

Eyes Right

Winter 2014-15

The quarterly publication of



Michael Corathers is 2014 Veteran of the Year

For some veterans, the desire to serve and assist their comrades doesn't stop with the end of their military career. They find ways to make their communities better places and inspire others to do the same. This is true of Michael Corathers, the Veterans Service Commission (VSC) 2014 Veteran of the Year.

After a 21-year career in the United States Army and serving all over the U.S., Korea and Germany, Corathers found ways to keep serving. He's made significant contributions to the community, including the Copley Memorial Day Parade that he and his wife, Kathi, established and continue to organize every year. He works with the Navy Junior ROTC cadets at Garfield High School. He also advises young people planning to enter the military and works with students applying for VFW-sponsored awards. In his spare time, he uses his own vehicle to transport fellow veterans to medical appointments.

As Summit County Council Chairperson, Corathers organized a clean up and repair of the rundown Mt. Home Cemetery in Akron before Memorial Day 2013. The task was completed in two days as a combined effort of groups he rallied, including the American Legion (an organization of which he has been a member for 13 years), Garfield High School Naval Junior ROTC and relatives of those buried at the cemetery.

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Peacocks roam the grounds of the Sandusky Veterans Home.

Care, Comfort and Comradery

Ohio Veterans Homes offer discounted care for veterans

As recently as 2013, there were nearly 400,000 veterans in Ohio who were 65 or older based on estimates from the U.S. Census Bureau's website. Many of whom need regular care. State veterans homes are a great option for veterans who require that kind of care and want the companionship of comrades. These facilities are regularly inspected by the Department of Veterans Affairs (VA) to ensure that they continue to be up to the standards set by the VA for such facilities. Ohio has two state veterans homes; one is located in Sandusky, the other, in Georgetown.

The Sandusky location has been in operation for more than 125 years and was originally opened in 1888 as a care facility for veterans from the Civil War. Since then, it has undergone an addition and considerable renovations, the most recent of which was completed in 1986. The nursing home portion, known as the Secrest-Giffin Care Facility, is equipped with 427 beds and offers veterans standard care for intermediate needs as well as specialized care for those with Alzheimer's disease and other forms of dementia.

Eligible veterans who need medical care but wish to maintain their independence can opt for the Sandusky Domiciliary, which is also located in

Sandusky. The Domiciliary features 293 beds, along with a dining area, a computer lounge, two reading lounges, clubs and recreational facilities. Each resident has a private room with access to cable and a shared bathroom.

Opened in 2003, the Georgetown Home is a 168-bed nursing home facility located in southern Ohio. Like the Sandusky Home, it provides the same standard and specialized care options for veterans. The Georgetown Home is situated in the quiet countryside of Brown County and features a small on grounds park where local veterans' service organizations often host events.

In addition to the standard and specialized care offered at these nursing homes, the Sandusky Home and Georgetown Home keep life fun and meaningful for residents. Whether it's enjoying a pet therapy session, celebrating a birthday or holiday, participating in devotional programs or enjoying other recreational activities, there are plenty of opportunities for interacting and socializing. Unlike typical nursing homes, the Sandusky Home even has peacocks wandering the grounds.

The Sandusky Home, Sandusky Domiciliary and Georgetown Home all provide care at a lower rate than most nursing homes and independent living

facilities, although each resident's rate is dependent upon an assessment of his or her monthly income. Veterans must meet certain criteria to become residents. This is the same for all facilities and includes having been an Ohio resident for at least one year, having served on active duty during a time of war or conflict or receiving a specified mark of distinction. Veterans must prove their last discharge was under honorable circumstances, and they must be disabled to a degree that prevents them from earning a living.

State veterans homes are owned and operated by their state government. After being officially recognized and certified as a state veterans home by the VA, the homes are subject to annual surveys by the VA to ensure they continue to meet predetermined standards.

If you are interested in visiting the Sandusky Home for a tour but need assistance with transportation to get there, please contact the Veterans Service Commission (VSC) at 330-643-2830. In addition to providing transportation, the VSC also assists veterans with obtaining and filing the proper paperwork and scheduling appointments with the home. Learn more about Ohio's state veterans homes by visiting http://dvs.ohio.gov/VETERANS_HOMES. ★

E.Y.I.

God and Country – call for names

The God and Country event recognizes those veterans who have passed away in the previous year. If you know of a veteran who has passed away between Jan. 1 and Dec. 31, 2014, and you would like that veteran to be included in the Last Call memorial service at the God and Country event, please submit his or her name to Laura Dunlop at 330-762-7328 or Williams.LD@hotmail.com no later than January 15, 2015.

Transportation schedule remains unchanged

The transportation schedule for the VSC's 18-passenger mini bus will remain unchanged this winter. Veterans wishing to receive transportation to medical appointments will need to arrive at VSC's building, located at 1060 E. Waterloo Rd., Akron, at 6 a.m. The bus departs at 6:30 a.m.

The bus will make stops at the Akron Community Based Outpatient Clinic (ACBOC) and the Metro RTA Transit Center before traveling to Wade Park VA Medical Center.

Veterans are also able to board the bus at the Metro RTA Transit Center. Those who wish to board at the Transit Center are encouraged to call 330-643-2830 in advance to schedule pick-up. Riders should arrive at the Transit Center for a 6:45 a.m. pick-up.

Emergency financial aid for veterans

When veterans are faced with difficult financial times due to loss of employment, family emergencies, medical crisis or financial hardship, the VSC may be able to provide financial aid. These funds can be used for paying rent and mortgage, as well as past-due utility bills, which can be particularly challenging during the winter months.

Learn more about this program and apply for assistance by calling the VSC at 330-643-2830 or visiting the office at 1060 E. Waterloo Rd., Monday-Friday from 8-11 a.m.

Wounded Warriors Softball League versus Akron Racers

The Wounded Warriors Amputee Softball Team (WWAST) is coming to Akron this summer. The team, which is comprised of athletically talented veterans, will face the Akron Racers women's professional fast pitch team at Firestone Stadium in June. Spectators will be able to catch a great ball game while supporting veterans and a good cause as all proceeds will go back to the WWAST and to fund scholarships for local children with amputations to attend a softball camp. The exact date is still being determined, but keep an eye out for more details.

Veteran of the Year from page 1

Corathers was recognized for his contributions to the community, fellow veterans and those aspiring to serve in the military at the annual Veteran of the Year dinner in October at the VSC office in Akron, where more than 100 people gathered. As he received his plaque at the dinner, Corathers noticed the banners hanging around the room with the names of previous Veterans of the

Year. "I was very honored and humbled by my selection," he commented. In fact, the honor came as a complete surprise. He didn't even know his name had been submitted.

"I think it's the obligation of every American citizen to give back to their community. Don't just exist," he added. "Have a purpose." ★

Director's Corner

Get smarter about taxes this year

It's time to file that dreaded IRS tax return again, so here's a tax saving tip for those receiving military retirement pay. If you incurred an injury or illness while on active duty and have never filed a claim for benefits with the VA, I recommend you do so. Filing a claim for compensation isn't as daunting as it seems, especially with the professional detail and free assistance of a County Veteran Service Officer (CVSO) here at the Veterans Service Commission (VSC) of Summit County.



Although VA compensation may reduce your retirement pay for every dollar you receive, keep in mind that VA compensation is not taxable, while your retirement pay is. By accepting the VA compensation in lieu of full retirement pay you will be lowering your income tax base rate and reducing your actual taxes at the same time.

In your reported income you should not include any veterans' benefits paid under any law, regulation or administrative practice administered by the Department of Veterans Affairs (VA). The following categories of amounts paid to veterans or their families are not taxable.

- Education, training and subsistence allowances
- Disability compensation and pension payments for disabilities paid either to veterans or their families
- Grants for homes designed for wheelchair living
- Grants for motor vehicles for veterans who lost their sight or the use of their limbs
- Veterans' insurance proceeds and dividends paid either to veterans or their beneficiaries, including the proceeds of a veteran's endowment policy paid before death
- Interest on insurance dividends left on deposit with the VA
- Benefits under a dependent-care assistance program
- The death gratuity paid to a survivor of a member of the Armed Forces who died after Sept. 9, 2001
- Payments made under the compensated work therapy program
- Any bonus payment by a state or political subdivision because of service in a combat zone

Please visit the experts at the VSC. We are happy to provide assistance free of charge and to assess whether or not you qualify for compensation.

Reference IRS Publication 525 for tax information on Military and Veterans.

In Appreciation,

Larry D. Moore

Executive Director



VSC Services for Vets

We assist veterans in need with their basic living needs. These services are available to eligible veterans, their dependents and widows. Services are subject to change.

Financial Assistance

- Mortgage payments / Homeowner's insurance
- Rent
- Utilities
- Roofs
- Furnace (replacement and repair)
- Stove and Refrigerators
- Food
- Children's clothing
- Adult work clothing
- Car payments, repairs and insurance (limited)

Medical / Dental

- (including dentures, glasses and hearing aids)
- Regularly scheduled transportation to VA medical facilities and Ohio Veterans Home
- Grave markers and flags

Veterans Affairs Assistance

- Assistance applying for Veterans Affairs (VA) benefits

- Preparation of VA forms and paperwork
- Supportive documentation of claims and pertinent data
- Proper submission of claims to the VA
- Service connected compensation
- Non-service pension
- Widows pension
- Burial benefits
- Headstones

If you are a veteran in financial need or need help with your VA claim, please visit us at 1060 E. Waterloo Rd., Akron or call 330-643-2830.

Navigating compensation, payment and benefits

Making the right choice for you and your family

When planning for the future, veterans should consider how they choose to receive their pay after retiring or being discharged from the military. While most forms of compensation, pension and retirement pay have plans in place for surviving spouses and children, the benefits provided may differ slightly.

Death Indemnity Compensation (DIC) may be available for surviving spouses of veterans who have passed away in the line of duty or as a result of a service-connected injury or illness. These spouses will qualify for the basic monthly rate of \$1,215. Additional compensation may also be available if the veteran had dependent children or if the surviving spouse needs specialized care, including up to \$301 for spouses entitled to Aid & Attendance care or up to \$141 for those receiving Housebound care. The basic monthly rate jumps to \$1,473

if the veteran was rated as totally disabled for the last eight years prior to his or her death and the surviving spouse was married to the veteran for the duration of that time.

Veterans who are receiving retirement pay can opt to participate in the Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP). Sponsored and subsidized through the Department of Defense (DoD), this program provides an annuity to surviving spouses and/or children. If a veteran does not make an adjustment, full basic SBP is automatically provided for his or her spouse and children. Payments through SBP can be as much as 55 percent of the veteran's retirement pay. Through the SBP, veterans can select their base amount, which is then used to determine the payment amount to their spouse.

If applicable, a veteran's surviving children and spouse should apply for DIC benefits as these are not taxable. SBP payments to survivors, however, are taxable. It is possible for survivors to receive both SBP and DIC, but if DIC is awarded, the SBP will be reduced by the amount of the DIC. In cases where DIC is greater than SBP, the latter will be terminated.

To learn more about the various types of retirement, pension and compensation available and to make the best choice for your family, contact the experts at the Veterans Service Commission (VSC) at 330-643-2830.



Veterans can also visit the VSC headquarters at 1060 E. Waterloo Rd. in Akron to speak to a service officer in person. The VSC provides free professional assistance with filing for claims and compensation, and the knowledgeable staff is an excellent resource for Summit County veterans. ★



Tip of the **H.A.T.** *Helping America's Troops*

Progressive® donates cars to veterans

Veterans Day is about recognizing and thanking those who served. Whether it's a day off from work, a moment of silence or a free meal at a restaurant, the day is commemorated and celebrated in many different ways. For Progressive® Insurance, Veterans Day is a perfect time to give away newly refurbished vehicles as a thank you to veterans through its Keys to Progress® program.

The overall goal of this effort is to get veterans back on the road to success, both literally and figuratively, by providing them with a vehicle. Finding proper vehicles and worthy veterans to whom the vehicles can be given, however, is an intense and essential part of the program. Fortunately, other companies and organizations have joined in to assist with that challenging identification process.

Progressive partners with the National Auto Body Council to find local body shops to refurbish vehicles that will then be part of the giveaway, while Veterans of Foreign Wars of the United States posts (VFW) identify deserving veteran candidates. As an added benefit, the first six months of car insurance is already covered for the veteran by Enterprise Rent-A-Car.

One hundred and seventeen vehicles were given to veterans throughout the nation on Veterans Day 2014. In Ohio alone, veterans in Akron, Cincinnati, Cleveland, Columbus and Dayton received a set of keys for their new rides. John Life, who works at the Veterans Service Commission (VSC) as a security officer, was one of the selected veterans.

"No one has ever done anything of this magnitude for me," said Life. "I've been having a rough

year with my car constantly breaking down and having to take care of it. I can take steps forward and actually enjoy life a little better because of this program."

The day Life picked up his 2009 Jeep Grand Cherokee at Fred Martin Superstore, he found more than a vehicle waiting for him. Inside the car were gifts for his two daughters, including a dual screen DVD player built into the headrests with headphones, a Cleveland Browns basket, a Cleveland Cavaliers basket, toys from the movie "Frozen" and much more. There were even bicycles for the girls and Life, who said they'll use them when they go camping next year.



John Life (center) receiving his Jeep with Matt Shrik and Jan Moore of Progressive.

"The freedom and opportunity that arise from simply owning a car, as well as the sense of pride and ownership, are almost as important as the car itself," said Larry Moore, executive director of the VSC. "We applaud Progressive and all of the other companies and organizations that are partnering together to help veterans in such a tremendous way." ★

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Veterans Service Commission of Summit County (VSC) provides comprehensive support services to Summit County residents who have served in any branch of the military. Veterans and their families who demonstrate need receive free financial, transportation and medical assistance as well as coordination and processing help with Veterans Administration (VA) claims and benefits. The agency was created in 1886 to aid veterans upon their return home from duty.

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God and Country 2015

The annual God and Country event, hosted by the Summit County Veterans Council, will be held Saturday, Feb. 7 at the Acker-Moore Memorial Post, 3733 Fishcreek Rd. in Stow. The event starts at 4:30 p.m. and features a hospitality hour, dinner, special memorial service and social hour with disc jockey. Tickets are \$18 each and must be purchased prior to the event. Please call Jim Forsythe 330-673-7638 to purchase tickets. ★

Your Health

VA issues Choice Cards, improves access to care

As the Department of Veterans Affairs (VA) works to correct any residual problems from the recent record-keeping issues experienced nationwide, it has developed a plan on how to make future service superior to what's been offered in the past. The Choice Card program is the latest step in aiding veterans who are struggling to access VA care. These cards allow veterans to obtain health care outside the VA hospital network if they live too far away from one, which is 40 miles or more, or have had more than a 30-day wait time for an appointment at a VA provider.

The Choice Cards work similarly to a basic health care insurance card, showing the holder's name and a number to call to verify eligibility for outside care. Congress allocated \$10 billion for this purpose through the Veterans Access, Choice and Accountability Act, which President Obama

signed into action in August of 2013.

After a delay in getting all cards out by early November, the VA has sent the first phase to 320,000 VA-enrolled veterans who reside more than 40 miles from any type of VA medical facility. The second phase was sent in late November to more

than 350,000 veterans, and it included veterans who were waiting longer than 30 days for a VA appointment. The third is split, with some sending in December and others going out early this year. This phase includes more than eight million remaining veterans enrolled

for VA health care who may be eligible for the Choice Card program in the future regardless of whether they need it now.

The Choice Card program will end in three years or when the VA has allocated the full \$10 billion. Some improvements from this

program include increased access to care inside and outside of the VA, as well as more clinic hours, work days and mobile medical units. So far, the national new patient primary care wait time has decreased by 18 percent, and 89 percent of appointments are completed within 30 days of the veteran's preferred date or date determined medically necessary by a physician.

For more information about the Veterans Choice Program, visit www.va.gov/opa/choiceact/ or contact the Summit County VSC at 330-643-2830 to speak with a county service officer. ★

