PTSD UPDATE

A unique new program designed by a Southeastern Arizona company, Biobalance Integrated Wellness, may revolutionize care for veterans with symptoms of neurological injury such as PTSD and TBI. The small business is implementing a new program titled: Trauma Resiliency and Integrated Neurotrainer (TRAIN) combining an established Brain Paint EEG neurofeedback system with peer recovery support Trauma Resiliency Model (TRM) methods. Tina Buck, PhD, President of Biobalance stated: “Our company plans to recruit & train a workforce of former military trained medics/corpsmen to carry out the services offered. Because these men and women are already respected by military and veterans they are better equipped to process and debrief using TRM skills. Extensive clinical research has demonstrated that neurofeedback is very effective.” Two studies with combat veterans resulted in 100% of subjects no longer meeting criteria for diagnosis of PTSD. A researcher from Harvard Medical School analyzed non-identified data from 699 subjects with PTSD who used BrainPain software: “Progress in PTSD symptoms was rapid among the population studied. After seven sessions, 84% report improvement in their symptoms, and after twenty sessions, 93% report improvement in their symptoms. As BrainPain is effective, relatively inexpensive, and with a negligible side-effect profile, it represents an important, innovative intervention.” Dr. Buck stated: “Neurofeedback is considered a form of self-regulation: nothing comes into the brain from the outside. Technology is used to amplify, translate, and guide brainwave activity – like a mirror – so the brain can understand how to stabilize results with repetition. With BrainPain there is no need to diagnose and painful memories do not have to be recalled. Just as military and veterans train their bodies to be resilient, they also can train their brains. The model removes barriers to care: no diagnosis plus no ‘treatment’ equals no stigma.”

The vision of Biobalance is to provide their TRAIN program to all military and veterans. Their model is cost-effective, evidence-based, and fit for military culture. The results are lasting and can show rapid and measurable results. The company is seeking funding from the DoD, VA, or private resource to launch their much-needed program for helping veterans with symptoms of neurological injury. Estimates suggest that 20-40% of returning veterans suffer from these terrible conditions and those affected range into the hundreds of thousands. For more information about Biobalance Integrated Wellness please visit their website at http://www.biobalance.us. More information on technical specifications and personal demonstrations.

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A veteran is someone who, at one point in their lives, wrote a blank check made payable to ‘The United States of America’ for an amount of ‘up to and including my life’.
The new Veteran Health Identification Card (VHIC) provides increased security for your personal information - no personally identifiable information is contained on the magnetic stripe or barcode. It is also a salute to your military service. The emblem of your latest branch of service is displayed on your card. Several special awards will also be listed. The VHIC replaces the Veteran Identification Card (VIC) and will be issued only to Veterans who are enrolled in the VA health care system. Its purpose is for identification and check-in at VA appointments. It cannot be used as a credit card or an insurance card, and it does not authorize or pay for care at non-VA facilities.

In February 2014, VA began issuing the VHIC to newly enrolled Veterans and enrolled Veterans who were not previously issued the old VIC but requested an identification card. Beginning in May 2014, VA started automatically mailing VHICs to enrolled Veterans who were issued the VIC. Because VA will be reissuing more than 6 million cards, they ask for your patience during this time. Veterans who were issued a VIC do not need to return to their VA medical center to have a photo taken for the VHIC. Enrolled Veterans who do not have the VIC can contact their local VA medical center Enrollment Coordinator to arrange to have their picture taken for the new VHIC, or they may request a new VHIC at their next VA health care appointment. To ensure their identity, Veterans must provide either one form of primary identification or two forms of secondary identification. Please see the Acceptable Documents for Identity Proofing table below.

NEW VA ID CARD UPDATE

The VHIC will be mailed to all valid mailing addresses, including P.O. boxes. Veterans who are already enrolled should ensure the address VA has on file is correct so they can receive their VHIC in a timely manner. To update or to confirm your address with VA, call 1-877-222-VETS (8387). If the post office cannot deliver your VHIC, the card will be returned to the VA. Some additional actions you may need to take are:

What to do if you are NOT enrolled. If you are not currently enrolled with the VA for your health care, VA encourages you to apply for enrollment online at http://www.va.gov/healthbenefits/enroll or by calling 1-877-222-VETS (8387). You may also apply for enrollment in person at your local VA medical facility. Once your enrollment is verified, your picture will be taken at your local VA medical center so that, once production begins, a VHIC will be mailed to you. To ensure your identity, you must provide either one primary or two secondary documents. See the Acceptable Documents for Identity Proofing table below. What to do if you do not receive your new VHIC. You should receive your VHIC within 7 to 10 days after you request a VHIC card. Although VA strives to do all they can to ensure they enroll Veterans in a timely manner, sometimes they are unable to either verify your military service or they need additional information from you. If so, VA will try to contact you to get the information they need to complete your enrollment application. If VA is unable to reach you, they encourage you to contact the local VA facility where the card was requested or contact them at 1-877-222-VETS -(8387) to complete your application and find out the status of your card.

What to do if you’re VHIC is lost or stolen. If your VHIC is lost or stolen, you should contact the VA Medical Facility where your picture was taken to request a new card be re-issued, or call us at 1-877-222-VETS (8387). Identifying information will be asked to ensure proper identification of the caller.

Acceptable Documents for Identity Proofing. The old VICS and VHICs are acceptable forms of primary identification. Primary Identification includes one form of State Issued Drivers license, or ID, US Passport, Military ID Card, Temporary or Permanent Resident Card, or Alien Resident Card, Or other Federal or State issued photo ID. If no primary form of identification is available then two forms of secondary identification is required. Secondary forms of identification include, Certified Birth certificate, Original Social Security Card, DD 214 or equivalent issued by the Department of Defense, Certified copy of Marriage License, Student ID, State Vote Registration Card, Native American Tribal Document. Certificate of U.S. Citizenship (INS form N550 or N561) Certificate of US Citizenship (INS Form N550 or N570), Certificate issued by US Consular Officer documenting the birth on foreign soil.
VA LOANS

Created before the close of World War II, the VA home loan benefit has helped millions of veterans, service members and military families achieve the dream of homeownership. Today, in many ways, it's more important than ever. VA loan volume has soared 370 percent in the wake of the Great Recession, driven in large part by historically low rates and increasingly tougher lending requirements. The VA program provides significant financial benefits that make home buying possible for score of veterans who might not otherwise qualify. Here's a look at six of the biggest, most unbeatable benefits of these long-cherished home loans: No down payment. This is far and away the program's signature benefit. Qualified VA Loan borrowers can purchase up to $417,000 without a down payment in most parts of the country — and even higher in more expensive areas. For conventional and FHA loans, buyers are typically looking at minimum down payment requirements of 5 percent and 3.5 percent, respectively. On a $200,000 mortgage, that's a $10,000 down payment for conventional and a $7,000 down payment for FHA. It can take service members and veterans years to save that kind of cash. In fact, the average VA borrower has about $7,000 in total assets. The ability to purchase with no down payment means military homebuyers don't have to scrape and stockpile for years and years to pursue a home of their own. No private Mortgage Insurance. Coming up with a down payment is tough enough for conventional and FHA buyers. But they're also on the hook for mortgage insurance unless they can put down a sizable amount — typically 20 percent of the purchase price. On that same $200,000 mortgage, you're talking a whopping $40,000 in cash. FHA loans carry both an upfront mortgage insurance premium and annual mortgage insurance, the latter of which now lasts for the life of the loan. Conventional buyers will pay this monthly cost until they've built up suitable equity, which can take years. There is no mortgage insurance with VA loans. This benefit saves veterans who obtained VA loans last year about $19 billion over the life of their loans. VA loans do come with a mandatory funding fee that goes directly to the Department of Veterans Affairs. Borrowers with a service-connected disability are exempt from paying this fee, which helps keep the program going for future generations. Looser credit requirements. Credit score requirements have started to thaw, but that hasn't made life significantly easier for many military buyers. The credit benchmarks set by both conventional and FHA lenders can still be tough to hit. Most VA lenders are looking for a credit score of at least 620. In comparison, the average credit score for a successful conventional loan in January was 755. For FHA loans, it was 688. The 620 benchmark is in FICO's "Fair" credit score range, which is a tier below "Good" and two below "Excellent." Contrary to misconception, VA buyers don't need anything near perfect credit to secure financing. Forgiving DTI ratios. VA lenders generally want to see you spend no more than 41 percent of your gross monthly income on major debts, such as a mortgage payment or student loans. That's a higher allowable debt-to-income (DTI) ratio than many other loan programs. But it's possible to have an even higher DTI ratio and still obtain a VA home loan. Some lenders may go up to 55 percent or more depending on your credit score and ability to hit additional income benchmarks. That additional flexibility can make it easier for buyers to truly maximize their purchasing power. Curbing closing costs. Closing costs are inescapable, regardless of the mortgage product. The VA actually limits what fees and costs veterans can pay at the time of closing. Nonallowable fees that VA buyers aren't allowed to pay include things like termite inspections, broker fees and costs for lender document processing. Homebuyers can ask sellers to pay all of their loan-related closing costs and up to 4 percent of the purchase price for things like prepaid taxes and insurance, collections and judgments. Foreclosure and Bankruptcy These financial setbacks don't automatically put an end to your VA loan chances. It's possible to secure a VA home loan just two years removed from a foreclosure, short sale or bankruptcy. In some cases, veterans who file for Chapter 13 bankruptcy protection can be eligible just a year removed from the filing date. Homebuyers seeking conventional or FHA financing can find the waiting periods significantly longer. Even veterans who lose a VA-backed mortgage to foreclosure can still be eligible for another. You can talk with a Veterans United loan specialist at 1-800-VA-LOANS to get a sense of your hard-earned home loan benefits. [Source: Military.com/Chris Birk/April 2014]
New burial regulations effective July 7, 2014, will now allow the Department of Veterans Affairs (VA) to automatically pay the maximum amount allowable under law to most eligible surviving spouses more quickly and efficiently, without the need for a written application. Under former regulations, VA paid burial benefits on a reimbursement basis, which required survivors to submit receipts for relatively small one-time payments that VA generally paid at the maximum amount permitted by law.

“VA is committed to improving the speed and ease of delivery of monetary burial benefits to Veterans’ survivors during their time of need,” said Acting VA Secretary Sloan Gibson. “The recent changes allow VA to help these survivors bear the cost of funerals by changing regulations to get them the benefits more quickly.”

This automation enables VA to pay a non-service-connected or service-connected burial allowance to an estimated 62,000 eligible surviving spouses out of a projected 140,000 claimants for burial benefits in 2014. Surviving spouses will be paid upon notice of the Veteran’s death using information already in VA systems. The burial allowance for a non-service-connected death is $300, and $2,000 for a death connected to military service. This revised regulation will further expedite the delivery of these benefits to surviving spouses, reduce the volume of claims requiring manual processing, and potentially make available resources for other activities that benefit Veterans and their survivors.

For more information on monetary burial benefits, visit http://www.benefits.va.gov/compensation/claims-special-burial.asp.

[Source: VA News Release Jul 7, 2014 ++]
**VSO Help**

Veteran Service Officers are an important resource, particularly in the midst of the controversy surrounding the VA right now. The services of a VSO are free, and can help a veteran navigate through the sometimes complex paperwork and bureaucracy accompanying the benefits claims process. VSOs can not only help gather the necessary documentation required to submit a claim, but also help in actually submitting the claim, tracking its progress and also assist in submitting an appeal, if necessary. Many veteran groups strongly recommend veteran utilize the services of VSOs to help avoid common pitfalls and delays that occur in the benefits process.

Each state has its own VSOs located at State Veterans Affairs Officers, and there are also national organizations that provide assistance to veterans around the country. Many of them provide this help even if a veteran isn’t a member of their organizations. Some of these organizations and their available services include:

- Veteran of Foreign Wars
- Vietnam Vets of America
- American Legion
- Disabled American Veterans
- Paralyzed Veterans of America
- Military or of the Purple Heart
- AMVETS

State VSOs can offer a bit more expertise in certain areas, including identifying benefits specifically available from your state government, in addition to applicable federal benefits, like reduced property taxes or dependent education benefits. Article by: What every Veteran Should Know

**EBENEFITS**

EBenefits (sometimes referred to as My eBenefits) is a web portal managed jointly by the United States Department of Veterans Affairs (VA) and the United States Department of Defense (DoD) to provide Service members, Veterans and eligible dependents the ability to manage their VA and DoD benefits, claims, and military documents online. According to VA, as of November 2012, more than 2.1 million Service members, Veterans and eligible family members are registered to use the eBenefits site. Since April 2010, there have been over 14 million views for pending disability claim status through the site.

Before Veterans or Service members can access and use eBenefits they must be listed in the Defense Enrollment and Eligibility Reporting System (DEERS) and obtain a DS Logon. A DS Logon is an identity (username and password) that is used by various DoD and VA websites, including eBenefits. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it's valid for the rest of your life. Users can choose from two levels of registration, DS Logon Level 1 (Basic Account) and DS Logon Level 2 (Premium Account). A Basic eBenefits Account lets you customize the site and access information you enter into eBenefits yourself; however, you cannot see your personal information in VA or DoD systems. A Premium eBenefits Account allows you to view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more. A Premium Account gives you the highest level of access to eBenefits features.

Note: If you attempt to register and are informed you have no DEERS record, VA will first need to verify your military service and add you to DEERS. This is most likely for Veterans who served prior to 1982. Individuals should contact a VA Regional Office for assistance in being added to DEERS.
Gulf War Presumptive Request Rejected

The Department of Veterans Affairs has rejected a request from members of Congress and veterans advocates to make brain cancer, lung cancer and migraines for Gulf War veterans. Officials said they cannot prove the high rate of these illnesses among Gulf War vets are related to military service. VA officials said the number of brain cancer deaths for soldiers exposed to sarin gas was too low to be conclusive, though it was double the rate of soldiers not exposed. And the rate of lung cancer deaths, though 15 percent higher than those who did not serve in the 1991 Gulf War, is "inconclusive" because researchers did not know how many of the servicemembers smoke. "I'm disappointed with their decision, but hold out hope that further studies will convince the VA," Rep. Timothy Walz (D-MN) told USA Today. "We must ensure our brave veterans get the care they need, and this is part of that effort." Soldiers with the U.S. Army's 7th Corps huddle in a bunker in eastern Saudi Arabia with gas masks and chemical suits just after U.S. planes started bombing Iraq on Jan. 18, 1991. If a veteran is diagnosed with a presumptive condition, Veterans Affairs is required to assume that it is military-connected, and that the veteran is then entitled to medical or disability benefits associated with the diagnosis. Those exposed to smoke after Saddam Hussein set his oil wells on fire, as well as to sarin gas after the U.S. bombed a munitions plant in Khamisayah, Iraq, saw an increased risk of brain cancer, according to a study Rep. Mike Coffman (R-CO) and Walz cited in letters to former VA secretary Eric Shinseki in March. As many as 100,000 troops may have been exposed to sarin, a nerve agent, according to the Defense Department, but a recent study shows more may have been affected. Gulf War vets also saw a "significant relative excess" of lung cancer, according to a second study. And a third study showed that veterans with chronic fatigue syndrome or Gulf War Illness were likely to also suffer migraines, the lawmakers wrote. "I am very interested in your opinion of whether the studies enclosed are sufficient to add these three health problems to the list of presumptives related to Gulf War Illness," Coffman wrote in March. "If you believe they are not, please detail the VA's current and planned efforts related to these three problems. [Source: USA Today | Kelly S. Kennedy | Jul 7, 2014 ++]

Landmines

A major change in U.S. policy on landmines should not affect the mines in the Demilitarized Zone separating North and South Korea. On June 27, the National Security Council announced that the U.S. government will neither acquire new landmines nor replace existing stockpiles. The U.S. also will pursue technological alternatives to landmines so that it can eventually join the Ottawa Convention, under which landmines are banned. In the meantime, the U.S. military has enough landmines in its stockpiles to last 15 to 20 years, a senior defense official said June 27. For years, the U.S. government has resisted efforts to ban landmines outright, citing a need for them to deter North Korea from crossing the DMZ into South Korea. While the U.S. government is changing its policy on landmines, it remains committed to defending South Korea, NSC spokeswoman Caitlin Hayden said. “The situation on the Korean Peninsula presents unique challenges,” Hayden said in an email to Military Times. “Any changes to our landmine policy with respect to the Korean peninsula would be made only after close consultation with our South Korean ally.” Hayden reiterated that the U.S. government is looking into safer technologies so that it eventually will no longer have to use landmines. “As we are still actively investigating potential technological alternatives, we do not have more specific details at this time,” she said. “ (excerpt from Navy Times Jeff Schogol June 27, 2014. This position is not popular with Rep Chair of the House Armed Services. See entire article.)
Burn Pit Registry

The Department of Veterans Affairs announced the launch of its airborne hazards and burn pit registry at https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home. OEF/OIF/OND or 1990–1991 Gulf War Veterans and Servicemembers can use the registry questionnaire to report exposures to airborne hazards (such as smoke from burn pits, oil-well fires, or pollution during deployment), as well as other exposures and health concerns. Everyone is encouraged to participate, and you need not be enrolled in VA's health care system to do so. The registry is intended to be an epidemiological research tool with examinations helping to enhance VA's understanding of any identified long-term adverse health effects of exposure to burn pits and other airborne hazards during deployment—ultimately leading to better healthcare. Veterans should sign-up now for a Department of Defense Self-Service Logon (DS-Logon) in preparation for the launch of the registry. More information about the registry and the DS-Logon can be found at https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home. [Source: VFW Action Corps Weekly Jun 20, 2014 ++]

Tommy Bartlett Show

The annual Apostolate to the Handicapped is once again sponsoring a free Tommy Bartlett Show in Wisconsin Dells on Friday Aug 22, 2014. The Catholic Diocese of Madison inviting all disabled people and their caregivers to attend this special day as their guests in Wisconsin Dells. There is no cost for this event, though. You will need to be pre-registered.

The day begins with Mass at 11 a.m. followed by a sack lunch and the famous Tommy Bartlett Show. RSVP is need for headcount only due to sack lunch preparation.

Local contact for information is Fred Johannes, (920)787-7330. A questionnaire can be downloaded off the internet and needs to be in by August 8th. Applications can be found online. I typed in Apostolate to the Handicapped day at the Dells application and one came up. Again, any questions call Fred Johannes (920)787-7330

WI Veterans Museum

As an educational activity of the Wisconsin Department of Veteran Affairs, the Wisconsin Veterans Museum fosters broad-based and inclusive conversations about the role of Wisconsin veterans in shaping our nation's history. We accomplish this through programs developed to educate the public and preserve the honorable legacy of Wisconsin's veterans.

Veterans help us tell your story. Please consider participating in the following ways:

- Attend Programs
- Become a Member
- Bring your Veteran Organization
- Do Oral History
- Tell Your Story
- Interview Others
- Encourage Teachers and Classes to Visit
- Preserve your Military Service Materials through Donation
- Volunteer
- Call 1-608-267-1799 for more information.
Financial Help

Jamie Kolpien from Supportive Service for Veterans Families (SSVF) will meet with veterans facing eviction from rentals or post foreclosures, every 4th Wednesday at the North Annex 230 W. Park St. Wautoma, WI between 10 am to 3 pm. For an appointment call 866-823-8387

Mental Help

Andy Heitman 608-264-5342 of the Madison Vet Center, comes to Waushara County Courthouse by previously arranged appointments, 2nd Wednesday of the month. Call for appointment. Free Counseling to combat veterans and sexual trauma veterans. 5 sessions to non-combat veterans. Marriage counseling, also.

Dental Insurance

DENTAL INSURANCE FOR VETERANS ENROLLED IN VA HEALTHCARE

VETERANS IN VA HEALTHCARE CAN PURCHASE DENTAL INSURANCE THROUGH THE VETERAN AFFAIRS DENTAL PROGRAM. FOR REASONABLE RATES. DELTA DENTAL WILL ACCEPT ANY VETERAN ENROLLED IN VA HEALTHCARE, OR ANY SPOUSE ON CHAMP VA INSURANCE. CALL 1-877-222-8387 OR ONLINE AT www.va.gov/healthbenefits