



RENSSELAER COUNTY VETERANS NEWSLETTER

Rensselaer County
Unified Family Services
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Traumatic Injury Protection Under SGLI (TSGLI)

Van Transportation...

- * Don't drive and need to get to the VA Medical Center or the Troy VA Clinic?
- * We offer complimentary van transportation to and from the VAMC and Clinic for *most morning* medical appointments.

For more details call 270-2760.



What Is TSGLI?

The Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI) program is a rider to Servicemember's Group Life Insurance (SGLI). The TSGLI rider provides for payment to service members who are severely injured (on or off duty) as the result of a traumatic event and suffer a loss that qualifies for payment under TSGLI.

Who are TSGLI Payments Designed to Help?

TSGLI payments are designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered.

What Are The Eligibility Requirements For Payment Under TSGLI?

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- You must be insured by SGLI when you experience a traumatic event.
- You must incur a scheduled loss and that loss must be a direct result of a traumatic injury.
- You must have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services.
- You must suffer a scheduled loss within 2 years (730 days) of the traumatic injury.
- You must survive for a period of not less than seven full days from the date of the traumatic injury. (The 7-day period begins on the date and time of the traumatic injury, as measured by Zulu [Greenwich Meridian] time and ends 168 full hours later).

Do you have to be in service to apply for a TSGLI benefit?

No. As long as the service member experienced the traumatic event while in service and covered by SGLI, they can apply for the benefit even if they have since been discharged.

What If The Traumatic Injury Occurred Prior To December 1?

Congress directed that TSGLI would be retroactive to October 7, 2001, for members who incur a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through and including November 30, 2005, in Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF). For the purposes of TSGLI only, "incurred in Operation Enduring Freedom or Operation Iraqi Freedom" means that the member must have been deployed outside the United States on orders in support of OEF or OIF or serving in a geographic location that qualified the service member for the Combat Zone Tax Exclusion under the Internal Revenue Service Code.

For more detailed information on the TSGLI benefit, Office of Servicemembers' Group Life Insurance by phone at 1-800-419-1473.



**VETERANS
STAND-DOWN**
Saturday, October 2, 2010
8 a.m.—1 p.m.
At the
Colonie BPO Elks #2192
11 Elks Lane, Latham, NY



U.S. Treasury Direct Express® Debit MasterCard® Pilot

The U.S. Department of the Treasury is sending a direct mail letter in the coming weeks to a select group of VA Compensation or Pension check recipients to encourage them to switch from a paper check to the Direct Express® Debit MasterCard® card for their payments. The Direct Express® card is endorsed by VA and is safer, easier and more convenient than receiving a paper check.

THE MAILING

Who will receive the mailer and when?

In May and June 2010, 150,000 VA Compensation or Pension check recipients in Texas, New York, California, Mississippi, Kentucky, Georgia, and West Virginia will receive the mailer, which will include a letter from Treasury's Financial Management Service, a brochure explaining the features and benefits of the card, and a form they can use to sign up for the card by mail. (A postage-paid envelope will also be included.) VA Compensation or Pension beneficiaries can also sign up by phone at (888) 544-6347.

How will a VA Compensation or Pension beneficiary know the mailing is legitimate?

The return address will display the name "Department of the Treasury, U.S. Treasury Processing Center," and the letter inside will be signed by Walt Henderson, Director of Treasury's EFT Strategy Division.

How might VA Compensation or Pension beneficiaries hear about the Direct Express card even if they don't receive the mailing?

If a VA Compensation or Pension beneficiary also receives Social Security or Supplemental Security Income (SSI) benefits, he/she may have heard about the Direct Express card through check inserts sent by the Treasury Department. Additionally, VA will provide information about the mailing and the Direct Express card to its veteran service organization partners, regional offices and call centers, and on its website.

If a VA Compensation or Pension check recipient does not receive the mailer, can he/she still sign up for the card now?

Yes. The beneficiary can call the U.S. Treasury Processing Center at (888) 544-6347 to switch to the Direct Express card.

THE DIRECT EXPRESS CARD

Why is the Direct Express card better than paper checks?

Paper checks can be delayed, lost and stolen. In fact, in 2009, an estimated \$69 million in Treasury-issued checks were fraudulently endorsed. The Direct Express Card provides safer, easier and faster access to money. The benefits are clear:

- **Safe.** No need to carry large amounts of cash and no risk of lost or stolen checks. Money in the card account is FDIC-insured (up to the maximum amount allowed by law).
- **Easy.** Money is automatically posted to the card account on payment day, so there's no need to wait for the mail to arrive.
- **Convenient.** Cardholders can make purchases and pay bills anywhere Debit MasterCard® is accepted. The card can also be used to get cash at retail locations, ATMS and banks and credit unions throughout the world.
- **Recommended.** The Department of Veterans Affairs and Treasury Department encourage VA Compensation and Pension check recipients to sign up for the card.

Are there fees associated with the card?

There are no sign-up fees, monthly fees or overdraft charges. Most services are free. Some fees for optional services may apply. For information on fees and features, call (877) 212-9991 or visit www.USDirectExpress.com.

Are current Direct Express cardholders satisfied with the card?

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So far, approximately one million people have signed up for the Direct Express card. The vast majority of Direct Express cardholders have expressed satisfaction with the card because it offers convenience, safety and immediate access to their money. According to Treasury Department research, 95 percent of cardholders surveyed said they are satisfied with the card and 86 percent said they are very likely to recommend the card to family or friends who receive a federal benefit payment.

SIGN-UP INFORMATION

How can VA Compensation or Pension beneficiaries sign up for the card?

VA Compensation or Pension check recipients can switch to the Direct Express card by calling (888) 544-6347. This toll-free phone line is dedicated to helping VA Compensation or Pension beneficiaries sign up for the Direct Express card. Phone sign-up is open Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. People who received information in the mail can also fill out and mail back the application in the postage-paid envelope provided. No bank account or credit check is required.

Can VA beneficiaries sign up for the card online?

Not yet. VA Compensation or Pension beneficiaries are encouraged to sign up by phone at (888) 544-6347 or by mail if they received the letter. The phone number is dedicated to helping VA Compensation or Pension beneficiaries sign up for the Direct Express card.

Can a VA Compensation or Pension representative payee sign up for the Direct Express card?

No. A representative payee for a VA Compensation or Pension benefit recipient may not yet receive payments on the Direct Express card.

If a VA Compensation or Pension beneficiary also receives Social Security or Supplemental Security Income (SSI) checks, can he/she also sign up to receive those benefits on the card?

Yes. When a VA Compensation or Pension benefit recipient signs up for the Direct Express card, he/she can also request to receive Social Security payments via the card. Call (888) 544-6347 to do this.

If someone already receives Social Security or SSI benefits on the Direct Express card, will he/she need to sign up for a separate card?

No. If the VA Compensation or Pension check recipient is already receiving another federal benefit payment through the Direct Express card, he/she can sign up to receive the VA Compensation or Pension benefit via an existing card. Call (888) 544-6347 to do this.

Can other VA benefits be paid using the Direct Express card?

No. Only VA Compensation or Pension benefit payments are available for now.

Where can people go for more information?

For more information, people can go to www.vba.va.gov/bln/21/direct_express.htm or visit USDirectExpress.com.

Honor-A-Deceased Veteran Ceremony

Every second Monday of the month, the County honors a deceased veteran in a very moving and respectful ceremony in the County Legislative Chambers. If you have loved one, who was a veteran from Rensselaer County and would like to have them honored, please contact the Rensselaer County Veterans at 270-2760 for an application.

The following criteria applies to the honorees:

- Must be from Rensselaer County (born, raised or resided in);
 - Must have been Honorably Discharged and discharge must accompany application;
 - May only be honored once;
 - Submitted application must be legible and have a family contact (name, address and telephone number);
 - List of all medals, campaigns, and battles;
 - Include civilian history (all community services and organizations);
 - Be as detailed as possible, the entire ceremony is dedicated to this veteran and it is their life story.
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A Message From Our Director

"WHY THE AMERICAN FLAG IS FOLDED 13 TIMES"

Author Unknown

Have you ever wondered why the Flag of the United States of America is folded 13 times when it is lowered or when it is folded and handed to the next of kin at the burial of a veteran?

Here is the meaning of each of those folds and what it means:

The first fold of our Flag is a symbol of life.

The second fold is a symbol of our belief in eternal life.

The third fold is made in honor and remembrance of the veterans departing our ranks who gave a portion of their lives for the defense of our

country to attain peace throughout the world.

The fourth fold represents our weaker nature, for as American citizens trusting, it is to Him we turn in times of peace as well as in time of war for His divine guidance.

The fifth fold is a tribute to our country, for in the words of Stephen Decatur, "Our Country, in dealing with other countries may she always be right; but it is still our country, right or wrong."

The sixth fold is for where our hearts lie. It is with our heart that we pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for all.

The seventh fold is a tribute to our Armed Forces, for it is through the Armed Forces that we protect our country and our flag against all her enemies, whether they be found within or without the boundaries of our Republic.

The eighth fold is a tribute to the one who entered into the valley of the shadow of death, that we might

see the light of day, and to honor mother, for whom it flies on Mother's Day.

The ninth fold is a tribute to womanhood; for it has been through their faith, their love, loyalty and devotion that the character of the men and women who have made this country great has been molded.

The tenth fold is a tribute to the father, for he, too, has given his sons and daughters for the defense of our country since they were first born.

The eleventh fold, in the eyes of a Hebrew citizen represents the lower portion of the seal of King David and King Solomon, and glorifies in their eyes, the God of Abraham, Isaac, and Jacob.

The twelfth fold, in the eyes of a Christian citizen, represents an emblem of eternity and glorifies, in their eyes, God the Father, the Son and Holy Spirit.

When the Flag is completely folded, the stars are uppermost reminding us of our Nation's motto, "In God We Trust." After the Flag is completely folded and tucked in, it takes on the appearance of a cocked hat, ever reminding us of the soldiers who served under General George Washington, and the Sailors and Marines who served under Captain John Paul Jones, who were followed by their comrades and shipmates in the Armed Forces of the United States, preserving for us the rights, privileges, and freedoms we enjoy today.

The next time you see a Flag ceremony honoring someone that has served our country, either in the Armed Forces or in our civilian services such as the Police Force or Fire Department, keep in mind all the important reasons behind each and every movement.

They have paid the ultimate sacrifice for all of us by honoring our Flag and our Country.



From the Field to the Classroom

As a record number of veterans are returning from service in Iraq and Afghanistan, more and more military personnel are looking for opportunities in furthering their education to enhance their careers and their personal lives.

While many veterans are looking to further their education, a large percentage of these veterans aren't aware of the benefits their military service has earned them. As a Service members Opportunities Consortium (SOC) institute, Bryant and Stratton College, with locations throughout New York State, not only accepts a wide range of these benefits, but makes it easier for military personnel to access their benefits to gain or further their education.

Programs to assist in admissions, finances, and career opportunities make Bryant and Stratton an ideal college for military personnel and returning veterans. Flexible schedules offering day, night, weekend, and online courses allow veterans to gain their education at their convenience and on-site military coordinators are available to answer questions and assist in any way possible. Campus events specifically for military students show veterans their service is appreciated and Bryant and Stratton College is proud to have them.

As your website states, your mission is to "... ensure veterans receive benefits granted by law for their service to New York and the Nation". Bryant and Stratton College is taking steps to fulfill this vision, making this a vital story to your readership. Military personnel would be highly interested in an institute that goes above and beyond the mandated G.I. Bill and Yellow Ribbon programs to make it easier for service members to continue their education and careers.

Learn more at visit: <http://www.bryantstratton.edu/>

Upcoming Events:



Call us by the 15th of the month and we will list your event .

July 5...Independence Day observed-**OFFICE CLOSED**

July 12...Honor-a-Deceased Veteran Ceremony in the Legislative Chambers, 8:15 a.m. **Nicholas Clemente, US Army, Vietnam**

July 17... 3rd Annual Homeless Veterans Motorcycle Run at The Saw Mill, 501 South Ave., Schenectady, registration 10a.m., \$15 per person