Asking Questions

- Audience polls, questions and answers, and chat broadcasts will appear in the sidebar.
- Please e-mail questions to Outreach.VBACO@va.gov, referencing slide numbers if you can, to help us better understand your question.
- You can also type your questions in the Question Box on your screen.
Goals for Today’s Webinar

Five goals for today’s webinar:

- Explain the Fully Developed Claims (FDC) Program
- Demonstrate how to submit an FDC electronically through eBenefits
- Show you how a Veteran can partner with a Veterans Service Organization (VSO)
- Provide you with the knowledge and tools to help Veterans use the FDC Program
- Answer your questions about the FDC Program
Agenda

• Overview of Disability Compensation
• Fully Developed Claims (FDC) Program
• FDC Electronic Application
• Additional Application Information
• Presentation Summary and Resources
• Q&A Session
Overview of VA Benefits

- Eligibility for VA Benefits
- Disability Compensation
- Eligibility for Disability Compensation
- Pension
- Dependency and Indemnity Compensation (DIC)
- VBA Transformation
Eligibility for VA Benefits

The three main groups that are eligible for VA benefits are:

- Veterans,
- Servicemembers, including National Guard and Reserve members, and
- Dependents and Survivors of Servicemembers or Veterans.

Reserve Member

Veteran

National Guard Member

Dependents and Survivors
Disability Compensation

**What is it?**
Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability that arose during service, was worsened or aggravated by service, or is presumed by VA to relate to military service.

**Who Qualifies?**
A typical beneficiary for disability compensation is a Veteran who became injured or incurred a disease related to active military service.
Eligibility for Disability Compensation

General Eligibility Requirements

• The disability is related to an injury, disease, or event experienced while on active duty
• The Veteran did not receive a dishonorable discharge

Factors Determining the Benefit Amount

• Degree of disability
• Number of dependents
• Loss or loss of use of specific organs or extremities

PRESumptive Disability Benefits

VA presumes that some disabilities are a result of military service. A Servicemember or Veteran may be eligible to receive disability benefits if he or she has a qualifying disability related to certain conditions of service such as exposure to Agent Orange or radiation, or being held as a prisoner of war.
Pension

Veterans can file an FDC for pension claims and utilize a VSO to do so.

**What is it?**

Pension is a tax-free benefit paid to wartime Veterans with limited or no income who are age 65 or older or permanently and totally disabled due to a non-service-connected cause.

**General Eligibility Requirements**

Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a wartime period to qualify for a VA Pension. Generally, if the Veteran entered active duty after September 7, 1980, he or she must have served at least 24 months or the full period for which he or she was called or ordered to active duty (with some exceptions), with at least one day during a wartime period. The Veteran’s yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit.
Dependency and Indemnity Compensation (DIC)

**What is it?**
DIC is a monthly tax-free benefit paid to an eligible surviving spouse, dependent children, and/or parents of a deceased Servicemember or Veteran.

**General Eligibility Requirements**
For a Servicemember’s family to be eligible, the Servicemember must have died while on active duty or during training. For a Veteran’s family to be eligible, the Veteran must have died from an injury or disease related to military service, or from a non-service-related disease or injury while receiving VA compensation for service-connected disability that was rated as totally disabling.
VBA Transformation

- Transforming the VBA claims processing system
- Empowering customers through technology
- Redeploying resources to meet a wider range of Veterans’ needs
- Improving outreach to keep Veterans informed
- Building a culture of lifelong engagement with Servicemembers and Veterans
- Learn more at http://benefits.va.gov/transformation
FDC Reminders

• Submitting an FDC electronically with the help of a VSO ensures that the application is complete the first time it is submitted.

• The more accurate and complete information a Veteran submits at the time of application, the quicker VA can provide a decision. Therefore, submitting an FDC, with the assistance of a VSO, is the fastest way to get a disability or pension claim processed.

• The best way to apply for disability compensation and track the status of a claim is by obtaining an eBenefits account online at www.eBenefits.va.gov.

• The claimant should have access to the following information to apply:
  – Discharge or separation papers (DD214 or equivalent), **AND**
  – Private medical evidence relevant to the disability claim (doctor and hospital reports) and treatment dates, **AND**
  – Dependency records (claimed dependents’ social security numbers and birth information).
Fully Developed Claims Program

- About the Fully Developed Claims (FDC) Program
- eBenefits
- Partnering with a VSO
- FDC eligibility
- FDC statistics and trends
The Fully Developed Claims Program is a voluntary program that enables Veterans and their families to:

- Submit all evidence and medical records (both private treatment records and records available at a Federal facility) at the time of claim submission, and
- Certify he or she has no further evidence to submit.

When an FDC is filed, VA is able to expedite the claim which:

- Benefits the Veterans,
- Decreases the amount of time VA spends developing a claim, and
- Contributes to reducing the claims backlog.

Since the FDC Program began nationwide in June 2010, VA completed more than 75,000 FDC claims, and the percentage of Veterans using the FDC Program instead of the standard process continues to rapidly increase.

Learn more about the FDC Program here: http://www.benefits.va.gov/fdc/.
eBenefits

- eBenefits is a joint VA and Department of Defense (DoD) online portal allowing Veterans, Servicemembers, survivors and their families to browse VA and DoD benefits information.
- Once an eBenefits account is created, users can:
  - Quickly access eBenefits tools,
  - Apply for benefits online,
  - Download military service records (Form DD 214), and
  - Access benefit claims status 24/7.
- Submitting an FDC online through an eBenefits account will accelerate the claims process, allowing a Veteran to receive benefit payments sooner, if eligible.
The electronic claims submission capability via eBenefits, powered by VONAPP Direct Connect (VDC), streamlines the way claims are accepted by VA.

VDC is a web-based interface within eBenefits that intakes claims.

VDC pre-populates information and helps Veterans navigate through the online claims submission process using interview-style questions.

The information is loaded directly into VA’s claims processing system known as the Veterans Benefits Management System (VBMS) for paperless claims processing.

Electronic claims submission capabilities:
- Access, complete, and electronically submit claims for compensation benefits
- Upload medical information associated with a claim
- Manage dependent benefits
Partnering With a Veterans Service Organization (VSO)

- Veterans Service Organizations (VSOs) serve and advocate for Veterans, Servicemembers, and their families. They can help file claims for VA disability compensation, pension, vocational rehabilitation and employment, education, home loan guaranty, life insurance, death benefits, health care, and much more at no cost.
- Accredited VSOs are federally recognized, trained, and approved by the VA Secretary to prepare, represent, and submit claims.
- VSOs can help in the FDC process by gathering required documents and information and reviewing a Veteran’s claim before submitting it to VA.
- VA encourages Veterans to appoint a VSO for assistance with their FDCs.
- The Veteran must complete VA Form 21-22, Appointment of Veterans Service Organization as Claimant’s Representative, for a VSO to serve as an advocate on behalf of the Veteran during the claim process.
- VSOs are able to accept VA Form 21-22 and work the claim through the Stakeholder Enterprise Portal.
- Veterans can partner with a VSO online through the eBenefits (www.eBenefits.va.gov) website or find a VSO near them or call 1-800-827-1000 for assistance.
Who Can File an FDC?

Veterans and their dependents or survivors can file an FDC, per the following chart:

<table>
<thead>
<tr>
<th>Who</th>
<th>For Which FDC Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veteran</td>
<td>• Disability compensation</td>
</tr>
<tr>
<td></td>
<td>• Pension</td>
</tr>
<tr>
<td>Survivor or Dependent</td>
<td>• Death pension</td>
</tr>
<tr>
<td></td>
<td>• Dependency and indemnity compensation (DIC)</td>
</tr>
</tbody>
</table>
We’ve Completed More Than 75K Fully Developed Claims Since Implementation

- FDCs identify the information and evidence needed to substantiate a claim at the time of application.

- On average, FDCs provide an overall improvement of approximately 50% in claims processing timeliness.

### Two Steps to Submitting an FDC

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Log into <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a> and start filling out a:</td>
<td>Gather all necessary evidence described in eBenefits and <strong>submit simultaneously</strong> with your claim. <strong>This may include:</strong></td>
</tr>
<tr>
<td>- VA Form 21-526EZ (compensation)</td>
<td>- DoD service medical and personnel records</td>
</tr>
<tr>
<td>- VA Form 21-527EZ (pension)</td>
<td>- Applicable DBQs</td>
</tr>
<tr>
<td>- VA Form 21-534EZ (survivor’s DIC, death pension, and/or accrued benefit claim)</td>
<td>- Private medical records</td>
</tr>
<tr>
<td>Hit “SAVE”</td>
<td>- Personal and/or buddy statements</td>
</tr>
</tbody>
</table>
FDC Electronic Application

• Overview for Applying Online
• Steps to Apply Online
Overview for Applying Online

Below are the steps to filing an FDC using eBenefits once the eBenefits account has been created:

1. Log on to eBenefits.va.gov.
2. Enter personal information.
3. Choose a VSO.
4. Tell VA about service information.
5. Choose your type of claim.
6. Enter treatment and direct deposit information.
7. Review special circumstances
8. Upload documents.
9. Perform final review and submit the application.
Steps 1 and 2: Log onto eBenefits and Enter Personal Information

- Once logged on, click **Apply for Benefits**.
- Next, go to the **Compensation Benefits** area and select **Apply Now** to start a new application.
- Accept the **Terms and Conditions** and click **Save & Continue** on the Privacy Act Statement.
- Enter your VA File Number. If you do not know the number, select **I do not have a VA File Number** and the system will locate the record on its own.
- Review the information at the **Claim Notification** page, check **I understand these Terms and Conditions**, and click **Save & Continue**.
- Review the **Informative Material** to understand the requirements and benefits of the FDC Program, and then click **Save & Continue**.
Step 3: Choose a VSO

• After entering personal information, select **Apply for Benefits** and then **Apply for Disability Compensation** to select a VSO.

• On the **Start a New Application** page, there will be an option to **Request for Representation**.
Step 3: Choose a VSO, Continued

- This is where you will be able find a VSO.
- Select **Recognized Veterans Service Organization (VSO)**. Select the appropriate location by **State/City** or by **Zip Code**.
Step 3: Choose a VSO, Continued

- eBenefits will display the filtered results, and you can select a VSO.
- eBenefits will notify the chosen representative.
- Print out the representative’s contact information.
Step 4: Service Information

- Verify your **Service History** and **Add a New Period of Service** if one is missing. Verified Service Periods are marked **Verified** and are not editable.
- Answer every question and input all applicable required information on the **Service Information** and **Military Pay** pages and click **Save & Continue**.

💡 **TIP: Start Your Claim Today**

You have up to 365 days to gather the required documents and information to complete your claim from the date you initiate your claim in eBenefits. This acts as a placeholder and may allow VA to pay your benefits back to the date you first started the claim, if eligible.
Step 5: Choose Your Type of Claim

- On the Disability Records page, you may either Claim a New Disability, Request Increase, or Request Reopen. Click Save & Continue.
- If you choose Claim a New Disability, enter your new disability information. Once you Save & Continue, the disability will appear in the grid. Click Save & Continue.
### Step 5: Choose Your Type of Claim, Continued

<table>
<thead>
<tr>
<th>Type of Claim</th>
<th>Evidence Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Disability Claim</td>
<td>• Medical evidence of a current physical or mental disability; AND • Evidence of an event, injury, or disease in service; AND • Evidence of a link between the Veteran’s current disability and the event, injury, or disease in military service. VA usually requires medical records or medical opinions</td>
</tr>
<tr>
<td>New Disability Claim</td>
<td>• Medical evidence of a current physical or mental disability; AND • Evidence of an event, injury, or disease in service; AND • Evidence of a link between the Veteran’s current disability and the event, injury, or disease in military service. VA usually requires medical records or medical opinions</td>
</tr>
<tr>
<td>Reopened Disability Claim</td>
<td>• To reopen these claims, VA must receive new evidence that has never been considered or evidence that relates to the reason for the previous denial</td>
</tr>
<tr>
<td>Claim for Increased Disability</td>
<td>• Current evidence that shows the Veteran’s disability has gotten worse</td>
</tr>
<tr>
<td>Secondary Disability Claim</td>
<td>• Medical evidence that shows the Veteran has a disability that was caused or aggravated by an already established service-connected disability</td>
</tr>
</tbody>
</table>
Step 6: Enter Treatment and Direct Deposit Information

- At the **Confirm Treatment** page, answer the question about receiving any medical treatment at a VA Medical Center. If “No,” you’ll go to the **Direct Deposit** page. If “Yes,” you’ll go to the **Medical Treatment Records** page to provide all the information as directed.
- Make sure to click **Save & Continue** on every page.
- Upload all the required documents with the application. Click **Manage Files** to upload documents or images.

**TIP: Gather Your Own Evidence**

If you request VA assistance in gathering medical evidence by completing VA Form 21-4142, Authorization and Consent to Release Information to the Department of Veterans Affairs, the claim will not be processed as an FDC.
Step 6: Enter Treatment and Direct Deposit Information – Disability Benefits Questionnaire (DBQ)

- While not required to submit an FDC, Disability Benefits Questionnaires (DBQs) speed the Fully Developed Claims Program by providing medical information that is directly relevant to determining a disability rating.
- DBQs are downloadable electronic forms that, once completed by a private or VA physician with an active medical license, serve as the equivalent to an examination at a VA facility.
- If filing electronically, gather completed DBQs from medical providers and upload them to eBenefits.
- Learn more about DBQs at eBenefits: www.eBenefits.gov.
Step 6: Enter Treatment and Direct Deposit Information - Private Medical Evidence

• Private medical evidence includes:
  – Treatment notes from private physicians
  – Hospital records
  – Outpatient records
  – Other medical records related to the claimed disability.

• The Veteran must submit copies of all relevant private treatment records to remain in the FDC Program.

• A Veteran who does not have all the evidence may save an initiated application, gather the needed evidence, upload it, and submit the claim. He or she may take up to a year to complete and submit the claim. Without submitting the necessary evidence, however, the claim will be ineligible for the FDC Program.

• If the Veteran submits a completed VA Form 21-4142 (release of information) for a private provider along with the claim, VA will exclude the claim from the FDC Program and process it routinely.
**Step 7: Review Special Circumstances**

<table>
<thead>
<tr>
<th>SPECIAL CIRCUMSTANCES</th>
<th>Additional Information Required During Submission</th>
</tr>
</thead>
<tbody>
<tr>
<td>Failure to provide this information may result in your claim being excluded from expedited processing</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IF YOU ARE...</th>
<th>THEN...</th>
</tr>
</thead>
<tbody>
<tr>
<td>a <strong>Guard or Reserve member</strong></td>
<td>Submit any and all Service Treatment and Personnel Records in the custody of your Unit(s)</td>
</tr>
<tr>
<td>claiming <strong>Dependents</strong></td>
<td>Include <strong>VA Form 21-686c, Declaration of Status of Dependents</strong></td>
</tr>
<tr>
<td>• And that <strong>child (dependent) is in school and between the ages of 18 and 23</strong></td>
<td>Also include <strong>VA Form 21-674, Request for Approval of School Attendance (in addition to VA Form 21-686c)</strong></td>
</tr>
<tr>
<td>• And that <strong>child is a seriously disabled (helpless) child</strong></td>
<td>Also include all relevant private medical treatment records pertaining to the child’s disabilities</td>
</tr>
<tr>
<td><strong>claiming PTSD</strong></td>
<td>Include <strong>VA Form 21-0781, Statement in Support of Claim for Service Connection for Post-Traumatic Stress Disorder</strong></td>
</tr>
<tr>
<td><strong>Claiming PTSD due to personal assault</strong></td>
<td>Include <strong>VA Form 21-0781a, Statement in Support of Claim for Service Connection for Post-Traumatic Stress Disorder Secondary to Personal Assault</strong></td>
</tr>
<tr>
<td><strong>claiming Individual Unemployability (IU)</strong></td>
<td>Include <strong>VA Form 21-8940, Veteran’s Application for Increased Compensation Based on Unemployability AND include VA Form 21-4192, Request for Employment Information in Connection with Claim for Disability Benefits</strong></td>
</tr>
</tbody>
</table>
### SPECIAL CIRCUMSTANCES

Additional Information Required During Submission

Failure to provide this information may result in your claim being excluded from expedited processing

<table>
<thead>
<tr>
<th>IF YOU ARE...</th>
<th>THEN...</th>
</tr>
</thead>
<tbody>
<tr>
<td>claiming <strong>Specially Adapted Housing</strong></td>
<td>Include <a href="#">VA Form 26-4555</a>, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant</td>
</tr>
<tr>
<td>claiming <strong>Special Home Adaptation</strong></td>
<td>Include <a href="#">VA Form 26-4555</a>, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant</td>
</tr>
<tr>
<td>claiming <strong>Auto Allowance</strong></td>
<td>Include <a href="#">VA Form 21-4502</a>, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance</td>
</tr>
<tr>
<td>claiming <strong>additional benefits because you or your spouse require Aid and Attendance</strong></td>
<td>Include <a href="#">VA Form 21-2680</a>, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance</td>
</tr>
<tr>
<td>claiming <strong>additional benefits because you or your spouse are a patient in a nursing home</strong></td>
<td>Include <a href="#">VA Form 21-0779</a>, Request for Nursing Home Information in Connection with Claim for Aid and Attendance</td>
</tr>
<tr>
<td>a <strong>current active duty Servicemember</strong></td>
<td>Submit ALL service treatment records for your current period of service</td>
</tr>
</tbody>
</table>
Step 8: Upload Documents

- Click **Manage Files** to upload documents or images.
- Click **Browse** to navigate to the file or image you want to upload from the personal files on your computer. Then click on the file and click **Open**. When the file name displays, click **Upload**.
- The **Error Check** page will display errors found during the upload process. Correct the errors and then click **Recheck** to resume uploading.
Step 9: Perform Final Review and Application Submission

- The **Final Validation** page displays all the information you provided for your final review. If a record is missing, click on the **Treatment Record** tab. Click **Save & Continue**.

- Finally, certify that you have enclosed all the information and evidence to support the claim. Select **No More Evidence** or **More Evidence** from the drop-down box.

- Click **Continue**, certify that the information is correct and true, accept the **Terms & Conditions** and click **Submit**.
Additional Application Information

- Evidence: The Veteran’s Obligation vs. VA’s Obligation
- Evidence to Support a Claim
- Fully Developed Claims: Development
- New Forms
- Exclusions
Evidence – The Veteran’s Obligation vs. VA’s Obligation

- The Veteran must submit all relevant evidence and give VA enough information to enable it to obtain any relevant evidence not in the Veteran’s possession.

- When submitting an FDC, the Veteran must:
  - Submit all relevant private medical treatment records, and
  - Identify any relevant treatment records held at a federal facility, such as a VA medical center.

- For FDC claims, VA will:
  - Retrieve relevant records that the Veteran identified and authorized from a federal facility, and
  - Provide a medical examination for the Veteran, or get a medical opinion, if it is deemed necessary to decide the claim, and
  - Be able to process the claim quicker if the Veteran submits his or her service treatment records and DBQs with the claim.
# Evidence to Support a Claim

<table>
<thead>
<tr>
<th>If the Veteran is claiming...</th>
<th>See the evidence table titled...</th>
</tr>
</thead>
<tbody>
<tr>
<td>A disability that was caused or aggravated by his or her service</td>
<td>Disability Service Connection</td>
</tr>
<tr>
<td>Service connected disability caused or aggravated an additional disability</td>
<td>Secondary Service Connection</td>
</tr>
<tr>
<td>Service connected disability has worsened</td>
<td>Increased Disability Compensation</td>
</tr>
<tr>
<td>Service connected disability requires hospitalization, surgery or other treatment</td>
<td>Temporary Total Disability Rating</td>
</tr>
<tr>
<td>Service connected disability prevents him or her from gaining or sustaining substantial employment</td>
<td>Individual Unemployability</td>
</tr>
<tr>
<td>A disability caused or aggravated by VA medical treatment, vocational rehabilitation, or compensated work therapy</td>
<td>Compensation Under 38 U.S.C. 1151</td>
</tr>
<tr>
<td>Service-connected disability causes him or her to need aid and attendance or to be confined to his or her residence</td>
<td>Special Monthly Compensation</td>
</tr>
</tbody>
</table>
Fully Developed Claims: Development

Despite the name, FDCs are not ready for a decision immediately upon receipt. VA will still complete the following development on an FDC:

- Request any identified federal records. These records include service treatment records (except Guard/Reserve), VAMC records, personnel records, Social Security records, etc.
- Request a VA exam and opinion if necessary to decide the claim.
- There are two circumstances where VA will still send a development letter to the claimant under the FDC Program:
  - A claim for a condition that has been previously denied.
  - When VA determines that federal records are unavailable.
VA has three new forms for filing an FDC:

- VA Form 21-526EZ for a Veteran’s Compensation claim,
- VA Form 21-527EZ for a Veteran’s Pension claim, and
- VA Form 21-534EZ for a survivor’s Dependency and Indemnity Compensation (DIC), Death Pension, and/or Accrued Benefits claim.

VA forms are available at [www.va.gov/vaforms](http://www.va.gov/vaforms).
The updated VA Forms 21-526EZ, 21-527EZ, and the new VA Form 21-534EZ are comprised of two main parts:

- The Notice
- The Application

Please note: The application part of the new forms needs to be completely filled out and submitted to your local VA Regional Office.
Exclusions from the FDC Program

A claimant can be excluded from the FDC Program for various reasons, including:

• Further evidence is needed from the claimant or an identified private medical provider.

• The claim requires any development except:
  – Records in the custody of the Federal government
  – Claimant-identified Federal treatment records such as VA medical center (VAMC) treatment records
  – A VA examination/DBQ.

• The Veteran fails to report for a VA exam.

• VA receives a supplemental claim, additional evidence, or a Notice of Disagreement (NOD) on any claim after receipt of the FDC.

When a claim is excluded from the FDC Program, either at initial receipt or subsequently, the Veteran is notified.
Summary and Resources
The main takeaways:

- Veterans should file a disability compensation or pension claim through the Fully Developed Claims (FDC) Program because it allows VA to expedite the process and provide the Veteran benefits quicker, if eligible.

- Filing an FDC electronically through eBenefits is the easiest way for a Veteran to file, and makes the process even faster.

- Veterans should request a Veterans Service Organization (VSO) to represent them in the claims process. VSOs can help Veterans gather records and evidence, and help review the application prior to submission for missing information or evidence.
Resources

- eBenefits: [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- FDC Application Forms: [www.va.gov/vaforms](http://www.va.gov/vaforms)
- VSOs: [https://www.nrd.gov/](https://www.nrd.gov/)
- Veterans Crisis Line: 1-800-273-TALK (8255)
- Military Crisis Line: 1-800-273-TALK (8255)
- National Call Center for Homeless Veterans: 1-877-4AID-VET (424-3838)
- VA Caregiver Support Line: 1-855-260-3274
- VA Women’s Hotline: 1-855-VA-WOMEN (1-855-829-6636)
- Wounded Warrior Resource Center: 1-800-342-9647
Question & Answers

• Type your question using the webinar question feature in the sidebar
• E-mail questions to: Outreach.VBACO@va.gov
Asking Questions

• Please e-mail your questions to Outreach.VBACO@va.gov.

• Please note that we can only take questions about today’s webinar and the topics we covered.

• To protect your privacy, we cannot accept questions or comments about a specific Veteran or claim issue during this presentation.
Thank You

U.S. Department of Veterans Affairs