

EyesRight

Spring 2020 Edition



Operating with Caution During the COVID-19 Pandemic

Over the past two months, the federal and state governments have implemented a number of restrictions designed to reduce the risks of exposure and spread of COVID-19 (coronavirus). Along with stay-at-home orders and social distancing guidelines, certain businesses and organizations have been ordered to temporarily close or scale back operations.

Fortunately, the Summit County VSC is continuing to provide its full offering of services during this time. However, in order to help ensure the safety of our veterans, their dependents and our staff, we are implementing some changes. Anyone with questions, or needing to schedule time for a consultation, should first do so over the phone by calling (330) 643-2830.

In-person interactions

- Face-to-face contact for benefit claims assistance and interviews is being reduced and will be coordinated over the phone, whenever possible. Some space is available in Freedom Hall if an in-person meeting is warranted, but please call first to confirm.
- To minimize risk, prior to entry, walk-in visitors will be asked a series of questions relating to their current health, the health of others in the household and other pre-existing conditions.



- Seating in the VSC waiting room is being limited to allow for appropriate social distancing.
- All public meetings in Freedom Hall are canceled until further notice.

Transportation to VA facilities

Transportation service for veterans with health care appointments will continue, but will be contingent on answers to a series of questions to ensure the safety of the driver and other passengers:

- Are you, or is anyone at your home, currently feeling ill?
- Do you, or does anyone close to you, have any chronic medical conditions that elevate the risk of contracting an infection or illness?
- Are you, or is anyone at home, experiencing a cough, shortness of breath and/or a temperature over 100.4°?

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Feeling Ill?

More importantly than VSC services, it's critical that we all take care of ourselves, and take the proper actions if we are feeling ill, particularly with potential COVID-19 symptoms, which most commonly include fever, dry cough and shortness of breath.

Before going to a clinic, urgent care or emergency room, call your VA medical center. Calling first helps protect you, medical staff and other patients. Ask your VA health care team about the option of care by phone or video instead of an in-person visit. Please also consider postponing any previously scheduled visits to VA facilities if you are feeling unwell.

VA Urgent Care facilities in Summit County include:

UH Akron Urgent Care
(Accepts walk-ins, or call for instructions)
145 West Ave. Suite 2
Tallmadge, OH 44278
(330) 633-7090

Concentra Urgent Care
(If experiencing flu-like symptoms, call first and wait in the car for someone to assist you)
1450 Firestone Pkwy.
Akron, OH 44301
(330) 724-5299

To utilize these urgent care clinics, you must be enrolled in the VA health system and have used VA health services within the past two years.

Director's Corner



Millions of Purple Heart, VA Disabled Veterans and VA Approved Caregivers Will Soon Get to Shop at Military Base Commissaries and PXs

According to the Department of Defense, starting Jan. 1, 2020, all service-connected Veterans, Purple Heart recipients, former prisoners of war (POW), and individuals approved and designated as the primary family caregivers of eligible Veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers (PCAFC) can use commissaries, exchanges, and morale, welfare and recreation (MWR) retail facilities, in-person and online.

For more information regarding these privileges and access to military installations, visit [here](#).

Who is eligible Jan. 1, 2020?

- Veterans
 - o Purple Heart recipients
 - o Former prisoners of war
 - o Veterans with 0-90% service-connected disability ratings
- Medal of Honor recipients and Veterans with 100% service-connected disability ratings are already eligible under existing DoD policy
- Caregivers
 - o On Jan. 1, individuals approved and designated as the primary family caregiver of an eligible veteran under the PCAFC will be eligible for these privileges.
 - o For information about primary family caregivers in the PCAFC, visit <https://www.caregiver.va.gov>.

Required credentials

- Veterans
 - o On Jan. 1, Veterans eligible solely under this act who are eligible to obtain a Veteran Health Identification Card must use this credential for in-person installation and privilege access. The card must display the Veteran's eligibility status (i.e., PURPLE HEART, FORMER POW or SERVICE CONNECTED). Apply [here](#).
 - o Veterans eligible solely under this act who are not enrolled in, or are not eligible to enroll in VA health care, or who are enrolled in VA health care, but do not possess a Veteran Health Identification Card will not have access to DoD and Coast Guard installations for in-person commissary, exchange, and MWR retail privileges, but will have full access to online exchanges and American Forces Travel.
 - o Medal of Honor recipients and Veterans with 100% service-connected disability ratings are eligible for DoD credentials under DoD policy.
- Caregivers
 - o Eligible caregivers will receive an eligibility letter from VA's Office of Community Care.
 - o If you are a primary family caregiver under the PCAFC and lose your eligibility letter, please call (877) 733-7927 to request a replacement. Please allow two weeks for processing.

Larry D. Moore
Executive Director



Services for Vets

We provide financial assistance* for basic living needs to eligible veterans and their dependents.

- Mortgage payments
- Rent
- Utilities
- Food
- Children's school clothing
- Adult work clothing
- Dentures, glasses and hearing aids

Free to Veterans!

- Regularly scheduled transportation for medical appointments at VA medical facilities and Ohio Veterans Home

* Other types of financial assistance maybe considered on a case by case basis. All types of assistance are subject to change based on need and funding.

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, OH, or call

(330) 643-2830.

Your Health

Apply for VA Health Care



By [David Burden](#)
VSC Project Manager

As a growing number of veterans become unemployed, many are concerned about how to replace their health care coverage. It is important to understand what resources are available to honorably discharged veterans, and in some cases less than honorable eligibility. According to the VA, you would need to have enlisted after Sept. 7, 1980, or entered active duty after Oct. 16, 1980, with 24 months of continuous service with an honorable discharge. In addition, Reserve and National Guard members are eligible for VA health benefits if

they were called to active duty by order of the President of the United States for the full period of activation. Unfortunately, other than honorable, bad conduct or a dishonorable discharge are not eligible for VA benefits but may be eligible with a discharge upgrade or obtaining a VA Character of Discharge review.

To apply for VA health care benefits you will need to gather pertinent information: most recent tax return; Social Security Numbers for you and all qualified dependents; and account numbers for current and active health insurance. Moreover, there are three ways to apply for VA health care benefits: (1) Online at [https://www.](https://www.va.gov/health-care/apply/application/introduction)

[va.gov/health-care/apply/application/introduction](https://www.va.gov/health-care/apply/application/introduction), (2) calling the hotline at (877) 222-8387, (3) or postal mail by filling out a VA Health Benefits application form (VA Form 10-10EZ) and sending it to Health Eligibility Center: 2957 Clairmont Rd., Suite 200, Atlanta, GA 30329.

For more information, or if you need assistance filling out the application for VA health care benefits, please do not hesitate to contact the Summit County Veterans Service Commission. We are here to help bridge you to VA benefits and services. You can reach us at (330) 643-2830 or by visiting www.vscsummitoh.us.★



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

Summit County Veterans Service Commission Continues Operating Throughout the COVID-19 Crisis

"Adapt and Overcome"

Thank you to the many veterans' services organizations that have remained open and operational during the COVID-19 pandemic. The services these groups provide are no less critical now than they have been at any other time, and everyone who has continued to answer the call during a time of such uncertainty deserves a moment of acknowledgment and appreciation.

This includes our team at the Summit County Veterans Service Commission, which continues to provide as many services as possible to local veterans. Using such mediums as the VSC website, Facebook, Skype, phones and portable computer stations set up in the VSC building, the VSC is

continuing to operate Monday through Friday from 8 a.m. to 4 p.m., and is open to the public. The following services are available: counseling for questions about filing claims to the Department of Veterans Affairs; financial assistance; and critical medical transportation to medical facilities. From March 9 through April 23, the VSC has assisted Veterans and their dependents with the following:

- Assisted 189 in applying for benefits with the Department of Veterans Affairs
- Provided \$95,146 in financial assistance for payments for utilities, rent, mortgages and food.
- Provided critical medical



transportation to the following medical facilities: 1 to University Hospital, Cleveland; 5 to Parma VA Clinic; and 110 to the VA Cleveland Medical Center.

For more information on available VSC services, call (330) 643-2830, go to <https://www.vscsummitoh.us/about-vsc/contact-us/> or visit the VSC Website at www.vscsummitoh.us.★

Operating with caution during the COVID-19 pandemic, from page 1

Financial assistance

If you need help applying for financial assistance, please call the office first at (330) 643-2830 between 8 a.m. and 2 p.m., particularly if you are over 75 and/or in poor health. Every attempt will be made to complete the application over the phone. If you do need to visit the office, please try to make plans to leave children or other dependents at home with a responsible caregiver.

Learn more!

Both the CDC and VA provide a wealth of information about the pandemic, and actions that are being taken to address it, as well as steps the VA is taking to continue providing effective care to veterans, including COVID-19 testing. Learn more at <https://www.cdc.gov/coronavirus> and <https://www.publichealth.va.gov/n-coronavirus>. To stay up to date on actions at the Summit County VSC, visit <https://www.vscsummitoh.us>.

Together, we'll get through this challenging time and come out stronger at the end. Thank you for helping maintain a safe and healthy environment for all your neighbors and fellow veterans!

F.Y.I

2020 Golf Outing Scheduled — RSVP Today!



The VSC and American Legion Post 473 invite area golfers to attend the Fourth Annual James Seminaroti Benefit Golf Outing for ALS, scheduled for Friday, Sept. 18, 2020, at the Fox Den Golf Club in Stow. The event, which costs \$90 per person, includes 18 holes of golf (cart included), range, lunch at the turn, steak/half chicken dinner, prizes and a 50/50 raffle. Check-in begins at 8 a.m., and tee times begin at 9 a.m. (shotgun format).

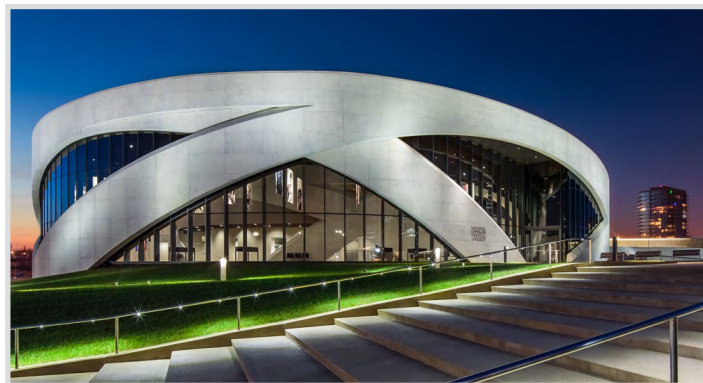
An **RSVP is required**. Payment can be made with registration or at the course on the morning of the outing. Checks should be made payable to American Legion Post 473, C/O James Seminaroti ALS Benefit. For more details about sponsorship opportunities or to register, contact Gordon Dean at (330) 643-2805, (330) 388-0154 or gdean@vscsummitoh.us. ★



Volunteers Needed for Memorial Day

On May 23, volunteers are needed to join us as we honor fallen veterans by placing a flag on each gravesite at our county's cemeteries. Open to volunteers of all ages, please complete the volunteer [form available on the VSC's website here](#) or contact David Burden at (330) 643-7636. Join us Saturday, May 23, for this commemorative service. Social distancing will be observed.

Send us your Memorial Day events! Share with us on our Facebook page or send all information to David Burden to be posted on the VSC website! ★



Interested in Veteran History? We've Got a Special Offer for You!

The Summit County VSC is considering hosting quarterly trips to the [National Veterans Memorial and Museum in Columbus](#), with the first outing tentatively planned for late June. Admission is free for U.S. military Veterans, active duty military and Gold Star Families, and provides a great opportunity to explore, study and celebrate those who have served our nation. If you're interested in attending this, or future trips, watch our Facebook and Twitter pages, or contact David Burden at (330) 643-2830, for additional details and to reserve a spot. ★

Take Proper Care with Your COVID-19 Stimulus Payment

As announced by the U.S. Treasury Department and IRS on April 17, Veterans and their family members will soon automatically receive COVID-19 stimulus payments from the federal government. This article is *not* about payment eligibility, but about what recipients can do to protect themselves and plan for the financial opportunities the stimulus check will provide.

Act now to protect your funds from identity thieves

Safety is always a factor when scammers know money will be transmitted electronically or through the mail. For identity theft protection, it is recommended that you place a security freeze on your credit reports. A credit freeze will lock down your credit report and prevent identity thieves from opening any new credit in your name. Because creditors/lenders must see your credit report before they open/approve a new account in your name, a security freeze will lock out an unknown applicant. Also, you can now check your credit report for free, weekly through April 21 at annualcreditreport.com. Freezing and checking your own credit report **will not** impact your credit score. If you choose to apply for credit, you can easily lift the security freeze. To understand the difference between credit monitoring and credit freeze, see www.consumer.ftc.gov/articles/0497-credit-freeze-faqs.

Avoid the scammers

There are multiple ways scammers can get their hands on your COVID-19 stimulus payouts and your Personal Identifiable Information ("PII"):

1. They may contact you by *phone, mail, text, email and social media* and try to get your PII – Name, date of birth, Social Security Number, bank account information and/or government debit card account numbers.
2. They may try to charge you a fee to get your stimulus check.

The Federal Trade Commission provides the following four tips to **avoid** being victimized by COVID-19 stimulus scammers:

1. **Only** use irs.gov/COVID-19 to submit information to the IRS – and **never** respond to a call, text or email.
2. The **IRS won't** contact you by phone, email, text message or social media with information about your stimulus payment, or to ask you for your Social Security number, bank account or government benefits debit card account number. Anyone who does is a [scammer phishing for your information](#).
3. You **don't** have to pay to get your stimulus money.
4. The **IRS won't** tell you to deposit your stimulus check then send them money back because they paid you more than they owed you. That's a [fake check scam](#).

Report scams to the Federal Trade Commission at ftc.gov/complaint. [Sign up for the FTC's consumer alerts](#).

Get the most out of every dollar

As a Veteran, after you have armed yourself with knowledge and security, ask yourself how the stimulus check can work for you?

Here are possible suggestions if you have qualified for the stimulus check of \$1,200, \$2,400 and additional \$500 dependent benefits:

1. Pay your monthly bills – Budget the stimulus check and attempt to remain current on your monthly bills (rent/mortgage, food, utilities, and vehicle), if possible, especially if your employer has reduced your hours or you have lost your job due to COVID-19. Contact your creditors if you can't make your payments due to COVID-19.
2. Lower your debt – This may be an opportunity for you to pay off or pay down debt. Consider using all or part of your stimulus to pay against debt, beginning with the



highest interest rate.

3. Emergency savings – Start or increase your emergency savings account for possible unforeseen circumstances in the future.
4. By paying down debt and having a savings, you may qualify for a lower interest balance transfer opportunity. However, *before* applying for this opportunity, make sure your budget can meet the terms of the transferred debt to a new lower interest account. Also, make sure you understand the terms if you cannot meet the original terms and conditions, for example (1) know all the effects this will have on your interest rate (will it increase and exactly what the rate will be?), (2) all penalties and (3) the financial consequences should you need to add purchases/debts to this account, etc.
5. If you do not have debt, maximizing savings interest is an opportunity worth researching. You may wish to consider higher yield opportunities for savings – a money market, CD, IRA, annuity, etc. A personal banker at your financial institution can provide you with the details of the products they offer and you can compare their products with other financial institutions as well.
6. This may be a time for you consider the future to include life insurance, children's education, donations, etc.
7. *If you are financially stable, have savings and are debt free – ask yourself how you can enrich your life and have some fun!*

These are *only some* of the possibilities to consider. If you have any questions or would like to meet with personal financial consultant, Lori Mann, please call (330) 564-8030 for an appointment. ★