SAVI
STRATEGIC ALLIANCE VETERAN INTEGRATION

FEDERAL BENEFITS TIMELINE

For transitioning service-members

Many federal benefits are tied to your separation date. Use this checklist to see what to do, and when. Only a VA-accredited representative may prepare or file a claim for you.

12 TO SIX MONTHS BEFORE

- ☐ Sign in to VA.gov with a Login.gov or ID.me account, no later than six months before you separate.
- ☐ If you plan to file your disability claim before you separate, gather copies of your medical records for your entire service.

NINE TO THREE MONTHS BEFORE

- ☐ Review your draft DD214 for accuracy before it is finalized. Errors are hard to fix after you separate.
- ☐ Change the email on your VA.gov profile from your .mil address to a personal one.
- ☐ Contact a VA liaison to set up VA health care before you leave.
- ☐ Explore SkillBridge, which lets you train with a civilian employer during your final 180 days, with command approval.
- ☐ Schedule Personalized Career Planning and Guidance, VA's free career counseling.

180 TO 90 DAYS BEFORE

- ☐ File your disability claim through Benefits Delivery at Discharge, which lets VA decide your claim faster after you separate.

THREE MONTHS BEFORE TO THREE MONTHS AFTER

- ☐ Apply for VA health care. You can apply as early as one year before separation, and there is no deadline.
- ☐ If you didn't file before separation, you can submit a fully developed claim as early as 89 days before separation or any time after.
- ☐ If you filed before separation, send VA a copy of your final DD214 once you have it.
- ☐ Expect calls from VA Solid Start at about 90, 180, and 365 days after separation, and take them.

YOUR FIRST YEAR AFTER

- ☐ Your Servicemembers' Group Life Insurance (SGLI) and family coverage end 120 days after separation. Convert to Veterans' Group Life Insurance within 240 days to apply without proof of good health; from day 241 to day 485, you'll need proof of good health.
- ☐ File your disability claim within one year of separation, and your benefits may be backdated to the day after separation. An intent to file can secure your effective date while you gather evidence.

ANY TIME

- ☐ Apply for GI Bill benefits, Veteran Readiness and Employment, or a VA home loan Certificate of Eligibility when you're ready.

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DEADLINES WORTH CIRCLING

Benefit	Time limit
VA dental care	Apply within 180 days of separation for one-time dental treatment, if you weren't given dental treatment in the 90 days before separation. The limit doesn't apply to service-connected dental conditions.
Veterans' Group Life Insurance	Within 240 days of separation without proof of good health, or up to one year and 120 days with it.
Family coverage (FSGLI)	Ends 120 days after separation. Spouses may convert to a commercial policy.
Disability compensation	No deadline. File within one year of separation, and benefits can begin the day after separation.
VA health care	No deadline. You can apply as early as one year before separation.
Job with your civilian employer	If your service lasted more than 180 days, apply for reemployment within 90 days of separation. Shorter service has shorter windows.
Post-9/11 GI Bill	No time limit if you separated on or after January 1, 2013.
Montgomery GI Bill, Active Duty	Generally 10 years from release from your last period of active duty.
Veteran Readiness and Employment	Generally 12 years from VA's notice of a disability rating of at least 10 percent.

Numbers to save

VA benefits	800-827-1000 (TTY: 711)
VA health care	877-222-8387
GI Bill	888-442-4551
VA home loans	877-827-3702
Life insurance (SGLI, VGLI, FSGLI)	800-419-1473
Vet Centers	877-927-8387
VA Solid Start	800-827-0611
Homeless Veterans call center	877-424-3838

In crisis? Veterans Crisis Line: dial 988, then press 1, or text 838255.

WHERE TO START

- **VA.gov** to apply for and manage your benefits.
- **VA's Transition Assistance Program** at discover.va.gov/transition-programs for courses and guides.
- **An accredited representative** at VA.gov/get-help-from-accredited-representative for help filing a claim.
- **SAVI's claim exam guide** at savivets.org/va-claim-exam for what to expect at your exam.

Want one-on-one support? The SAVI Transition Incubator℠ serves service-members and Veterans from one year before to one year after separation. Join the list at savivets.org/veterans.