

**DEPARTMENT OF VETERANS AFFAIRS**November 5, 2015  
[REDACTED]In reply, refer to:  
325/MH  
File Number: [REDACTED]  
[REDACTED]

Dear Mr. [REDACTED]

We made a decision regarding your entitlement to VA benefits.

This letter tells you what we decided. It gives the evidence used and reasons for our decision. We have also included information about what to do if you disagree with our decision and who to contact if you have questions or need assistance.

**Your current benefit payment will continue unchanged.**

**What We Decided**

We made the following decision(s):

Because you are shown as able to manage personal affairs, you are considered competent for VA purposes.

**Are You Entitled to Additional Benefits?**

Did you know you may be eligible for a VA guaranteed mortgage with no down payment (potentially exempt from a funding fee depending on your rating)? For more information about this benefit, or to determine and print your Loan Guaranty Certificate of Eligibility, please visit the eBenefits website at <http://www.ebenefits.va.gov>.

If you served overseas in support of a combat operation you may be eligible for mental health counseling at no cost to you at the Veteran's Resource Center. For more information on this benefit please visit <https://www.myhealth.va.gov/mhv-portal-web/>.

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File Number: [REDACTED]  
[REDACTED]

The VA provides Blind Rehabilitation services to eligible blind, low vision, or visually impaired Veterans to help them regain their independence and quality of life. The Veteran's blindness, low vision, or vision impairment does NOT have to be related or caused by military service. If you need help with your vision loss, please contact your nearest Visual Impairment Services Team Coordinator (VIST) at the eye clinic at your nearest VA Medical Center. For more information, go to [www.va.gov/blindrehab/](http://www.va.gov/blindrehab/).

The Department of Education provides a program for Veterans to discharge their student loans. To be eligible, the Veteran must have a service-connected disability(ies) that is 100% disabling, or be totally disabled based on an Individual Unemployability determination. For more information concerning this benefit, please call toll-free 1-888-303-7818. Visit the website at <http://www.disabilitydischarge.com/home/>.

You may be entitled to Armed Forces Commissary and Exchange privileges. Honorably discharged veterans evaluated as 100 percent disabled due to service-connected disability; or, Medal of Honor recipients; or, military retirees and their dependents may qualify for entitlement to this additional benefit. To obtain a certification for commissary store and exchange privileges, please visit eBenefits at [www.eBenefits.va.gov](http://www.eBenefits.va.gov), or you can request a copy by visiting your local Regional Benefit Office. To locate your Regional Benefit Office, please visit following website: <http://www.benefits.va.gov/benefits/offices.asp>.

#### **Evidence Considered**

In making our decision, we considered:

- VAMC (Veterans Affairs Medical Center) treatment records, Chillicothe, from May 15, 2011 through October 23, 2015 reviewed electronically for your claimed condition
- DBQ PSYCH PTSD Review, received on October 19, 2015
- Correspondence, received on April 16, 2015
- Physician's Certificate, received on April 16, 2015
- Correspondence, received on April 21, 2015

#### **What You Should Do If You Disagree With Our Decision**

##### **For Compensation Claims:**

If you do not agree with our decision, you must complete and return to us the enclosed VA Form 21-0958, *Notice of Disagreement*, in order to initiate your appeal. You have *one year from the date of this letter to appeal the decision*. The enclosed VA Form 4107, *Your Rights to Appeal Our Decision*, explains your right to appeal.