



# RENSSELAER COUNTY VETERANS NEWSLETTER

Rensselaer County  
Unified Family Services  
Veterans Service Agency

99 Troy Road  
East Greenbush, NY 12061

Phone: (518) 270-2760  
FAX: (518) 270-2956  
www.rensco.com

## Van Transportation...

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

For more details call:  
270-2760.



## VETERANS CRISIS LINE

DIAL 988  
PRESS 1

\*\*Confidential chat at Veterans CrisisLine.net or text to 838255\*\*  
TTY service 1-800-799-4889

Confidential support 24 hours a day, 7 days a week, 365 days a year, for veterans and their loved ones

STEVEN F. McLAUGHLIN  
County Executive

KEVIN C. MILLER, JR.  
Director

Volume 19, Issue 2  
March/April 2024

## CAMP LEJEUNE JUSTICE ACT

The CLJA is a law passed by Congress and signed by the President which took effect in August 2022 to provide relief to those who suffered injuries as a result of exposure to drinking water at Camp Lejeune. The CLJA is a part of the Honoring our Promise to Address Comprehensive Toxics Act, which was signed into law on August 10, 2022. The CLJA allows Veterans and civilians to file claims and lawsuits against the U.S. Government to potentially recover for injuries caused by exposure to contaminated water at the Marine Corps Base Camp Lejeune from August 1, 1953 through December 31, 1987.

The CLJA applies to anyone who suffered injury as a result of having resided, worked, or was otherwise exposed (including in utero exposure) for not less than 30 days during the period beginning on August 1, 1953, and ending on December 31, 1987, to water at Camp Lejeune, North Carolina. An individual must show exposure to contaminated water. Claimants do not have to have lived on Camp Lejeune itself to qualify to bring a toxic water claim. If you worked on the base for at least 30 days during the affected years, you could still qualify. Additionally, a person who was in utero while their mother lived or worked on Camp Lejeune may also qualify to bring a toxic water claim.

In addition to affected Veterans, anyone is eligible to file a claim who resided, worked, or was otherwise exposed (including in utero exposure) for not less than 30 days during the period beginning on August 1, 1953, and ending on December 31, 1987, to water at Camp Lejeune, North Carolina. Authorized agents or legal representatives may file on behalf of those eligible to file a claim under the criteria described above.

If you worked, lived, or were otherwise exposed to contaminated water at Camp Lejeune for 30 days or more between August 1, 1953, and December 31, 1987, and you were exposed to water at Camp Lejeune that was supplied by the United States or on its behalf, then you may seek appropriate relief for harm which was caused by, associated with, or linked to exposure to the water; exposure to the water increased the likelihood of such harm.

**\*\*The CLJA allows those who qualify to file lawsuits for Camp Lejeune water contamination up to two years after the bill took effect on August 10, 2022. This means that you must file a CLJA claim by August 10, 2024 for it to be considered. Additionally, the law requires that a claim accrue before the enactment of the CLJA; therefore, any injury serving as the basis for a CLJA claim must have been diagnosed prior to the enactment of the Act on August 10, 2022.\*\***

## UNDERSTANDING THE CLAIMS SUBMISSION PROCESS

A CLJA claim is an administrative claim for injury or injuries made to the Department of the Navy pursuant to the Camp Lejeune Justice Act.

A CLJA claimant is an individual who files a claim pursuant to the Camp Lejeune Justice Act. Anyone who lived, worked, or otherwise was exposed to the water at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987, may file a CLJA claim. This includes both Veterans and non-Veterans. It also includes people who were exposed to the water before birth. If a claimant died from a Camp Lejeune-related condition, the legal representative of the claimant's estate may be able to file a wrongful death claim.

(Continued Page 2)

(Continued from Page 1)

An attorney is not required to file a claim. Lawyers, firms, and others have engaged in extensive advertising offering to represent Veterans in CLJA actions. These entities are not connected with the Department of the Navy. These entities may charge you a fee for legal representation. The Department of the Navy cannot provide legal advice. There will be a site available online for people to file a claim themselves or for attorneys to file a claim on behalf of claimants. Settlements under the Camp Lejeune Justice Act are made pursuant to the Federal Tort Claims Act, 28 U.S. Code 2672, and 28 U.S. Code 2677. Attorneys' fees for administrative settlements cannot exceed 20% of the award, and attorneys' fees for settlements of cases in litigation cannot exceed 25% of the award.

Any person who believes they qualify for relief under the CLJA must first submit a claim to the Department of the Navy. You can begin the process of filing your claim by completing the CLJA claim form (<https://www.navy.mil/clja/>). Once your form is complete, please sign, scan, and save your form using the following format: "LAST NAME FIRST NAME MM.DD.YYYY." Next, email your completed form to [clclaims@us.navy.mil](mailto:clclaims@us.navy.mil). *Emailing your form will assist in expediting the processing of your claim.* For additional information on completing the CLJA claim form, please see *Directions and Procedures* (<https://www.navy.mil/clja/>). If you are unable to submit a claim electronically, please contact [clclaims@us.navy.mil](mailto:clclaims@us.navy.mil) for further guidance.

An online claims portal will soon be available enabling submission and tracking of claims and documentation. Please note that any claims filed via email will require verification by you or your counsel (if any) when the online claims portal is available to the public. You will soon have the option to file your claim via our online CLJA claims portal. This portal will be established in the near future, and we will update this website as soon as that portal is fully operational. An online claims processing portal will be available in early 2024 enabling submission and tracking of claims and documentation for batch filing.

Due to the overwhelming number of claims filed so far, not every claim can be reviewed in the six (6) month timeframe provided in the CLJA. The CLJA enables claimants to seek relief in Federal court if their claim is not resolved within six (6) months of filing. The Department of the Navy is committed to reviewing every claim submitted and resolving every claim as fairly and efficiently as possible. The Department of Justice and the Department of the Navy have worked together to develop an Elective Option that can expedite the review and resolution of claims filed under the CLJA. The Elective Option provides an expedited framework to resolve certain claims. Within the framework, the Navy can make an offer to qualifying claimants to settle their claim. Award offers are tiered based on the harm suffered by the claimant. For more information on the Elective Option, visit <https://www.justice.gov/opa/pr/justice-department-and-department-navy-announce-voluntary-elective-option-more-efficient>.

An online claims portal will soon be available enabling submission and tracking of claims and documentation. If you have submitted your claim via email, no additional action is required at this time. You will receive communications via email when the portal is launched with next steps.

You do not have to go to federal court, you can wait for your claim to be reviewed. There is no requirement that a lawsuit be filed while an administrative claim is pending. Prior to filing a lawsuit, a claimant must first file an administrative claim with the Department of the Navy. If your claim is denied by the Department of the Navy, or if you did not receive a decision within six (6) months of filing your claim, you may file a lawsuit in Federal court. If your claim is denied by the Department of the Navy, or if you do not receive a decision within six (6) months of filing your claim, you may file a lawsuit in Federal court.

The United States District Court for the Eastern District of North Carolina has exclusive jurisdiction over any lawsuit filed pursuant to the CLJA. The CLJA expressly states that punitive damages are not available to litigants.

For more information regarding Camp Lejeune Justice Act claims, please contact the Camp Lejeune Claims Unit at (757) 241-6020 or mail your CLJA Claim Form to the following address:

OFFICE OF THE JUDGE ADVOCATE GENERAL  
CAMP LEJEUNE CLAIMS UNIT  
1322 PATTERSON AVE SE, SUITE 3000  
WASHINGTON NAVY YARD, DC 20374-5066

## **UNDERSTANDING THE CLAIMS VALIDATION AND SETTLEMENT PROCESS**

The Department of Justice and the Department of the Navy worked together to develop an Elective Option to resolve claims as fairly and quickly as possible. Within the Elective Option framework, claimants may be eligible for expedited resolution of their claim if they have one of the specific medical conditions that the Agency for Toxic Substances and Disease Registry Identified as potentially linked to the drinking water provided on board Camp Lejeune between Aug. 1, 1953, and Dec. 31, 1987. For more information, please review the "[Public Guidance on Elective Option for Camp Lejeune Justice Act Claims.](#)"

(Continued from Page 2)

**The burden of proof is on the claimant to show that contaminated water on Camp Lejeune caused their injury.**

**To demonstrate injury, the claimant must produce evidence showing that the relationship between exposure to the water at Camp Lejeune and their injury is sufficient to conclude that a causal relationship exists or sufficient to conclude that a causal relationship is at least as likely as not.**

The Department of the Navy, the Department of Justice, and the National Personnel Records Center, a division of the National Archives and Records Administration, are working together to find a global solution regarding the gathering of personnel and federal employment records for those CLJA claimants having military ties. To date, the National Personnel Records Center has received thousands of personnel and/or employment records requests from CLJA claimants to substantiate their CLJA claims against the United States.

To expedite the claims process, the Department of the Navy will not require claimants to provide military personnel and/or federal employment records at the time of the initial filing of the administrative claim. Records needed for substantiating the claim may be requested at a later time on a case-by-case basis based on the Navy's evaluation of the claim. Such substantiation requests, when necessary, will not be made by Department of the Navy until after our online CLJA claims portal is fully operational. At that time, where substantiation is needed, claimants and/or their designated representatives will be notified to provide those substantiating documents to Department of the Navy, and the claimant can then work with National Archives and Records Administration to obtain records as needed to substantiate their claim.

If your claim is denied by the Department of the Navy, or if you do not receive a decision within six (6) months of filing your claim, you may file a lawsuit in Federal court.

### **UNDERSTANDING THE DIFFERENCE BETWEEN CLJA CLAIMS AND VA CLAIMS**

CLJA claims are filed with the Department of the Navy (DON) and separate from claims for disability benefits and compensation filed with the Department of Veterans Affairs. The CLJA claims filed using the DON claims process will not impact benefits or programs administered by the Department of Veterans Affairs (VA).

Claims filed with the Department of Veterans Affairs are separate from the requirements set forth in the CLJA. If you believe you qualify to file a claim under the CLJA, please follow the steps set forth above to file a claim with the Department of the Navy. Claims filed with the Department of the Navy are separate from any claims filed with the Department of Veterans Affairs, and claims filed using the process discussed above do not impact benefits or programs administered by the Department of Veterans Affairs. For more information regarding Department of Veterans Affairs claims, please visit <https://publichealth.va.gov/>.

---

### **A Message from our County Executive**

**Greetings to our veterans and their families. Spring is approaching, and renewing beauty and optimism in our county. We have vowed to never forget the service and sacrifice of our veterans and were proud in January to unveil the new Rensselaer County Veteran Memorial Park.**

**The Veteran Memorial Park is located at the front of county offices at 99 Troy Road in East Greenbush, and visible to the many motorists who travel on the road each day. The memorial park includes several benches and offers families and friends an opportunity to reflect. We have proudly utilized the memorial park for a portion of the monthly Honor a Deceased Veteran ceremonies and are proud the park is well-received.**

**Our Veterans Service Agency started what we hope is a series of open houses at the county offices at 99 Troy Road, giving veterans a chance to see friends and fellow veterans and to catch up on current events and issues. Stay tuned for news on the next veteran open house.**

Sincerely,

Steven F. McLaughlin

## Veterans Affairs Life Insurance (VALife)

Veterans Affairs Life Insurance (VALife) provides low-cost coverage to Veterans with service-connected disabilities. Find out if you're eligible and how to apply.

### Eligibility for VALife

#### **If you're age 80 or younger**

You're eligible for VALife if you have a VA service-connected disability rating—even if your rating is 0%. There's no time limit to apply after getting your disability rating.

#### **If you're age 81 or older**

You may be eligible for VALife if you meet these requirements.

#### **All of these must be true:**

- Before you turned 81 years old, you applied for VA disability compensation for a service-connected disability, **and**
- After you turned 81, you received a rating for that same disability, **and**
- You apply for VALife within **2 years** of getting notification of your disability rating

### Apply for VALife

You can check your eligibility and apply online right now. Each month or each year, you'll pay a certain amount to keep your coverage. This is called your premium. When you apply, you'll need to submit your first premium payment.

**Apply for VALife:** <https://insurance.va.gov/VALIFE/Fiduciary>

### Benefits you can get with VALife

You can get these benefits:

- Up to \$40,000 in whole life insurance coverage (in \$10,000 increments), **and**
- Cash value that starts to add up 2 years after we approve your application

**Note:** VALife doesn't offer loans.

VALife is guaranteed acceptance whole life insurance. This means that if you meet the eligibility requirements for VALife, the VA will automatically approve your application. You won't need to prove you're in good health. And you can keep your coverage for rest of your life.

### When your benefits will start

Your full life insurance coverage starts **2 years** after you apply. You must pay the premiums during those 2 years.

If you die **during the 2-year waiting period**, we'll pay your beneficiaries the total amount you paid in premiums, plus interest.

- Interest rate for a death in 2024: 2.35%
- Interest rate for a death in 2023: 1%

If you die **after the 2-year waiting period**, we'll pay your beneficiaries the full coverage amount of your policy.

**Note:** Beneficiaries are the people you pick to get the money from your life insurance policy if you die.

### How much you'll pay for VALife

Your premium depends on your age when you apply and the amount of coverage you want. Your premium rate will never increase as long as you keep your VALife policy.

If more than **6 months** have passed since your last birthday, we consider you 1 year older when determining your premium rate. For example, if you're 59 years and 6 months and 1 day old, you'll pay the rate for age 60.

**Note:** VALife doesn't offer premium waivers. Questions? Please call VA Life Insurance Center at 800-669-8477

## Upcoming Events:



*Call us at (518) 270-2760 to have your event listed in the newsletter.*

**March 18th...Senior Veterans & Spouses, Bring Your Own Device Tech Help at 99 Troy Rod.-Suite 203, East Greenbush, 10:30am-11:30am. For more info call Michelle St. Louis at (518) 272-4210 Ext. 108 or email: [ms3756@cornell.edu](mailto:ms3756@cornell.edu)**

**April 8th...Honor-a-Deceased Veteran Ceremony in the Legislative Chambers at 99 Troy Road, East Greenbush, NY, at 8:30 a.m., Thomas W. Killian—US Navy—SP1—Vietnam**

**May 13th...Honor-a-Deceased Veteran Ceremony in the Legislative Chambers at 99 Troy Road, East Greenbush, NY, at 8:30 a.m., TBD**