



Veteran's Assistance Program Policies and Procedures

Introduction:

This guide is established so that the Veteran's Assistance Program, a program of Operation Support Our Troops-America, (hereinafter OSOT-America) will operate in a clear and consistent manner. Each case is handled on an individual basis. If a grant is awarded, this is a one-time, once in a lifetime grant and must receive a majority vote of the Veteran's Assistance Program committee to be approved. Please note that filling out an application is no guarantee of assistance being awarded.

Veteran's Assistance Program Overview:

The purpose of the grant program is to assist veterans and immediate family members who are in temporary financial crisis that live in IL, IN, or WI. Eligible family members include: an 'appointed guardian' (whose veteran member is physically or mentally incapable of filing) or a child between the age of 18 to 26, whose veteran parent was killed or died in the line of duty and is unmarried, living at home, and is a full-time student in need of financial assistance. Proof of hardship must be provided to be apply for this grant.

Grants are a hand-up and not a hand-out. The veteran must be in receipt of some form of income or if unemployed must be actively pursuing employment and provide proof, examples include, but not limited to job applications, offer letters of employment, etc. If the veteran is unemployed and is employable the veteran can also be pursuing a course of education or training leading to employment for a grant to be considered. Proof must be provided of enrollment in a course or training. During the review process the committee may request additional information from you.

If the veteran is collecting disability, proof must be shown. Proof may be in the form of a current VA disability award letter, current rating decision by the VA or a current disability Social Security Award letter.

The applicant must provide an explanation (250 to 500 word letter) with supporting documentation of how the grant will benefit in achieving and maintaining sustainability (for example, if a grant is awarded, explain how the veteran will maintain financial stability moving forward).

If the veteran or child that is requesting assistance admit or is found out that the current financial crisis is a result of current or ongoing substance abuse, the case will be suspended. The veteran will become eligible for reinstatement only after proof of enrollment into a drug or alcohol treatment unit at the VA or through a private licensed healthcare provider, on the healthcare provider's letterhead, that treatment is being received and is ongoing. The letter must also state that the veteran is ready to pursue gainful employment. Only after receiving this documentation will the veteran be eligible to reapply for a grant if grant funding is still available. Please note that the program is set up to help a veteran as a hand up and not a hand-out. We do not provide advanced funding for future bills. All decisions are final and no further communication will be sent.



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Eligibility

Service requirements:

- Received an Honorable Discharge or a General Discharge under honorable conditions.

Other requirements:

- Applicant must live in Illinois, Indiana, or Wisconsin and provide proof of residency in one of these states.
- The "Request for Assistance" must be completed by either the veteran or an appointed guardian.
- Amount requested may not exceed the amount owed and many not exceed our maximum grant amount for each category.
- The veteran applying for assistance is required to supply a current physical address.
- Surviving children, where the parent(s) were killed or died in the line of duty, 18-26 years old living at home and must be an unmarried, full-time student.
- If awarded a grant, OSOT-America will make checks payable and send them to the debtor or organization.
- Under no circumstances will a check be issued to the individual.
- The business must be a legitimate registered operating business that is verifiable with a website and phone number.

Documentation required:

- Short Letter (250 to 500 words) of how this grant will improve their life and how they will be sustainable after receiving it.
- Valid copy of; DD214, NGB 22 report, DARP FM 249-2E, NRPC 1070-124, AF 526, NAVMC 798, or CG 4175.
- Certified financial Power of Attorney of "Appointed Guardian" of veteran.
- Proof of Hardship and Income: two of your most recent pay stubs/paycheck or other proof of income, social security checks, and disability check.
- Applicant must provide proof of three denials from other charities or nonprofits that provide financial assistance in the same categories of utilities, auto repair, house service systems, or dental. These verifiable documents can be uploaded when prompted on the application. It is only after you have been denied by three other charities or nonprofit organizations that you are eligible to apply. No exceptions.
- Provide a picture of your current credit score.
- The online "Request Assistance" form must be completed in its entirety. Including a detailed description of the veteran's or child's financial situation along with supporting documentation. All applications must be completed online.
- For a Request for Assistance grant to be valid, all documentation must be current within the last two calendar months. The veteran, guardian, or child must provide the most up to date bill or statement that is also within the last two calendar months. If the bill is stamped or marked final by the appropriate utility a current statement must submitted.
- In the case of a surviving child, please also provide a death certificate of the parent.
- If the Veteran or the child applying has had a name change because of marriage, divorce, or for other reasons proof must be shown that their name has been changed from the name on the DD 214 by providing appropriate proof of the name change.



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Grant Coverage Requirements:

Please note that amount requested cannot exceed the amount owed and cannot exceed the maximum for each category.

Utilities: (Max Limit \$500)

- Current bill or statement
- Notice of overdue payment
- Current shut off notice

House Service Systems: (Max Limit \$1,500)

- OSOT–America will provide grant assistance for repairs and/or installation of Central A/C units, Furnaces/Boilers, and/or Hot Water Systems.
- OSOT-America will work with most licensed service technicians or repair companies that can be identified through a website, the Better Business Bureau, or repair shop and can be contacted by phone and a written estimate must be provided.
- In the case of a rental, the lease must state the landlord does not provide such services.

Auto Repair: (Max Limit \$2,400)

- For auto repairs a written estimate must be from an auto repair shop that can be identified through a website, the Better Business Bureau, or a dealership and can be contacted by phone.
- For purchase of tires the veteran must show and demonstrate a need i.e., a written certification by an authorized dealer that the tires are unsafe. OSOT-America will only cover the cost for either standard or all-season tires.

Dental: (Max Limit of \$2,500)

- Operation Support Our Troops-America will accept applications for assistance from honorably discharged Veterans experiencing hardship paying for urgently needed dental care. If assistance is approved by our review committee, the one-time/ lifetime maximum grant is \$2,500.00.

(DENTAL INFO CONTINUES ON PAGE 4)



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Dental care can be very expensive. We will help pay for a limited scope of dental treatment to take care of a Veteran's emergent or immediate dental needs. In offering financial assistance, our highest priority is in relieving chronic or severe oral pain and/or oral swelling that a Veteran may be experiencing. This may involve extractions, fillings, or root canals.

Our next priority is to offer financial assistance to replace missing teeth with a removable prosthesis, especially in the front part of the mouth. This will help make a Veteran more self-confident for public speaking, job interviews and even improve just chewing and eating. This may also help foster a Veteran's positive image of him/ herself.

In the Chicagoland area, we have a partnership with Decision One Dental Partners (DODP), which has certain locations throughout the area where Veterans are welcomed and provided with free or discounted services ("Every day is Veteran's Day!"; <https://www.decisiononedental.com/givingback>). If possible, we would like to direct local Chicago area Veterans in need of dental work to these DODP locations in Chicago, Schaumburg, Barrington, McHenry, Elk Grove Village, Glenview, Lake in the Hills, St. Charles and Orland Park. When this is not feasible, we will work with a Veteran's own dentist or another dentist in the Veteran's local area.

In Summary:

Covered Services (financial assistance can be applied for)

- Dental Exams
- X-Rays
- Simple Cleanings
- Extractions (single and multiple)
- Root Canals (if tooth can be restored)
- Full dentures – Economy
- Partial Dental – Economy

Services Not Covered (no financial assistance)

- Periodontal Scaling and Root Planning
- Protective Sealants
- Crowns
- Cosmetic Veneers
- Dental Implants
- Extensive Oral Surgery

Procedure:

1. Veterans can apply for Dental Financial Assistance through the OSOT-America website, including pre-screening for program eligibility.
2. The treating dentist must provide a written pre-treatment dental plan that OSOT-America can review.
3. If the grant is awarded, OSOT-America will work directly with the treating dentist to ensure the highest quality of care for the Veteran to whom we are offering financial assistance.
4. As the dental needs of each Veteran will vary, OSOT-America will look at each treatment plan on a case-by-case basis.