VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter | November 2022

Difference Between VA Life Insurance and Service-Disabled Veterans Life Insurance

Important changes are coming to VA Life Insurance programs. Veterans Affairs Life Insurance (VALife) is launching on Jan. 1, 2023 as a new guaranteed acceptance whole life insurance program for service-connected Veterans. VA's current offering for service-connected Veterans - Service-Disabled Veterans Life Insurance (S-DVI) - closes to new enrollment after Dec. 31, 2022. Veterans currently enrolled in S-DVI may keep their coverage or switch to VALife.

While both VALife and S-DVI cover Veterans with any level of service-connected disability (0-100%), there are key program differences to consider before deciding which program is right for you.

So, what if the difference between VA Life Insurance and Service-Disabled Veterans Life Insurance?

Coverage amounts
- VALife offers up to $40,000 in coverage, available in $10,000 increments

"You don't need to be better than anyone else, you just need to be better than you used to be."

- Wayne Dyer

In This Issue

- Difference Between VALife and S-DVI

- Military Family Month

- Protecting Student Veterans' Privacy

- Upcoming Events

Continued...

- S-DVI offers up to $10,000 in basic coverage. Up to $30,000 in supplemental coverage is available only if you are totally disabled, unable to work and qualify for a premium waiver.

Premium waiver
- VALife does not offer a premium waiver option.
- S-DVI offers a premium waiver if you are totally disabled and unable to work.

Premium amount
- VALife premium rates are based on age and coverage amount. Once your VALife policy is issued, premium rates do not increase.
- S-DVI premium rates are based on age, coverage amount and coverage plan.

Medical requirements and waiting period
- VALife does not require you to answer health questions for enrollment. Because of this, there is a two-year waiting period for full coverage to begin, a common feature of guaranteed acceptance whole life policies.
- S-DVI requires proof of good health, other than your service-connected condition(s), prior to enrollment. Once enrolled, there is no waiting period for coverage to begin.

Application timelines
- VALife has no time limit to apply if you are age 80 and under. Veterans age 81 and older may qualify if they meet certain criteria.
- S-DVI requires application within two years of receiving notification of a new service-connected disability rating, or by December 31, 2022, whichever comes first.

Learn more

You can learn more about VALife and S-DVI by visiting the websites below:
VALife: https://www.benefits.va.gov/insurance/valife.asp
S-DVI: https://www.va.gov/life-insurance/options-eligibility/s-dvi/

Military Family Month

Military Family Month dedicates November to military families around the world. The observance recognizes the commitment and dedication these families make to their service members. Their sacrifices make it possible for our military to remain organized and strong.

While their servicemen and women are actively serving, deployed or training, their families provide a vital foundation at home that allows confidence in the field. Spouses and children are often separated from their service members for long periods of time and over great distances. Communication can be patchy and under stressful conditions. And they frequently move, uprooting children and jobs. But, military families are adaptable. During November, the country honors the military families who make the U.S. Armed Forces strong.

Thank a veteran, active duty, reserve or national guard service member or family member for their service by giving back. Ask your military families how you can support them. Many will not ask when they need it. In many cases, through deployments or other circumstances, military families will band together. But even then that may not be enough.

If you are looking for ways to help out then consider adopting a military family for the holidays, offer to run errands for military spouses with children, or volunteer or donate services to military organizations.

Protecting Student Veterans' Privacy

With the fall semester underway, Veterans attending colleges either on campus or online are rightly focused on classes, homework, study groups, maybe even their football team. They should add educating themselves about protecting their personal data to the list. Identity thieves place a high bounty on the 650,000-plus student Veterans, given the high value of their earned benefits, as reported by VA and the Federal Trade Commission (FTC). Student Veteran data is increasingly sought after for use in a variety of illicit activities, including setting up fraudulent loans, gaining access to tax returns and stealing earned VA benefits.

Student Veterans can greatly enhance privacy by keeping laptops and accounts password-protected, enabling multi-factor authentication, and never using networks for schoolwork. VA encourages Veteran students to:
  - Create a strong, distinct password with 12 to 14 letters, numbers, and symbols for each device and account.
  - Always use multi-factor authentication, which is a verification process that provides an additional layer of protection using multiple methods to confirm a user. A few examples are answering security questions, providing a code sent to the user's verified email account, and fingerprint verification.
  - Never use unsecure networks, such as public Wi-Fi at a coffee shop, which allow anyone on those networks to access the information sent or received from a connected device. This includes passwords, credit card numbers, academic information or other sensitive data.

Being safe with education apps
The U.S. Department of Education points out that universities and schools increasingly rely on educational apps and third-party services to meet students' needs. Creating student profiles, setting up payment portals, using food service accounts, maintaining student educational records - each requires students to enter personally identifiable information (PII). PII includes date of birth, full name, home address and Social Security Number. If hacked or mishandled, this data can cause immediate issues, even problems after leaving school.

For your own understanding and safety, be sure to review an app or third-party service's privacy policy before submitting personal information. Policies identify what information the organization is collecting and their intentions. The Washington Post recommends looking out for terms such as "affiliates", "partners", and references to "sales". As the Cybersecurity and Infrastructure Security Agency points out, third-party companies can add information to a marketing email list or sell that information to outside organizations.

Protecting Veterans' schoolchildren
Veterans with children want to also understand privacy protections in place for your children in school. Like parents, the children of Veterans are prioritized by identity thieves because of their access to earned VA benefits. Bad actors can use Veterans' children's personal information to illegally set up bank accounts, apply for loans, or apply for government and earned benefits, according to the FTC.

Veteran parents of students under 13-years-old will want to be familiar with The Children's Online Privacy Protection Act (COPPA). COPPA requires organizations to explain the intent and scope of the information they collect from children. As the FTC notes, these requirements extend to educational apps and any website or third-party service provider a child's school may use. Until parent or guardian provides consent, these organization cannot collect a child's data. You can remove consent at any time, and companies must notify parents and guardians of any policy changes. Organizations violating COPPA requirements can be reported to the FTC

The Family Educational Rights and Privacy Act (FERPA) provides students and their parents with privacy protections. Enacted in 1974, this federal law protects the privacy of student education records and applies to any public or private elementary, secondary, or post-secondary school. It also applies to any state or local education agency that receives funds under an applicable program of the U.S. Department of Education. Veteran students and parents can find more privacy resources through the Department of Education.

Upcoming Events

10TH ANNUAL
VETERAN SUICIDE AWARENESS MARCH

4th H.O.O.A.H WI

Saturday, November 12, 2022
Green Bay, WI | KI Convention Center

8AM Opening Ceremony
9AM Walk Begins

Join us for our largest fundraising event! A **17.6*** mile out-and-back route along the Fox River Trail (short route available) raising awareness and coming together to fight veteran suicide.

Online registration is open until Nov.8 and *begins* at $30
Purchase an event t-shirt with your online registration by Oct. 15
Register in person for $40 from 6-8am at the event on Nov. 12

Visit hooahinc.org/event/2022-march to learn more and register

All proceeds support Wisconsin veterans and their families through the programs and services made available by
4th H.O.O.A.H WI
Learn more about the organization at hooahinc.org
*represents the average number of veteran deaths by suicide per day, according to the VA

All Is Calm
The Christmas Truce of 1914

Sunday, November 27, 2022 · 6:30 p.m.

FOX CITIES PERFORMING ARTS CENTER
2002-2022
Where the Arts Come Alive!

Community Engagement Partner:

The Western Front, Christmas, 1914. Out of the violence a silence, then a song. A German soldier steps into No Man's Land singing "Stille Nacht." Thus begins an extraordinary night of camaraderie, music and peace. A remarkable true story, told in the words and songs of the men who lived it.

Fox Cities Performing Arts Center
400 W College Ave - Appleton, WI 54911
Ticket Office: 920-730-3760
Buy Tickets