

Veterans' Benefit Expiration Dates

VA Benefit	Time Limit
Education, Training, and Employment Programs:	
Montgomery GI Bill for Active-Duty (MGIB): MGIB provides 36 months of education, training, and OJT benefits to eligible veterans. Payment rates are determined by the number of classes taken.	10 years from date of last discharge or release from active duty.
Veterans Education Assistance Program (VEAP): Offered service members who entered service for the first time between January 1, 1977 and June 30, 1985 up to 36 months of education and training benefits.	10 years from date of last discharge or release from active duty.
Montgomery GI Bill for Selected Reserve (MGIB-SR): Provides members of the Army, Navy, Air Force, Marine Corps, and Coast Guard Reserves, as well as the National Guard with up to 36 months of education, training, and OJT benefits.	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard.
Reserve Educational Assistance Program (REAP): Provides educational assistance to members of the Reserve components called or ordered to active duty for national emergency, war, or contingency operation as declared by the President or Congress.	No time limit , while remaining in the same level of the Ready Reserve.
Vocational Rehabilitation and Employment (VocRehab): An employment oriented program for veterans with service-connected disabilities that offers services and assistance to help prepare for, find and keep suitable employment.	Generally, 12 years of separation from service or within 12 years of being awarded service-connected VA disability compensation.
VA Life Insurance Programs:	
Servicemembers' Group Life Insurance (SGLI): Life insurance for service members and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins when the service member enters service or changes duty status. This includes the Traumatic Injury Protection (TSGLI) program, which provides up to \$100,000 in additional coverage in case of severe traumatic injury.	Coverage ends 120 days after separation. or... Can be extended up to 1 year for totally disabled veterans.
Family Group Life Insurance (FGLI): Automatically provides up to \$100,000 in coverage for the spouse and children of service members insured under SGLI.	Coverage ends 120 days after separation.
Veterans' Group Life Insurance (VGLI): Offers up to \$400,000 in renewable term life insurance (5-year term) for veterans. Service members who wish to, may convert their SGLI to Veterans Group Life VGLI.	Within 120 days of separation.
Service Disabled Veterans Insurance (SDVI): A veteran who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage at standard rates. Veterans who are totally disabled may apply for a waiver of premiums.	Within 2 years from the date of being notified of service-connected status.
Veterans' Mortgage Life Insurance (VMLI): Offers \$90,000 in mortgage protection insurance to severely disabled veterans who have received grants for Specially-Adapted Housing from VA.	Must apply before age 70 .
Veterans Healthcare Administration (VHA) Programs:	
Veterans Healthcare: VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.	No Time Limit
Combat Veterans Healthcare: VA provides combat veterans free health care for any illness possibly associated with service against a hostile force in a war since the Gulf War or during any period of hostility after Nov. 11, 1998.	5 Years from release from active-duty.
Dental Treatment: Veterans may receive one-time dental treatment who were not provided dental examination or treatment within 90 days of discharge or separation from service.	Within 180 days of separation.
VA Pension and Compensation Programs – No Time Limits	
Disability Compensation: VA pays monthly compensation (tax-free) to veterans for disabilities incurred or aggravated during military service. Entitlement is established from the date of separation if the claim is filed within one year from separation.	
Disability Pension: This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled due to non-service connected disabilities or who are 65 or older.	
VA Home Loan Guaranty Program – No Time Limits	
VA Home Loan: The VA Home Loan Guarantee Program offers Veterans the chance to purchase a home at a low interest rate without the need of a down payment.	