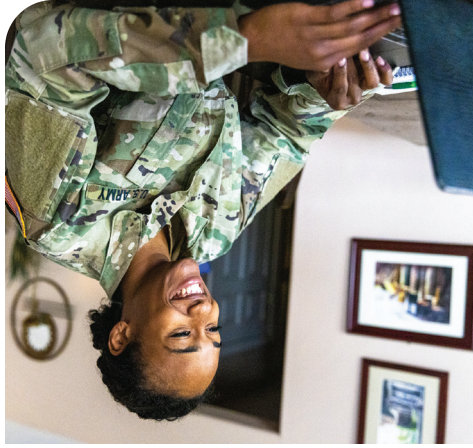


**Veterans' benefits are not awarded automatically.** To learn more about the benefits and services you may be eligible for as a veteran, or as a family member of a veteran service member, please call the NYS Department of Veterans' Services Help Line at 888-VETS NYS (838-7697), or visit [veterans.ny.gov](http://veterans.ny.gov). You can also download the **NYS Veterans Official NY App**, available for iOS and Android devices.



## Education

**Federal benefits** ▶ The federal government offers several programs for veterans and servicemembers seeking assistance for education or vocational training. Visit the U.S. Department of Veterans Affairs at [va.gov](http://va.gov) or call 800-827-1000. You can also contact the NYS Department of Veterans' Services at 888-VETS NYS (838-7697) for more information.

You may be eligible to receive GI Bill benefits to help pay for tuition and fees at approved colleges and universities in certain states. For more information, visit [benefits.va.gov/gibill](http://benefits.va.gov/gibill).

**State benefits** ▶ New York State offers several programs to assist with education or vocational training.

• **State Veterans Tuition Awards (VTA):** Awarded to eligible veterans who served in Vietnam, Afghanistan, the Persian Gulf or other qualified combat that earned an Expeditionary Medal. Recipients must be matriculated full- or part-time at an approved program at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State and must have been a state resident for at least 12 continuous months before the start of the school term. Contact the Higher Education Services Corporation (HESC) for more information about eligibility, award amounts and the application process at

888-697-4372 or visit [hesc.ny.gov/military-veteran-families](http://hesc.ny.gov/military-veteran-families).

• **NYS Regents Awards for Children of Deceased and Disabled Veterans (CDDV):** For students whose parent(s) served during specified periods of war or national emergency and, as a result of service, died, suffered a 40% or more disability, was classified as missing in action or was a prisoner of war. This is a noncompetitive annual award of \$450. The parent must be a New York State resident or must have been a New York State resident at time of death. The applicant must be pursuing an approved undergraduate degree at a college or university located in New York State. Must apply before June 30 of the academic year for which you are requesting payment. Contact HESC for more information at 888-697-4372 or visit [hesc.ny.gov/military-veteran-families](http://hesc.ny.gov/military-veteran-families).

• **Military Enhanced Recognition Incentive and Tribute (MERIT) Scholarships:** Available to children, spouses and financial dependents of members of the United States Armed Forces or state organized militia who, at any time while New York State residents, died or became severely and permanently disabled while performing their military duties, whether in combat or not. Members who were severely and permanently disabled, as described above, are also eligible. MERIT provides funds to help meet the cost of attending college, including both tuition and non-tuition components, for up to four years of full-time undergraduate study (or five

## Civil service

more.

DVS at [veterans.ny.gov](http://veterans.ny.gov) or 888-838-7697 to learn more.

**Federal benefits** ▶ Veterans seeking a federal civil service job who meet certain eligibility requirements may benefit from Preference Points, which can add a 5- or 10-point advantage to your passing competitive

• **Operation Recognition:** Eligible veterans who left high school before graduating or have a GED will be awarded a high school diploma. There is no fee for this service. Recipients must be a New York State resident, have engaged in active duty service for at least one day and have received a satisfactory discharge. Deceased veterans may also receive a diploma. The child or spouse of a deceased veteran who met the criteria may apply and accept a posthumous diploma on the veteran's behalf. For more information, visit [aces.nysed.gov/aapp/high-school-diploma-veterans](http://aces.nysed.gov/aapp/high-school-diploma-veterans), call the NYS Education Department at 518-474-8940 or email [adudted@nysed.gov](mailto:adudted@nysed.gov).

The NYS Veterans Bill of Rights for Employment Services entitles veterans and their eligible spouses to priority services in all New York State employment and training programs for which they are eligible and qualified. For more information, visit the NYS Department of Labor Veterans' Program at [dol.ny.gov/services-veterans](http://dol.ny.gov/services-veterans).

NYS Department of Veterans' Services (DVS) benefits advisors can prepare and file discharge upgrade applications to the Discharge Review Board or the Board for Corrections of Military Records for each branch of the military, free of charge. New York State also has a Discharge Advisory Board to provide free, non-binding advisory opinion to veterans with discharge upgrade appeals. Contact DVS at [veterans.ny.gov](http://veterans.ny.gov) or 888-838-7697 to learn

## Automobile

**State and local benefits** ▶ Civil service examination fees are waived for honorably discharged veterans. Additional credit in civil service examinations and preference in retention are available for disabled and nondisabled veterans for competitive positions. Some competitive positions are filled by appointment for qualified veterans with disabilities. For program information or an application, visit the Governor's Program to Hire Individuals and Veterans with Disabilities at [cs.ny.gov/rp55](http://cs.ny.gov/rp55). You can also call 518-473-8961 or 866-297-4356.

examination score or rating. Some requirements may also be waived and special priority given in particular job categories. A parent or spouse (including unmarried surviving spouse) may be eligible to claim veterans' preference when the veteran is unable to use it. Visit [opm.gov/fedshirevets](http://opm.gov/fedshirevets).

**Federal benefits** ▶ Severely disabled veterans may qualify for a one-time payment toward the purchase of a specially equipped vehicle. Automobile adaptive equipment grants are also available. Visit [va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment](http://va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment) for more information and the current allowance rate.

**State benefits** ▶ Eligible New Yorkers may have their status as a veteran designated by the word "Veteran" printed on the upper left corner of their newly issued license, learner permit or nondriver photo ID card at no additional charge. This identification shows proof of service, making it easier to access veteran programs, benefits and discounts. Apply by mail or in person at a New York State motor vehicle office. You must provide verification that you received an honorable discharge from military service or were released from military service under honorable conditions.

The New York State Motor Vehicle Registration Fee Exemption waives registration and vehicle plate fees for certain qualifying veterans. For more information, visit [veterans.ny.gov/new-york-state-motor-vehicle-registration-fee-exemption](http://veterans.ny.gov/new-york-state-motor-vehicle-registration-fee-exemption).

## Homeownership

**Federal benefits** ► Certain veterans and spouses may be eligible for a home loan guaranty benefit from the U.S. Department of Veterans Affairs (VA) to help buy a home. The VA home loan guaranty benefit can help a private lender provide you with more favorable terms, such as a reduced or eliminated down payment, a competitive interest rate or limited closing costs. Visit [benefits.va.gov/homeloans](https://www.benefits.va.gov/homeloans) for more information.

**State benefits** ► Low-interest mortgage loans are available to qualified first-time homebuyers through the State of New York Mortgage Agency (SONYMA). Visit [hcr.ny.gov/sonyma](https://www.hcr.ny.gov/sonyma) or call **800-382-4663** to learn more.

## Tax exemptions

**Property tax** ► Eligible veterans or their unremarried surviving spouses may be able to receive one of three different property tax exemptions. These exemptions are not automatic and are not provided by all municipalities. Contact your local assessor's or clerk's office to see whether these exemptions are offered in your area, the requirements for eligibility and how to submit an application to receive the benefit. You can also visit [tax.ny.gov/pit/property/exemption/vetexempt.htm](https://www.tax.ny.gov/pit/property/exemption/vetexempt.htm) for additional details.

• **Alternative veterans exemption.** If offered, this is available on an eligible veteran's primary residence. Provides a 15% reduction of assessed value for veterans who served during wartime and an additional 10% reduction of assessed value for those who served in a combat zone. Veterans with a service-connected disability can receive further reductions based on their disability ratings. School districts may also offer up to a 15% reduction in assessed value if a local resolution was passed. Check with your assessor

to determine the maximum exemption limits in your community.

- **Cold War veterans exemption.** If offered, this is available on the residential property of an eligible veteran who served at some point during the Cold War period that occurred from September 2, 1945, to December 26, 1991. Provides a 10 or 15% reduction in assessed value (as adopted by the taxing jurisdiction) with an additional reduction for veterans with service-connected disabilities based on their disability ratings. Check with your assessor to determine the maximum exemption limits in your community and the duration of the benefit.
- **Eligible funds exemption.** If offered, this exemption provides a partial exemption on property purchased by a veteran (or certain other persons designated in the law) with pension, bonus or insurance monies.

**Income tax** ► Military pay received for active service as a member of the United States Armed Services in an area designated as a combat zone is exempt from New York State, New York City and Yonkers taxes. To learn more, visit [tax.ny.gov/pit/file/military\\_page.htm](https://www.tax.ny.gov/pit/file/military_page.htm).

## Health Care

Honorably discharged veterans may be eligible for free or low-cost care through the U.S. Department of Veterans Affairs, whether or not they served during times of war.

Women may be entitled to VA benefits if they are veterans of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, Space Force or Coast Guard), served in the Women's Army Auxiliary Corps (WAAC), Women's Air Force Service Pilots (WASP) during World War II or in the Women's Reserve of the U.S. Navy (WAVES). Contact the NYS Department of Veterans' Services at **888-VETS NYS** (838-7697) for more information.

If you were involuntarily discharged from the military for pregnancy before 1974 and have questions about your eligibility for services, contact your nearest VA health care facility.

**U.S. Department of Veterans Affairs Medical Center Services** ► Each VA medical center has a designated Women Veterans Program Manager to assist women veterans. She can help coordinate all the services you may need, from primary care medical services to mental health and sexual abuse counseling. There are also gender-specific health care services, such as hormone replacement therapy, breast and gynecological care, maternity and limited infertility care (excluding in-vitro fertilization).

Treatment for Military Sexual Trauma (MST) experienced on active duty is also available. Every VA facility has a designated MST Coordinator who serves as a contact person and advocate for these issues.

Learn more by visiting [womenshealth.va.gov](https://www.womenshealth.va.gov) or call or text the Women Veterans Call Center (WVCC) at **855-829-6636**.

VA Medical Centers are located in: Albany, Batavia, Bath, the Bronx, Brooklyn, Buffalo, Canandaigua, Montrose, Manhattan, Northport, Syracuse and Wappingers Falls.

## Blindness

**Federal benefits** ► A veteran who is legally blind or has low vision may be able to get vision-enhancing devices and technologies through VA's blind and low vision rehabilitation services. Blindness does not need to be service-connected. Visit [va.gov/health-care/about-va-health-benefits/vision-care/blind-low-vision-rehab-services](https://www.va.gov/health-care/about-va-health-benefits/vision-care/blind-low-vision-rehab-services) or call **800-698-2411**.

VA does not provide guide or service dogs but does offer a service dog veterinary health insurance benefit (VHIB) and other benefits in

support of service dogs to eligible veterans. Visit [prosthetics.va.gov/serviceandguidedogs.asp](https://www.prosthetics.va.gov/serviceandguidedogs.asp) for more information.

**State benefits** ► An annuity is available to legally blind wartime veterans or surviving unremarried spouses of legally blind wartime veterans who are New York State residents. Blindness need not be a service-connected disability. Visit [ny.gov/services/apply-blind-annuity-0](https://www.ny.gov/services/apply-blind-annuity-0) to download a form.



## Disability benefits

**Federal benefits** ► Veterans with a physical or mental health disability incurred while serving in the military or whose service made an existing condition worse may apply for VA disability compensation. Visit [va.gov/disability](https://www.va.gov/disability) for more information.

To receive hearing aids through VA, first register at a local VA Medical Center for an evaluation of your hearing. If you are determined to be eligible, the hearing aid(s), repairs and future batteries will be provided at no charge as long as you maintain

VA eligibility for care. Visit [prosthetics.va.gov/psas/hearing\\_aids.asp](https://www.prosthetics.va.gov/psas/hearing_aids.asp) for more details.

A clothing allowance is available as a special claim under the VA disability compensation benefit and provides money to help replace clothes damaged by a prosthetic or orthopedic device or medicine taken related to a service-connected disability. Visit [va.gov/disability/eligibility/special-claims/clothing-allowance](https://www.va.gov/disability/eligibility/special-claims/clothing-allowance) or call **800-827-1000** for more information and the current payment rates.

Veterans with a documented disability are eligible for a National Parks & Federal Recreational Lands Lifetime Access Pass that provides free admittance to more than 2,000 recreation sites managed by five Federal agencies. A \$10 processing fee will apply. Visit [store.usgs.gov/access-pass](https://store.usgs.gov/access-pass) for more information on eligibility or to apply.

**State benefits** ► NYS Parks and Recreation offers a Lifetime Liberty Pass available to qualified New York State veterans of the U.S. Armed Forces and the state organized militia and members of a gold star family for free and discounted access to and use of state parks,



historic sites and state-operated campgrounds and recreational facilities. Visit [parks.ny.gov/admission/lifetime-liberty-pass.aspx](https://parks.ny.gov/admission/lifetime-liberty-pass.aspx) or call **518-474-2324** for more information.

## Home accessibility grants

**Federal benefits** ► VA offers housing grants for veterans with a qualifying service-connected disability to help purchase a home or adapt their current home to meet accessibility needs. For more information, visit [va.gov/housing-assistance/disability-housing-grants](https://www.va.gov/housing-assistance/disability-housing-grants).

**State benefits** ► The Access to Home for Heroes/Veterans Program allows experienced municipalities and not-for-profit corporations to apply for a grant to adapt homes for eligible disabled veterans. Learn more at [hcr.ny.gov/access-home-heroesveterans](https://hcr.ny.gov/access-home-heroesveterans).

## Nursing home care

There are five NYS Veterans' Homes located in Oxford, Montrose, St. Albans, Long Island and Batavia. These are skilled nursing facilities owned and operated by the NYS Department of Health (DOH) and State University of New York (SUNY) that offer free or lower-cost skilled nursing care and rehabilitative services for eligible veterans and their dependents, subject to bed availability. Admission preference is based on severity of illness or disability. Learn more at [veterans.ny.gov/new-york-state-veterans-nursing-homes](https://veterans.ny.gov/new-york-state-veterans-nursing-homes).

## Aid and Attendance and Housebound benefits

Wartime veterans and their survivors who are eligible for a VA pension and require the aid and attendance of another person, or are housebound, may be eligible for additional monetary payment. If you qualify, these benefits are paid in addition to your monthly pension.

Go to [benefits.va.gov/pension](https://benefits.va.gov/pension) for more information.

## Burial benefits

**Federal benefits** ► VA offers an allowance to certain individuals who pay for an eligible veteran's burial and funeral costs that won't be reimbursed by any other organization. There is no time limit to file for a service-connected burial, plot, or interment allowance. Non-service-connected burial claims must be filed within two years after burial or cremation. Review the eligibility requirements and allowance amounts at [va.gov/burials-memorials/veterans-burial-allowance](https://www.va.gov/burials-memorials/veterans-burial-allowance).

Burial in national cemeteries is available to eligible veterans and certain family members. You or your chosen funeral director may call the National Cemetery Scheduling Office at **800-535-1117** to request a burial.

Next of kin or a close friend may be eligible to receive a United States flag to drape the casket or coffin or be placed with an urn to honor the service of a military veteran. Visit [va.gov/burials-memorials/memorial-items/burial-flags](https://www.va.gov/burials-memorials/memorial-items/burial-flags) to learn more about burial flags and download an application form.

**State benefits** ► Burial expenses and the cost of headstones for indigent state veterans and certain family members are authorized by the county of the veteran's residence. Call **888-VETS NYS** (838-7697) for more information.

Surviving family members of eligible servicemembers who died in combat while receiving hazardous duty pay or from wounds which were sustained in a combat zone or while receiving hazardous duty pay may be eligible for a supplemental burial allowance of up to \$6,000 to defray funeral and interment costs not covered by the federal government. Call **888-VETS NYS** (838-7697) to learn more.

Burial in New York's first State Veterans Cemetery is now available to eligible veterans and certain family members. The New York State Veterans Cemetery – Finger Lakes is located along Seneca Lake in Romulus, Seneca County, adjacent to Sampson State Park. Visit [veterans.ny.gov/ny-state-veterans-cemetery-finger-lakes](https://veterans.ny.gov/ny-state-veterans-cemetery-finger-lakes) for more information about services offered and burial eligibility, or call **888-VETS NYS** (838-7697).

## Survivors' benefits

Dependency and Indemnity Compensation (DIC) payments may be available to eligible spouses and certain dependents of veterans who died in the line of duty or of service-connected injuries or disease. Certain remarried surviving spouses may also be eligible.

Surviving spouses and single children of deceased wartime veterans may be eligible for a non-service-connected pension based on need. Minor children may be eligible even if the surviving spouse remarries.

For more information on these and other survivors' benefits, visit the VA Office of Survivors Assistance online at [va.gov/survivors](https://www.va.gov/survivors).

## Insurance

To learn how to convert a Servicemembers' Group Life Insurance (SGLI) policy to a Veterans' Group Life Insurance (VGLI) policy or a civilian policy after you leave the military, go to [va.gov/life-insurance/options-eligibility/sgli](https://www.va.gov/life-insurance/options-eligibility/sgli).

Designated beneficiaries of deceased persons covered by all forms of government insurance may submit their claims to the nearest counseling center of the state's Department of Veterans' Services. For help with your claim, contact the Office of Servicemembers' Group Life Insurance (OSGLI) at **800-419-1473**.

## Readjustment counseling

Vet centers are located around the state to help veterans with readjustment. Women veterans trying to cope with problems such as Post-Traumatic Stress Disorder (PTSD) or Military Sexual Trauma (MST) are encouraged to call one of the federal veterans centers listed below. Visit [va.gov](http://va.gov) for their addresses.

Albany:	518-626-5130
Babylon:	631-661-3930
Binghamton:	607-722-2393
Bronx:	718-367-3500
Brooklyn:	718-630-2830
Buffalo:	716-862-7350
Hicksville (Nassau):	516-348-0088
Middletown:	845-342-9917
New York (Harlem):	646-273-8139
New York (Manhattan):	212-951-6866
Rochester:	585-393-7608
Staten Island:	718-816-4499
Syracuse:	315-478-7127
Watertown:	315-782-5479
Westchester:	914-682-6250
Woodhaven (Queens):	718-296-2871

## For more support

Women Veterans Call Center:  
1-855-VA-WOMEN (1-855-829-6636)

Veterans Crisis Line: dial 988 (press 1) or  
text 838255

Help for chemical dependency or problem  
gambling: 1-877-8-HOPENY  
(1-877-846-7369)

Updated 1/25

# Benefits for women veterans and their families



courtesy of  
Speaker of the Assembly  
**Carl E. Heastie**



A message to veterans from  
**Speaker of the Assembly  
Carl E. Heastie**



Are you a woman who served in the U.S. Armed Forces? If so, you may be eligible for state and federal veterans benefits – hard-earned benefits from a grateful nation and state.

I've prepared this brochure to outline some of the many programs and services available to all eligible veterans through the New York State Department of Veterans' Services and the U.S. Department of Veterans Affairs and some resources available specifically for women veterans. Remember that benefits are not automatically awarded; veterans and their families must apply to receive them.

Thank you for your service. You can contact my district office if you have any questions or concerns about this or any other matter.

Carl E. Heastie  
Speaker of the Assembly

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