or GED (or in some cases, 12 hours of college credit); AND you meet certain service requirements.

Post-9/11 GI Bill: Visit [benefits.va.gov/gibill/](https://benefits.va.gov/gibill/) for more information. Post-9/11 GI Bill: For many eligible Veterans, the Post-9/11 GI Bill provides more attractive benefits than other programs. Active duty service for 90 or more days since Sept. 10, 2001 is required. Benefit provides up to 36 months (4 school years) of education including monthly living and annual book stipends. Generally benefits are payable for 15 years following release from active duty. Visit [tinyurl.com/p911gibill](https://tinyurl.com/p911gibill).



**The Post-9/11 GI Bill also offers some Service Members the opportunity to transfer their GI Bill to dependents.**

**The Yellow Ribbon Program:** Only works in conjunction with the Post-9/11 GI Bill and exists to cover the higher tuition fees when attending a more expensive private school or a public school as a non-resident out-of-state student. One will still receive the monthly living stipend and annual book stipend while paying no extra out of pocket fees. Schools must be participating in The Yellow Ribbon Program to be applicable. Visit [tinyurl.com/YRedBens](https://tinyurl.com/YRedBens).

**IL Veterans Grant (IVG):** Limited to use at Illinois public colleges or community colleges, for the equivalent of four academic years of full-time enrollment. Requires one year of active duty service in the Armed Forces of the U.S. or foreign country during a time of hostilities in that country and received an honorable discharge after term of service. Also, requires

Illinois residence at the time of entering active duty service or within six months prior to entering the service, or have been a student at an Illinois public 2- or 4-year college at the time of entering active duty service. Can be used with Post-9/11 GI Bill, MGIB and ING . Visit [tinyurl.com/ivgprogram](https://tinyurl.com/ivgprogram).

**IL National Guard Grant (ING):** Can pay for eligible tuition and certain fees for undergraduate or graduate study for certain members of the National Guard. Benefits limited to use at Illinois public colleges. Grant can be used for a maximum of the equivalent of four academic years of full-time enrollment. Contact the college financial aid office to determine what portion of tuition and fees will be covered. Can be used with Post-9/11 GI Bill, Montgomery GI Bill and IVG. Visit [tinyurl.com/ILGuardGrant](https://tinyurl.com/ILGuardGrant).

## Maintaining Community Employment

### **Employer Support of the Guard and Reserve (ESGR):**

Helps resolve employment conflicts related to military service.

Visit [www.esgr.mil](http://www.esgr.mil).

**USERRA:** A bill that gives you the right when you return from military service or training to keep your former job with the same benefits. Make sure that you inform your current employer in writing that you are going to deploy. This will at least provide you with the protection of USERRA should you want to return to your job. If you do not give your employer advance notice, then your employer may not need to give back your job. We also recommend talking about USERRA with ESGR.

## Employment Resources

**Employer Partnership of the Armed Forces:** A direct link Military to Civilian Transferable Skills Identifier, a tool to help transfer military occupations to their related civilian occupations. Visit [military.com/skills-translator/mos-translator](http://military.com/skills-translator/mos-translator). IDES also offers workforce services like job placement and referrals, unemployment insurance, employment training programs, etc. Visit [tinyurl.com/idesVets](http://tinyurl.com/idesVets).

**Illinois Department of Employment Security:** Provides Veterans with readiness training, resume writing assistance, mock interviews and job placement counseling. A job readiness and referral counselor works with local businesses to screen applicants who might fill a variety of skill needs. 6212 South Sangamon, Chicago, IL 60201; Phone: (773) 808-2950.

**Veterans Employment Project of the Family and Parish Support Services:** Provides Veterans with readiness training, resume writing assistance, mock interviews and job placement counseling. A job readiness and referral counselor works with local businesses to screen applicants who might fill a variety of skill needs. 6212 South Sangamon, Chicago, IL 60621; Phone: (773) 808-2950, Fax: (773) 808-2960.

**Illinois Worknet Centers:** Serves as a "one-stop" for employment services, such as skills-matching software, resume writing, mock-interviews and funds to pay for training. They also have a Veterans Step Guide to help former Service Members transition to civilian jobs. Visit [www2.illinoisworknet.com](http://www2.illinoisworknet.com).

**Think Beyond the Label:** Disabled Veterans can register in this online portal to participate in virtual career fairs and job feeds from employers seeking jobseekers with disabilities. Visit: [thinkbeyondthelabel.com](http://thinkbeyondthelabel.com).

**Veterans Forward National Abel Network:** Offers many services for Veterans, including career matching, resume building, employment services, and training resources. Call 855-994-8300 or visit [nationalable.org/veterans](http://nationalable.org/veterans).

**Albany Park Community Center:** Veterans' Employment Program helps Veterans seeking employment through job skills, resume building advocacy and referrals. Call (773) 433-3252

**Thresholds:** Supported Employment Program places members in jobs of their choice to create real economic independence and further our members' recoveries. Call (773) 572-5500 or visit [thresholds.org](http://thresholds.org).

**Connect Vets:** Online portal for civilian jobs. Visit [connectvets.org](http://connectvets.org).

**MOS Translator:** Translate your military skills, experience and training to find career opportunities that best align with your capabilities. Visit [military.com](http://military.com).

## Disabled Veteran Employment

**Illinois' Division of Rehabilitation Services:** Provides Vocational Rehabilitation (ILVR) for individuals with disabilities who need help with employment. Those with severe disabilities receive priority for services. There is no asset or income limit. Call (800) 843-6154 for more information.

**The VA's Vocational Rehabilitation and Education (VR&E) VetSuccess Program:** Assists with employment if a Veteran has received, or will receive, a discharge that is other than dishonorable or has a SCD rating of at least 10%, or a memorandum rating of 20% or more from the VA and applies for VR&E VetSuccess services. Visit [benefits.va.gov/vocrehab/](http://benefits.va.gov/vocrehab/) for more information.

### **TIP** You can receive services from both programs!

You can have a case with ILVR and VR&E VetSuccess at the same time. In fact, it is a good idea to do so. For example, VetSuccess often gives cash stipends for living expenses while attending college. VR may not be able to provide such stipends but can sometimes pay for things that VetSuccess may not be able to pay for, like a computer.



# Legal Issues



## Legal Aid Resources

Free self-help stations can assist you with a wide range of issues and can be located at most County Clerk and Court Houses where you can receive help with wide range of issues. To see the help desks for Cook County visit [tinyurl.com/CookCountyHelpDesks](https://www.tinyurl.com/CookCountyHelpDesks).

TIP

**Land of Lincoln Legal Assistance Foundation:** Provides free civil legal services to low-income residents in their service area. They do not handle any criminal cases, including traffic cases, personal injury, malpractice or workers' compensation cases. The kinds of problems they may be able to help with include:

- Housing
- Family
- Consumer
- Homeownership
- Public Benefits and Health
- Services for Senior Citizens and Disabled Persons
- Education

Visit [lollaf.org](https://www.lollaf.org) or call (618) 394-7300 or (877) 342-7891.

**Legal Assistance Foundation of Chicago (LAF):** Provides free civil legal assistance to low-income residents of Cook County in civil cases. As well as various legal clinics and help desks, LAF offers a range of legal services in five main areas of law:

- Children & Families
- Consumer
- Housing
- Immigrants & Workers' Rights
- Public Benefits visit [lafchicago.org](https://www.lafchicago.org) or call (312) 341-1070.

**Prairie State Legal Services:** Provides free civil legal services for low-income, elderly and disabled residents in their service area. Priority cases include domestic violence claims; guardian ship/power of attorney; tax law evictions; loss of housing benefits or utilities; and loss of medical benefits. They provide some assistance with family, consumer and employment law. Visit [pslegal.org/psls.locations.asp](https://www.pslegal.org/psls.locations.asp) for locations or call (815) 965-2134.

**Illinois Legal Aid Online:** Offers online search for articles, fact sheets and legal resources for a variety of issues to learn more about legal issues and other legal assistance resources. Visit [tinyurl.com/VetIssues](https://www.tinyurl.com/VetIssues).

**John Marshall Law School:** Has a Veterans Legal Support Center & Clinic specializing in appealing denied Veterans benefits claims, including service-connected benefits, pension benefits, survivor benefits and education benefits. Visit [jmls.edu/veterans](https://www.jmls.edu/veterans) or call (312) 360-2656.

**Chicago Volunteer Legal Services:** Offers online legal aid clinic information and appointments with volunteer lawyers when clients are in need of low cost legal aid. Visit [cvls.org](http://cvls.org) or call (312) 332-1642

**Collaborative Law Institute of Illinois:** Provides options for divorce and custody issues. For more information visit [collablawil.org](http://collablawil.org) or call (312) 882-8000.

## Military Legal Assistance

**Military Legal Assistance:** Offers legal services on all military installations. Contact the closest base and ask for legal services.

**GI Rights Hotline:** Military counseling and information on military discharges, AWOL and UA and GI Rights. Visit [girightshotline.org](http://girightshotline.org) or call (877) 447-4487.

**Military Legal:** A Free Public Resource for Service Personnel contains discussions on common legal areas. Volunteer attorneys are encouraged to provide information on the site that will be helpful to families. Visit [militarylegal.org/home](http://militarylegal.org/home).

**The Armed Forces Legal Assistance (AFLA):** Provides general legal information to the military community. Information is for educational and general informational purposes only-- not legal advice. Visit [tinyurl.com/cL4h2ctinyurl.com/VJOcontacts](http://tinyurl.com/cL4h2ctinyurl.com/VJOcontacts).

**Swords to Plowshares:** Offers online self-help legal guides for a variety of Veteran-specific issues. Visit [swords-to-plowshares.org](http://swords-to-plowshares.org) for more information.

**Veterans Justice Outreach:** Veterans Justice Outreach Specialists are responsible for direct outreach, assessment, and case management for justice-involved Veterans in local courts and jails (NOT legal services) [tinyurl.com/VJOcontacts](http://tinyurl.com/VJOcontacts).

**Veterans Treatment Courts:** For Veterans with clinical diagnosis of a substance abuse and/or mental health disorder who are seeking assistance related to a criminal or civil case. The Veterans Treatment Court model requires regular court appearances, as well as mandatory attendance at treatment sessions and frequent and random testing for substance use (drug and/or alcohol). Visit [justiceforvets.org](http://justiceforvets.org) or contact your VJO representative (see above).



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**Twitter:** @hdavets

**Facebook:** [facebook.com/HealthAndDisabilityAdvocates](https://facebook.com/HealthAndDisabilityAdvocates),  
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