

YOUR BDD BUDDY

A STEP-BY-STEP GUIDE:
PREPARING YOUR BENEFITS
AT DELIVERY
DISCHARGE CLAIM

Ronald A. Bolton



YOUR BDD BUDDY: A VETERAN'S STRAIGHTFORWARD GUIDE TO THE BENEFITS DELIVERY AT DISCHARGE PROCESS (BDD)

YOUR BDD BUDDY

A VETERAN'S STRAIGHTFORWARD GUIDE TO THE BENEFITS DELIVERY AT DISCHARGE PROCESS

By Ronald A. Bolton

Retired Navy Hospital Corpsman with over 40 years of Medical Experience

COPYRIGHT PAGE

Copyright © 2025 by Ronald A. Bolton

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.

Published by Ronald A. Bolton

www.vamax4u.com

First Edition: April 2025

ABOUT THE AUTHOR

Ronald A. Bolton served as a Navy Hospital Corpsman for over 20 years, providing medical care to sailors and Marines in various settings around the world. After retiring from active duty, he dedicated himself to helping fellow veterans navigate the often-complex VA benefits system.

With more than four decades of combined military and veterans advocacy experience, Ron has successfully educated, counseled and advised hundreds of veterans regarding how to file disability claims and access the benefits they've earned through their service. His straightforward, no-nonsense approach cuts through bureaucratic complexity to deliver practical advice that veterans can actually use.

Ron lives in Japan with his lovely wife of many years - Mitsuru. When he's not advocating for veterans, he enjoys live music, cooking, socializing and – of course, writing for you.

Table of Contents

Your BDD Buddy: A Veteran's Straightforward Guide to the Benefits Delivery at Discharge Process ...	0
Your BDD Buddy	1
A Veteran's Straightforward Guide to the Benefits Delivery at Discharge Process	1
Copyright Page	1
About the Author	1
Table of Contents	2
Introduction: Meet Your BDD Buddy	5
Chapter 1: What is BDD? (And Why You Should Care)	6
What is BDD?	6
Why Should You Care?	6
The Financial Impact	6
Success Story: Petty Officer Johnson's BDD Win	7
Who's Eligible?	7
Bottom Line	8
Chapter 2: The BDD Process Step-by-Step	9
Step 1: Verify Your Eligibility	9
Step 2: Gather Your Medical Records and Evidence	9
Understanding Your Military Medical Records	9
The Separation Health Assessment (SHA) Part A: Your Golden Ticket	10
Step 3: Submit Your Claim	11
Step 4: Attend Your VA Exams	11
Step 5: Follow Up and Track Your Claim	12
Bottom Line	12
Chapter 3: Common Pitfalls to Avoid	13
Pitfall 1: Waiting Too Long to Start	13
Contrasting Case Study: The Early Bird vs. The Procrastinator	13
Pitfall 2: Incomplete Documentation	13
Pitfall 3: Not Getting a Diagnosis	14
Success Story: The Power of a Proper Diagnosis	14
Pitfall 4: Forgetting to Follow Up	14
Pitfall 5: Failing to Prepare for Your Exams	14
Bottom Line	14
Chapter 4: Understanding Ratings and Compensation	15

What Are Disability Ratings?	15
Why Ratings Matter	15
How Ratings Are Determined	16
Ratings Process Example: Knee Injury.....	16
The Appeals Process	16
Bottom Line	16
Chapter 5: Life After BDD	17
Transitioning with Benefits in Place	17
Success Story: A Smooth Transition.....	17
Managing Your VA Benefits.....	17
Healthcare Navigation	17
Financial Management.....	17
Education and Training Benefits	18
Additional Resources and Programs	18
State-Level Benefits.....	18
Employment Resources	19
Veteran Service Organizations (VSOs).....	19
Planning Your Financial Future	19
Retirement Planning	19
Housing Benefits	19
Long-term Care Considerations.....	19
Bottom Line	20
Conclusion: Your Mission Accomplished.....	20
The BDD Advantage Recap.....	20
Your Action Plan.....	20
The Road Ahead	20
A Final Word from Your BDD Buddy	21
Appendices	22
Appendix A: Sample Buddy Statements	22
What is a Buddy Statement?.....	22
Buddy Statement Template	22
Sample Completed Buddy Statement	22
Appendix B: Personal Statement Template	22
What is a Personal Statement?	22

Personal Statement Template	22
Sample Completed Personal Statement	22
Appendix C: Document Checklist	22
Essential Documents for Your BDD Claim	22
Appendix D: Glossary of VA Terms	24
Common VA Terminology Simplified	24
Appendix E: Useful Contacts and Resources	25
Key VA Contacts	25
Online Resources	25
Veterans Service Organizations (VSOs)	25
Mobile Apps	26
State Veterans Affairs Offices	26
Legal Resources	26
Appendix F: Understanding Military Medical Documentation	26
How Military Medical Records Are Structured	26
Types of Military Medical Records	27
Example 1: Handwritten SF 600 SOAP Note (Pre-2006, in most cases)	28
Example 2: Digital AHLTA SOAP Note (Post-2006)	29
How to Read Your Medical Records to Identify Diagnoses	29
Why This Matters for Your BDD Claim	31
Bottom Line	31
Frequently Asked Questions (FAQs)	32
General BDD Questions	32
SHA Part A Questions	32
Documentation Questions	32
Exam Questions	33
Rating Questions	33
After Separation Questions	34

INTRODUCTION: MEET YOUR BDD BUDDY

Hey, shipmate! Let's cut through all the red tape and eliminate unnecessary confusion. In short, let's get you the benefits you've earned—fast. With me (your BDD Buddy) here at your side, completing your application will be a snap. I'll guide you through the process - Benefits Delivery at Discharge (BDD) - step by step. No fluff, no jargon, just straight talk from a fellow veteran who's been there and done that.

Here's the bottom line up front: The BDD process is actually very simple. Don't let anyone tell you otherwise. Just get your medical records together, fill out the paperwork as I'll describe, submit your claim online (preferably), and then relax while you wait for notification of your exam dates. After that, just wait for the results! No need to sweat. Just execute.

Think of it like any other military process—it might seem intimidating at first glance, but once you break it down into simple steps, it's completely manageable. The VA has actually streamlined this process specifically for transitioning service members like you.

As a Navy vet, retired for more than 20 years, I didn't have the luxury of the benefits the relatively new BDD process for you. Still, over many years, I've seen the mistakes that others make, and I've learned what it takes to get it right. So, just stick with me and I'll lead you to the trough – though I can't make you drink.

So, consider this book to be your mission brief. It's compact, to the point, and packed with everything you need to know to file your BDD claim successfully. By the end, you'll have a clear roadmap to get your benefits faster, reduce stress, and lock in every bit of the compensation you deserve.

Let's get started. You've got this, and I've got your six.

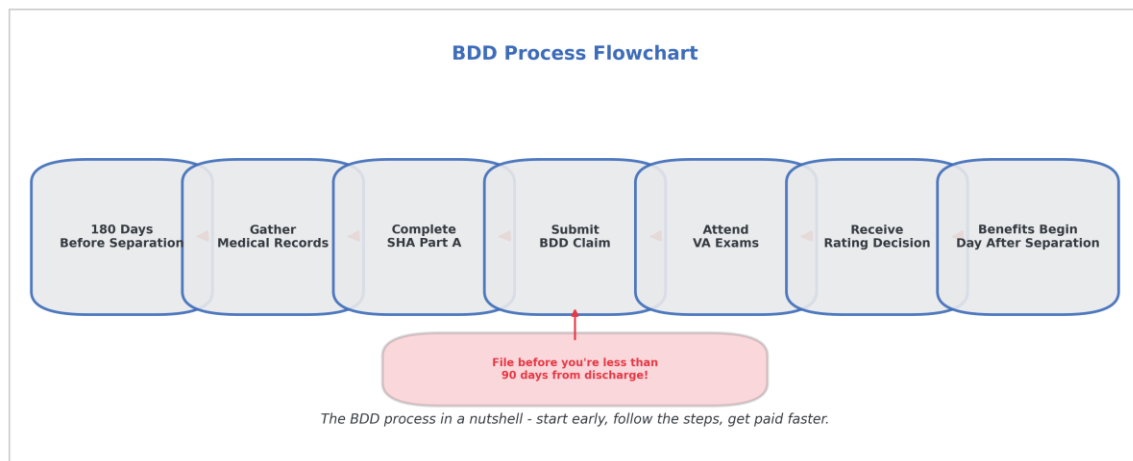
CHAPTER 1: WHAT IS BDD? (AND WHY YOU SHOULD CARE)

Think of BDD as your military exit strategy. You wouldn't leave base without a plan, right? Well, BDD is your plan for a smooth transition to civilian life—and a plan to secure the financial compensation you've earned. That's right – I'm talking about getting that moolah, that guap, that scrilla, that cheese or whatever you call it. But let's break it down so there's no confusion.

WHAT IS BDD?

BDD stands for Benefits Delivery at Discharge. It's a program that allows active-duty personnel to file VA disability claims before they separate from the military. The goal? To get your benefits processed faster so you're not stuck waiting months (or even years) after you've hung up your uniform.

[Back to Table of Contents](#)



The BDD process in a nutshell - start early, follow the steps, get paid faster.

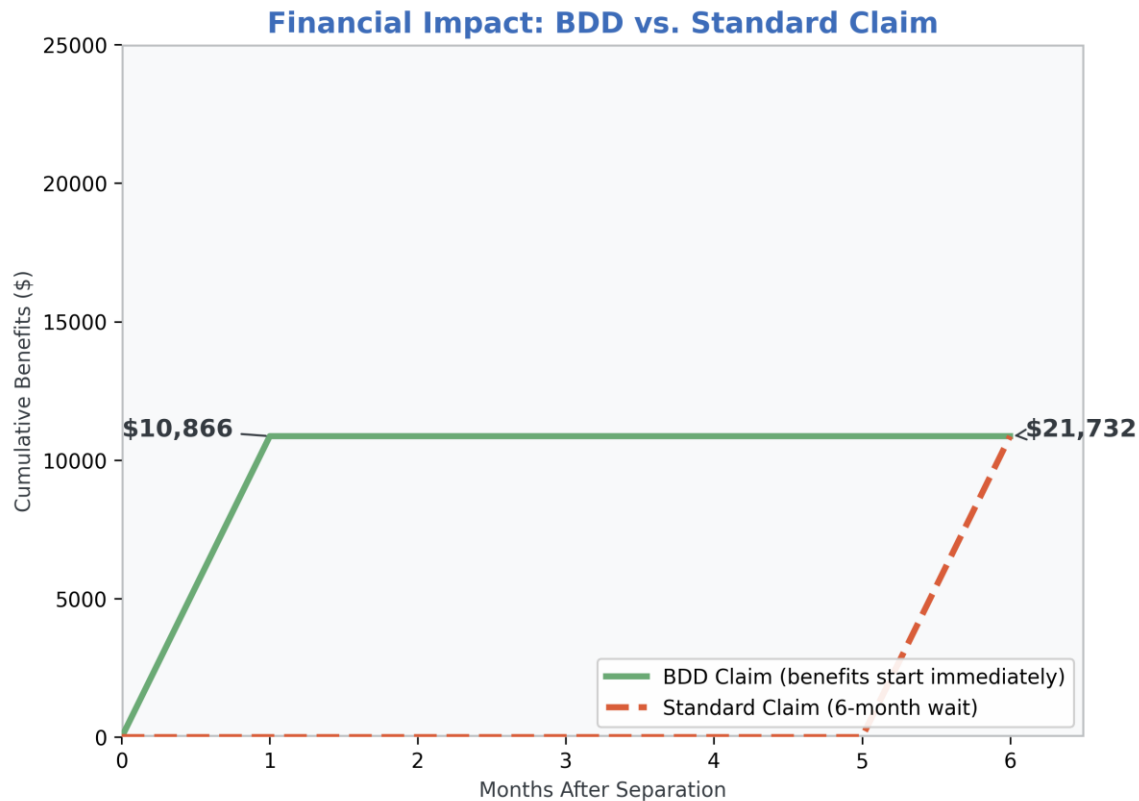
WHY SHOULD YOU CARE?

Here's the deal: If you don't file through BDD, you could end up leaving money on the table—potentially thousands of dollars. And let's be real, transitioning to civilian life is stressful enough without worrying about when your benefits will kick in. BDD gives you a head start, so you can focus on your next mission—whether that's starting a new career, going to school, or just enjoying some well-deserved downtime.

THE FINANCIAL IMPACT

Here's the part that gets everyone's attention: BDD can mean the difference between waiting months for your first check and having your benefits ready to go the day after you separate. For example, a 50% disability rating could mean over \$1,000 a month in tax-free compensation (for life – in many cases). Multiply that by the months (or years) you might wait to initiate your claim after discharge, and you're talking serious money.

[Back to Table of Contents](#)



This is what six months of waiting could cost you at a 50% rating - over \$6,000 in lost compensation!

This is what six months of waiting could cost you at a 50% rating - over \$6,000 in lost compensation!

SUCCESS STORY: PETTY OFFICER JOHNSON'S BDD WIN

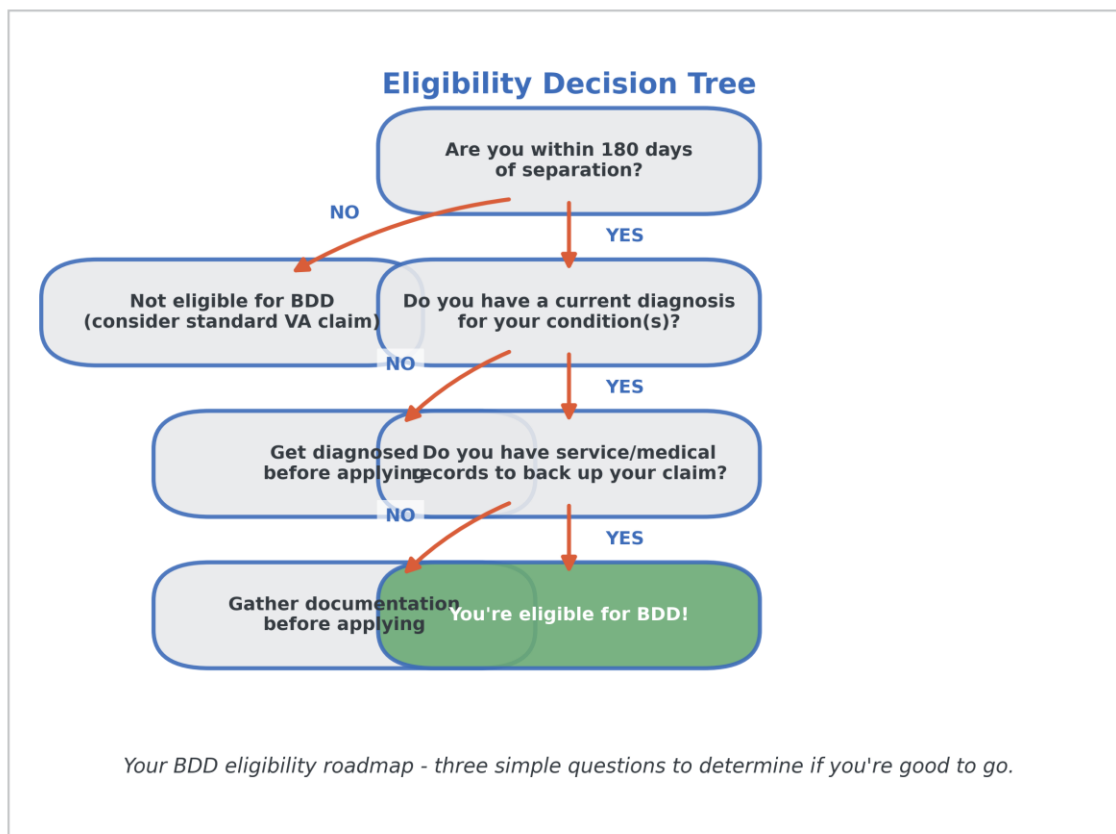
After 12 years in the Navy, Petty Officer Johnson started his BDD claim 175 days before separation. He documented knee pain, lower back issues, and tinnitus from his time as a mechanic. By following the BDD process exactly, he received a 60% disability rating and his first payment arrived just 15 days after separation—over \$1,300 tax-free. Meanwhile, his shipmate who waited until after separation to file was still waiting for his first payment four months later.

WHO'S ELIGIBLE?

To qualify for BDD, you must:

1. Have a determined separation date
2. Be within 180 days of separation (that's about 6 months).
3. Have a current diagnosis for your condition(s). Note: Just saying your back or knee hurts is NOT enough. You Must see a doctor, get documentation, and get a diagnosis by that doctor!
4. Have service/medical records to back up your claim.
5. **Must complete/submit Health Assessment - Part A Self-Assessment (Mandatory)**

[Back to Table of Contents](#)



Your BDD eligibility roadmap - three simple questions to determine if you're good to go.

If you meet these criteria, you're good to go. If not, don't worry—there are other options, but BDD is the best way to go if you qualify.

BOTTOM LINE

BDD isn't just a program—it's your ticket to a smoother transition and the financial security you've earned. Let's make sure you don't leave a single dollar on the table.

[Back to Table of Contents](#)

CHAPTER 2: THE BDD PROCESS STEP-BY-STEP

Alright, shipmate, let's get down to business. Filing a BDD claim might seem overwhelming, but I'm here to break it all down, and keep it simple. So, think of this like a mission brief—you've got your objective, and I've got the map. Let's go.

STEP 1: VERIFY YOUR ELIGIBILITY

First things first: Make sure you qualify. Here's the checklist:

- Are you within 180 days of separation? (That's about 6 months.)
- Do you have a current diagnosis for your condition(s)?
- Do you have service/medical records to back up your claim?

If you answered yes to all three, you're good to go. If not, don't panic—there are other ways to file, but BDD is your best bet for speed and efficiency. And our focus is BDD.

STEP 2: GATHER YOUR MEDICAL RECORDS AND EVIDENCE

This is where the real work begins. You'll need:

- Service Treatment Records (STRs): These document your medical history during service.
- Civilian Medical Records: If you've seen a doctor outside the military, get those records too.
- Buddy Statements: Written statements from fellow service members who can vouch for your condition(s). These are not required, but if done correctly, can add to your chance of success. (see an example in the appendix)
- Personal Statement: A written account of how your condition(s) affect your daily life. These are not required, but if done correctly, can add to your chance of success. (see an example in the appendix)

UNDERSTANDING YOUR MILITARY MEDICAL RECORDS

Here's the deal: When you're digging through your medical records, you need to know how to find the good stuff. Military docs use something called "SOAP" notes - it's like the standard operating procedure for medical documentation:

- S = Subjective: What you told the doc ("My knee hurts when I run")
- O = Objective: What the doc observed ("Swelling present, limited range of motion")
- A = Assessment: The doc's diagnosis ("Patellofemoral pain syndrome")
- P = Plan: The treatment plan ("Physical therapy, Motrin, light duty")

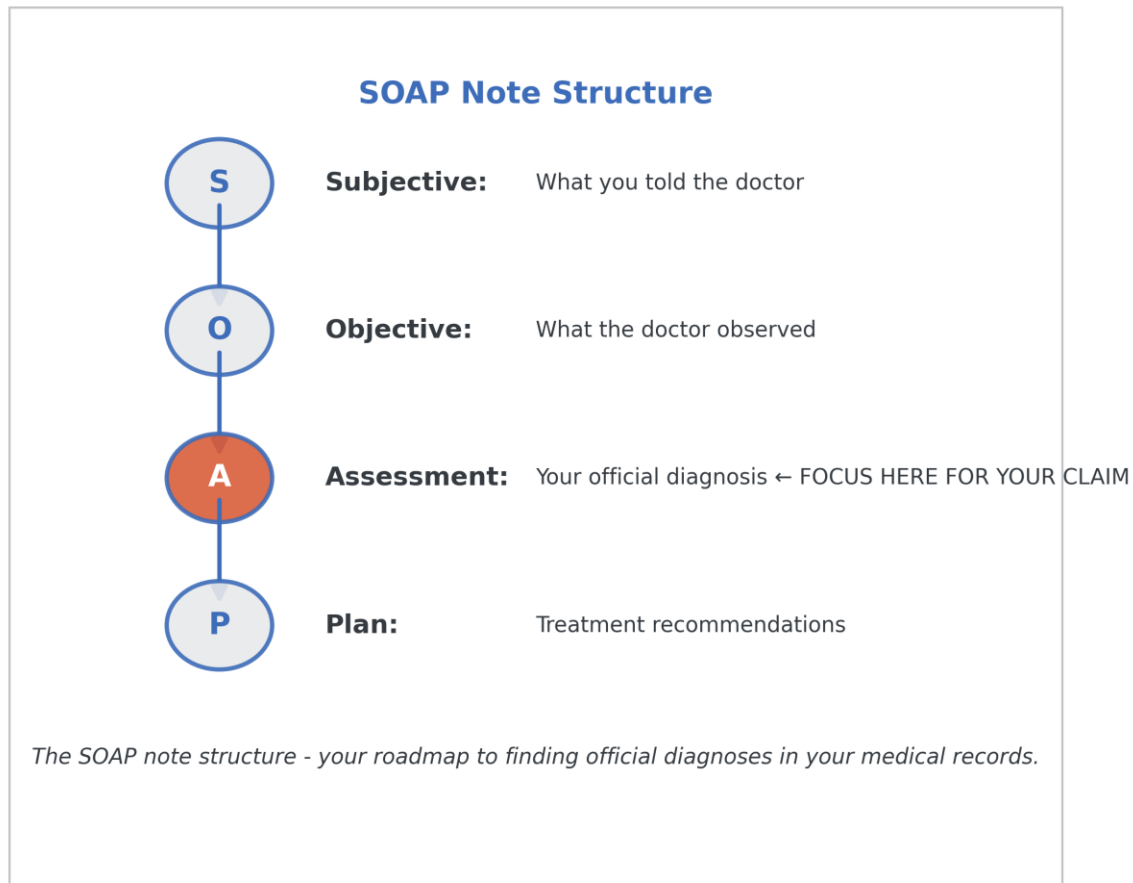
Think of the Assessment section as your mission objective - it's the part that really matters for your BDD claim. This is where you'll find your official diagnoses that should be included in your claim. Don't just claim symptoms like "back pain" – look for the actual diagnosis like "lumbar strain" or "degenerative disc disease" in the Assessment section.

Military medical records come in two main formats:

- Handwritten on SF 600 forms (generally pre-2006)
- Digital records in AHLTA (generally post-2006)

[Back to Table of Contents](#)

Both formats use the SOAP structure, but they look different. Check out Appendix F for detailed examples of both formats and how to identify your diagnoses. I've broken it down there like a field manual - simple and straightforward.



The SOAP note structure - your roadmap to finding official diagnoses in your medical records.

Pro Tip: Start a folder (physical or digital) to keep everything organized. Trust me, you'll thank yourself later.

THE SEPARATION HEALTH ASSESSMENT (SHA) PART A: YOUR GOLDEN TICKET

Let's talk about one of the most important documents in your BDD journey: the Separation Health Assessment (SHA) Part A. Think of this form as your golden ticket—without it, the VA can't schedule your exams, which means your claim can't move forward.

What exactly is it? The SHA Part A is simply a questionnaire about your medical history and current health status. It helps the VA understand what conditions to evaluate during your exams.

[Back to Table of Contents](#)

Here's the straight scoop: You **MUST** submit a completed and signed SHA Part A with your BDD claim. This isn't optional, shipmate—it's the key that unlocks the next steps in the process.

But here's the good news: It's just a form. Nothing complicated, nothing tricky. You're answering questions about your own health—information you already know. The form is designed to be straightforward, and you can take your time completing it.

How to get it right:

- Answer all questions honestly and completely
- Don't downplay your symptoms or conditions
- Make sure to sign and date the form
- Keep a copy for your records
- Submit it along with your initial BDD claim

Pro Tip: Complete this form in a quiet environment where you can focus. Have your medical records handy for reference, but most questions are about symptoms and conditions you're already familiar with.

Remember, this form isn't designed to trip you up or create obstacles. It's simply the VA's way of making sure they schedule the right exams for your specific conditions. Once you've submitted it, you can check that box and move on to the next step in the process.

STEP 3: SUBMIT YOUR CLAIM

You've got two options here:

6. **Online:** Use the VA.gov website. It's fast, easy, and you can track your claim in real time. Don't be afraid of this process. You simply:
 - a) log in (if you have an account; if not, then create one)
 - b) choose the form (VA Form 21-526EZ, "Application for Disability Compensation and Related Compensation Benefits")
 - c) Follow the on-screen prompts/instructions until the form is completed
 - d) Upload your service/medical records, support/buddy letters and other documentation that supports your claim
 - e) Submit your claim
 - f) Sit back, relax and wait. You will be notified when it's time for your examinations.
7. **In-Person:** Visit a VA Regional Office or your base's Transition Assistance Program (TAP) office.

Either way, make sure you've got all your documents ready before hitting submit.

STEP 4: ATTEND YOUR VA EXAMS

Once your claim is submitted, the VA will schedule exams to evaluate your condition(s). Here's what to expect:

- **Be Honest:** Don't downplay your symptoms. This is your chance to show how your condition(s) affect you.
- **Be Prepared:** Bring copies of your medical records and any supporting documents.
- **Be On Time:** Missing an exam can delay your claim—or worse, get it denied.

Exam Preparation Guide

Before the Exam:

- Review your medical history
- Get a good night's sleep
- Arrive 15 minutes early
- Bring a copy of your records

During the Exam:

- Be honest about symptoms
- Describe "worst days" accurately
- Explain how condition limits activities
- Answer all questions thoroughly

After the Exam:

- Request a copy of the exam report
Your VA exam battle plan - preparation is half the victory.
- Follow up if you don't hear anything

Track your claim status online

Your VA exam battle plan - preparation is half the victory.

STEP 5: FOLLOW UP AND TRACK YOUR CLAIM

After your exams, it's a waiting game—but you don't have to sit idle. Use the VA's tracking tools to monitor your claim's progress. Just log in to your va.gov account. If something seems off, don't hesitate to call the VA or visit your local office.

BOTTOM LINE

Filing a BDD claim is like any other mission: It takes preparation, focus, and follow-through. But with this step-by-step guide, you're equipped to tackle it head-on. Let's keep pushing forward and get you the benefits you've earned!

[Back to Table of Contents](#)

CHAPTER 3: COMMON PITFALLS TO AVOID

Now that you're geared up and ready to file, let's take a moment to talk about the landmines you need to steer clear of during this process. Trust me, avoiding these pitfalls can be just as important as having a solid game plan.

PITFALL 1: WAITING TOO LONG TO START

Many veterans wait until the last minute to begin the BDD process. Remember, you've got 180 days before separation—use that time wisely. The sooner you start gathering your documentation and filing your claim, the better prepared you'll be.

CONTRASTING CASE STUDY: THE EARLY BIRD VS. THE PROCRASTINATOR

Master Sergeant Rivera started his BDD process 175 days before separation, giving himself plenty of time to gather records, get diagnoses, and prepare for exams. His claim was processed smoothly, and his benefits started the month after separation.

Meanwhile, Staff Sergeant Martinez waited until 95 days before separation to start gathering documents. He rushed through the process, missed including key medical records, and had to reschedule an exam he wasn't prepared for. His claim was delayed by three months, costing him thousands in missed benefits.

PITFALL 2: INCOMPLETE DOCUMENTATION

You might be surprised how often claims get denied or delayed for lack of proper paperwork. If you leave out critical documents or evidence, your claim can sink faster than a torpedo. Double-check everything before you submit.

Document Gathering Checklist

- ☐ Service Treatment Records (STRs)
- ☐ Separation Health Assessment (SHA) Part A - REQUIRED
- ☐ Military Personnel File
- ☐ Civilian Medical Records (if applicable)
- ☐ Buddy Statements (recommended)
- ☐ Personal Statements (recommended)
- ☐ VA Form 21-526EZ

Your BDD documentation loadout - don't leave base without it.

PITFALL 3: NOT GETTING A DIAGNOSIS

Being vague about your conditions won't cut it. The VA relies on clear medical diagnoses to support claims. Don't just point to symptoms—see a doctor, get a diagnosis, and provide solid proof. This is your support line!

SUCCESS STORY: THE POWER OF A PROPER DIAGNOSIS

After years of knee pain, Airman Chen made sure to get a proper diagnosis of "patellofemoral pain syndrome" from her military doctor before filing her BDD claim. She included the diagnosis, treatment records, and a personal statement about how the condition affected her daily activities. Her claim was approved at 30% for that condition alone, providing her with monthly compensation and access to VA healthcare for the condition.

PITFALL 4: FORGETTING TO FOLLOW UP

Submitting your claim doesn't mean your job is done. It's crucial to keep tabs on your application's progress. Check in regularly; don't let your claim slip into the abyss of bureaucracy.

[*Back to Table of Contents*](#)

PITFALL 5: FAILING TO PREPARE FOR YOUR EXAMS

VA exams are a critical component of the BDD process, no matter how much we dislike them. Prepare thoroughly by reviewing your medical history, being candid about your symptoms, and understanding how they impact your daily life.

BOTTOM LINE

Avoiding these common pitfalls can save you time, energy, and—the most crucial element—your hard-earned benefits. Stay sharp and alert, and you'll navigate through the complexities of the BDD process like a pro.

CHAPTER 4: UNDERSTANDING RATINGS AND COMPENSATION

Now that you've filed your claim and gone through the necessary exams, let's dive into one of the most critical components of the BDD process: understanding your ratings and compensation.

WHAT ARE DISABILITY RATINGS?

Disability ratings can seem complex, but think of them as your service record's permanent scorecard for your health conditions. The VA assigns each condition a percentage rating that reflects the severity of your disability, ranging from 0% to 100%. Here's how it works:

- **0% Rating:** You've got a service-connected condition—but it's not severe enough to warrant compensation just yet. You can still get benefits for healthcare.
- **10% to 100% Ratings:** As the percentage increases, so does the compensation. A higher rating means a higher monthly payment. For instance, as of 2025, a 100% disability rating could mean more than \$3,600 a month!

Rating Percentage Chart

Disability Rating	Monthly Payment (2025)
10%	\$165.92
20%	\$327.99
30%	\$508.05
40%	\$731.86
50%	\$1041.82
60%	\$1319.65
70%	\$1663.06
80%	\$1933.15
90%	\$2172.39
100%	\$3621.95

Your potential monthly tax-free payments - this is what's at stake with your BDD claim.

Your potential monthly tax-free payments - this is what's at stake with your BDD claim.

WHY RATINGS MATTER

Your disability rating significantly affects your monthly compensation and any additional benefits (like education or vocational rehabilitation assistance). Understanding this connection is vital for strategic planning for your future.

HOW RATINGS ARE DETERMINED

When you submit your claim, the VA's rating specialists will evaluate your medical records, the results of your exams, and any supporting documentation. They'll score your conditions based on the VA's Schedule for Rating Disabilities (VASRD). Be sure you understand this schedule, as it outlines how specific conditions are rated.

RATINGS PROCESS EXAMPLE: KNEE INJURY

Lieutenant Rodriguez claimed a knee injury from multiple parachute jumps. His medical records showed a diagnosis of "degenerative joint disease with limited range of motion." During his C&P exam, the examiner measured his range of motion and documented pain during movement. Based on the VASRD criteria for knee conditions (38 CFR § 4.71a), he received a 20% rating for his knee, reflecting the limited motion and documented pain on use.

[*Back to Table of Contents*](#)

THE APPEALS PROCESS

If your rating doesn't meet your expectations—don't panic! You can appeal the decision. Familiarize yourself with the appeals process early on. It's lengthy but necessary if you feel your rating is unjust.

BOTTOM LINE

Understanding disability ratings is essential for fully grasping how BDD impacts your financial future. Pay attention, do your research, and stay proactive to ensure you receive the maximum benefits you're entitled to.

[*Back to Table of Contents*](#)

CHAPTER 5: LIFE AFTER BDD

Now that you've navigated the BDD process and secured your disability rating, let's talk about what comes next. The transition to civilian life is a major shift, but with your benefits in place, you're already ahead of the game.

TRANSITIONING WITH BENEFITS IN PLACE

One of the biggest advantages of the BDD program is that you can hit the ground running in civilian life. While other veterans might be stuck in the VA claims backlog for months or even years, you've already got your benefits locked in. That means:

- Immediate access to healthcare for your service-connected conditions
- Monthly compensation payments starting right after separation
- Peace of mind knowing your service-connected conditions are officially recognized

Think of it as having your parachute already deployed before you jump. You've set yourself up for a smoother landing into civilian life.

SUCCESS STORY: A SMOOTH TRANSITION

After 15 years in the Marines, Gunnery Sergeant Thompson used the BDD program to file for his back injury, hearing loss, and knee problems. By the time he took off his uniform for the last time, his 70% disability rating was already approved. His first payment arrived within two weeks of separation, and he was able to focus on starting his civilian job without the financial stress many veterans face. His VA healthcare coverage was also immediately available, ensuring continuity of care for his service-connected conditions.

MANAGING YOUR VA BENEFITS

Now that you've got your benefits, you need to know how to use them effectively. Here's what you should focus on:

HEALTHCARE NAVIGATION

Your VA healthcare benefits are a goldmine if you know how to use them. Make sure you:

- Register with your local VA Medical Center as soon as possible
- Schedule an initial primary care appointment to establish care
- Learn which services are covered for your specific rating
- Understand how to get referrals for specialists if needed

Remember, healthcare isn't just for when you're sick. Take advantage of preventive care, mental health services, and other resources to stay on top of your game.

FINANCIAL MANAGEMENT

That tax-free disability compensation is a significant financial asset. Here's how to make the most of it:

[Back to Table of Contents](#)

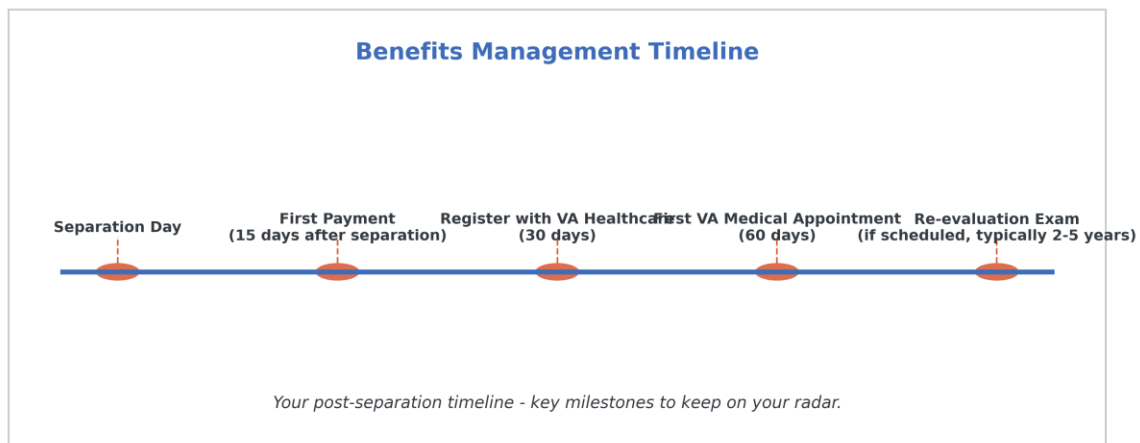
- Consider setting up direct deposit if you haven't already
- Create a budget that accounts for this reliable monthly income
- Think about how this income affects your overall employment needs
- Understand how your benefits might change if your condition improves or worsens

Pro Tip: Your disability compensation is tax-free, which means it goes further than the same amount of taxable income. Factor this in when planning your finances.

EDUCATION AND TRAINING BENEFITS

If you're looking to level up your skills or education, your VA benefits can help:

- Explore how your disability rating might qualify you for Vocational Rehabilitation and Employment (VR&E)
- Understand how your disability benefits work alongside your GI Bill benefits
- Look into special grants or scholarships for disabled veterans



Your post-separation timeline - key milestones to keep on your radar.

ADDITIONAL RESOURCES AND PROGRAMS

Your VA disability rating can open doors to other benefits you might not know about:

STATE-LEVEL BENEFITS

Many states offer additional benefits to disabled veterans, such as:

- Property tax exemptions
- Special license plates or parking privileges
- Reduced fees for hunting and fishing licenses
- State park access
- Additional education benefits

Check with your state's veterans affairs office to see what's available where you live.

EMPLOYMENT RESOURCES

As a disabled veteran, you have access to specialized employment assistance:

- Priority service at American Job Centers
- Special hiring authorities for federal jobs
- Disabled Veterans Outreach Program (DVOP) specialists
- Reasonable accommodations in the workplace under the Americans with Disabilities Act

VETERAN SERVICE ORGANIZATIONS (VSOS)

Don't overlook the power of connecting with other veterans through organizations like:

- Disabled American Veterans (DAV)
- Veterans of Foreign Wars (VFW)
- American Legion
- Wounded Warrior Project

These organizations offer everything from peer support to additional assistance with benefits and can be invaluable resources as you navigate civilian life.

PLANNING YOUR FINANCIAL FUTURE

With your disability benefits secured, you're in a position to think strategically about your long-term financial health:

RETIREMENT PLANNING

Your disability benefits continue for life in most cases, which affects how you should approach retirement:

- Understand how VA disability compensation works alongside Social Security
- Consider how your disability benefits reduce the retirement savings you'll need
- Explore how disability might affect your eligibility for other retirement programs

HOUSING BENEFITS

Your disability rating may qualify you for special housing benefits:

- VA home loans with reduced funding fees or no funding fees
- Specially Adapted Housing (SAH) grants for those with severe service-connected disabilities
- Home modifications through the HISA (Home Improvements and Structural Alterations) grant

LONG-TERM CARE CONSIDERATIONS

It's never too early to understand how your benefits might help with long-term care needs:

- Priority access to VA nursing homes based on your disability rating
- Aid and Attendance benefits for those who need help with daily activities

- Caregiver support programs

BOTTOM LINE

Successfully completing the BDD process is just the beginning of your journey. Your disability benefits provide a foundation that can support you throughout your civilian life if you use them wisely. Stay informed, be proactive about using your benefits, and don't hesitate to seek help when navigating complex VA systems. You've earned these benefits through your service and sacrifice—now make them work for you.

CONCLUSION: YOUR MISSION ACCOMPLISHED

Throughout this guide, we've navigated the BDD process together—from understanding what BDD is and why it matters, to avoiding common pitfalls, understanding your ratings, and planning for life after service. Now it's time to bring it all home.

THE BDD ADVANTAGE RECAP

Let's take a moment to remember why the BDD process is worth your time and effort:

- **Speed:** You can have your benefits in place the day after separation
- **Certainty:** You'll know your rating before you take off the uniform
- **Financial Security:** Your transition to civilian life will be supported by your earned benefits
- **Peace of Mind:** One less thing to worry about during a major life change

[Back to Table of Contents](#)

YOUR ACTION PLAN

As you prepare to separate from service, keep these key points in mind:

8. **Start Early:** Begin the BDD process as close to the 180-day mark as possible
9. **Be Thorough:** Gather all your medical records and supporting documentation
10. **Get Diagnosed:** Ensure every condition has a clear medical diagnosis
11. **Be Honest:** During your exams, be truthful about how your conditions affect you
12. **Stay Engaged:** Follow up on your claim and track its progress
13. **Plan Ahead:** Use your anticipated benefits to plan your post-military life

THE ROAD AHEAD

The transition to civilian life is a significant journey, but with your BDD claim processed and your benefits in place, you've removed one major obstacle from your path. You've taken a proactive step that many veterans miss out on, and you'll reap the rewards for years to come.

Remember that the VA system, while imperfect, exists to serve you. Don't hesitate to advocate for yourself, ask questions, and seek help when needed. The skills that made you successful in the military—discipline, attention to detail, and perseverance—will serve you well as you navigate the VA system and civilian life.

And remember, as I mentioned at the beginning of this guide, the BDD process is actually quite simple when you break it down. Get your medical records together, complete the paperwork as outlined, submit your claim online, attend your exams when scheduled, and wait for your results. No need to overcomplicate it—just execute the steps and you'll be on your way to securing the benefits you've earned.

A FINAL WORD FROM YOUR BDD BUDDY

As a fellow veteran, I want to leave you with this: The transition to civilian life has its challenges, but you've already proven your ability to overcome obstacles through your military service. The BDD process is just one more mission, and by following the guidance in this book, you're well on your way to completing it successfully.

Your service matters. Your health matters. And the benefits you've earned through your sacrifice matter. Don't leave them on the table.

Fair winds and following seas, shipmate. You've got this, and your future is bright.

[*Back to Table of Contents*](#)

APPENDICES

APPENDIX A: SAMPLE BUDDY STATEMENTS

WHAT IS A BUDDY STATEMENT?

A Buddy Statement (VA Form 21-4138 or a personal letter) is a written account from someone who witnessed your condition or injury during service. These statements can significantly strengthen your claim by providing additional evidence beyond your medical records.

BUDDY STATEMENT TEMPLATE

SAMPLE COMPLETED BUDDY STATEMENT

APPENDIX B: PERSONAL STATEMENT TEMPLATE

WHAT IS A PERSONAL STATEMENT?

A Personal Statement is your opportunity to explain how your condition affects your daily life and how it's connected to your military service. This statement helps the VA understand the full impact of your disability.

PERSONAL STATEMENT TEMPLATE

SAMPLE COMPLETED PERSONAL STATEMENT

APPENDIX C: DOCUMENT CHECKLIST

ESSENTIAL DOCUMENTS FOR YOUR BDD CLAIM

Use this comprehensive checklist to ensure you've gathered all necessary documentation before submitting your BDD claim:

CRITICAL BDD DOCUMENTS

- ☐ Separation Health Assessment (SHA) Part A - REQUIRED
- Must be complete and signed
- Required before VA can schedule examinations
- Make a copy for your personal records

SERVICE RECORDS

- ☐ DD-214 (or expected copy if not yet separated)
- ☐ Service Treatment Records (STRs)
- ☐ Military Personnel File
- ☐ Performance evaluations/fitness reports
- ☐ Deployment records

- ☐ Combat records (if applicable)
- ☐ Awards and decorations documentation

MEDICAL DOCUMENTATION

- ☐ Complete military medical records
- ☐ Civilian medical records (if you received treatment outside military facilities)
- ☐ Hospital records for any relevant conditions
- ☐ Mental health treatment records (if applicable)
- ☐ Prescription medication history
- ☐ Radiology reports (X-rays, MRIs, CT scans)
- ☐ Lab test results
- ☐ Current diagnosis for each claimed condition
- ☐ List of current medications and treatments

SUPPORTING STATEMENTS

- ☐ Personal statement for each condition (see Appendix B)
- ☐ Buddy statements (see Appendix A)
- ☐ Statements from family members about how conditions affect daily life
- ☐ Letters from supervisors regarding impact on duty performance

ADDITIONAL EVIDENCE

- ☐ Photographs of visible conditions (if applicable)
- ☐ Medical research supporting your claim (if relevant)
- ☐ Journal or log of symptoms and limitations
- ☐ Employment records showing impact of condition(s)

VA FORMS

- ☐ VA Form 21-526EZ (Application for Disability Compensation)
- ☐ VA Form 21-4142 (Authorization to Disclose Information to VA)
- ☐ VA Form 21-4142a (General Release for Medical Provider Information)
- ☐ VA Form 21-0781 (Statement in Support of Claim for PTSD) if applicable
- ☐ VA Form 21-0781a (Statement in Support of Claim for PTSD Secondary to Personal Assault) if applicable

ORGANIZATION TOOLS

- ☐ Create a cover sheet for each condition claimed
- ☐ Organize records chronologically for each condition
- ☐ Make copies of all documents for your personal records
- ☐ Create digital backups of all documents
- ☐ Prepare a summary sheet listing all conditions and supporting evidence

APPENDIX D: GLOSSARY OF VA TERMS

COMMON VA TERMINOLOGY SIMPLIFIED

BDD (Benefits Delivery at Discharge): Program allowing service members to file for VA disability benefits prior to separation (between 90-180 days before discharge).

C&P Exam (Compensation & Pension Examination): Medical examination conducted by VA healthcare providers to evaluate the severity of your claimed conditions.

CFR (Code of Federal Regulations): The official legal rules that govern how the VA rates disabilities, found in 38 CFR Part 4.

Combined Rating: The overall disability percentage assigned by the VA, which is not a simple addition of individual ratings but calculated using a specific formula.

DBQ (Disability Benefits Questionnaire): Standardized forms used by healthcare providers to document the severity of a disability.

Effective Date: The date from which the VA begins paying benefits, typically the day after discharge when using BDD.

Intent to File: A form that establishes a potential effective date for benefits while giving you up to one year to complete your full claim.

Nexus: The proven connection between your current disability and your military service.

OMPF (Official Military Personnel File): Your complete military service record.

Presumptive Conditions: Disabilities that the VA automatically assumes are service-connected based on specific service circumstances (e.g., Agent Orange exposure, Gulf War service).

Rating Decision: The official determination of your disability claim, including which conditions are service-connected and their assigned percentages.

Secondary Conditions: Disabilities that developed as a result of a service-connected condition.

Service Connection: The established link between your current disability and your military service.

STRs (Service Treatment Records): Your medical records from your time in military service.

VASRD (VA Schedule for Rating Disabilities): The comprehensive guide used by the VA to assign disability ratings.

VBA (Veterans Benefits Administration): The division of the VA that processes disability claims.

VHA (Veterans Health Administration): The division of the VA that provides healthcare services.

VSO (Veterans Service Organization): Non-profit organizations that help veterans file claims and appeal decisions (e.g., DAV, VFW, American Legion).

APPENDIX E: USEFUL CONTACTS AND RESOURCES

KEY VA CONTACTS

VA Benefits Hotline

1-800-827-1000

Hours: Monday-Friday, 8:00 AM to 9:00 PM ET

[Back to Table of Contents](#)

eBenefits Technical Support

1-800-983-0937

Hours: Monday-Friday, 8:00 AM to 8:00 PM ET

VA Health Benefits Service Center

1-877-222-8387

Hours: Monday-Friday, 8:00 AM to 8:00 PM ET

Veterans Crisis Line

1-800-273-8255 (Press 1)

Text: 838255

Available 24/7

ONLINE RESOURCES

VA.gov

<https://www.va.gov>

The official website for VA benefits and services

eBenefits Portal

<https://www.ebenefits.va.gov>

Manage your benefits, check claim status, and upload documents

VA Health Care

<https://www.va.gov/health-care/>

Information about VA health benefits and services

VA Forms

<https://www.va.gov/find-forms/>

Search and download all VA forms

VETERANS SERVICE ORGANIZATIONS (VSOS)

Disabled American Veterans (DAV)

<https://www.dav.org>

1-877-426-2838

Veterans of Foreign Wars (VFW)
<https://www.vfw.org>
1-833-VFW-VETS (833-839-8387)

American Legion
<https://www.legion.org>
1-800-433-3318

Paralyzed Veterans of America
<https://pva.org>
1-800-424-8200

Wounded Warrior Project
<https://www.woundedwarriorproject.org>
1-888-997-2586

MOBILE APPS

VA Health and Benefits Mobile Apps
<https://mobile.va.gov/appstore>
Access to all official VA mobile applications

VA Claims Status
Track the status of your claims and appeals

VA Health Chat
Secure messaging with your VA healthcare team

STATE VETERANS AFFAIRS OFFICES

Each state has a Department of Veterans Affairs that offers additional benefits and services. Visit <https://www.va.gov/statedva.htm> to find your state's office.

LEGAL RESOURCES

National Veterans Legal Services Program
<https://www.nvlsp.org>
1-202-265-8305

Veterans Legal Services Clinic
Various law schools offer free legal clinics for veterans. Check with law schools in your area.

APPENDIX F: UNDERSTANDING MILITARY MEDICAL DOCUMENTATION

Hey shipmate, let's talk about those military medical records of yours. If you've ever flipped through them and felt like you were reading a foreign language, you're not alone. I'm going to break this down into simple terms so you can find exactly what you need for your BDD claim.

HOW MILITARY MEDICAL RECORDS ARE STRUCTURED

Think of your military medical records like a standard mission brief - they follow a specific format that never changes. This format is called "SOAP" notes. It's the military's way of making sure every medical encounter is documented the same way, whether you're on a ship in the middle of the Pacific or at a clinic in Germany.

SOAP stands for:

- S = Subjective: What you told the doc ("My knee hurts when I run")
- O = Objective: What the doc observed ("Swelling present, limited range of motion")
- A = Assessment: The doc's diagnosis ("Patellofemoral pain syndrome")
- P = Plan: The treatment plan ("Physical therapy, Motrin, light duty")

[Back to Table of Contents](#)

For your BDD claim, the Assessment section is your golden ticket. It's like the commander's intent in an operations order - it cuts through all the noise and tells you exactly what you need to know. This is where you'll find your official diagnoses that should be included in your claim.

TYPES OF MILITARY MEDICAL RECORDS

I've seen a lot of confusion about military medical records over the years. They generally come in two flavors:

1. Handwritten Records: These records are documented on Standard Form 600 (SF 600).
2. Digital Records (Post-2006): When the military went digital with AHLTA (Armed Forces Health Longitudinal Technology Application), records became more standardized and easier to read.

Both use the SOAP structure, but they look different. Let me show you what I mean with some examples. (Next Page)

EXAMPLE 1: HANDWRITTEN SF 600 SOAP NOTE (PRE-2006, IN MOST CASES)

SF 600 - CHRONOLOGICAL RECORD OF MEDICAL CARE

DATE: 15 MAR 2005 **CLINIC:** Primary Care

S: Patient reports persistent right knee pain for past 3 weeks. Pain increases with running and climbing stairs. Rates pain as 6/10. Denies recent trauma but mentions previous injury during training 2 years ago. Taking ibuprofen with minimal relief.

O: Vital signs WNL. Right knee with mild swelling and tenderness to palpation along medial joint line. Range of motion limited to 0-100 degrees with pain at extremes. McMurray test positive. Lachman test negative. Gait slightly antalgic, favoring right leg.

A: 1. Right knee medial meniscus tear
2. Patellofemoral pain syndrome

These are your official d

P: 1. Physical therapy consult
2. Ibuprofen 800mg TID PRN pain
3. Light duty profile for 30 days - no running, jumping, or squatting
4. Follow up in 2 weeks
5. MRI if not improved with PT

[Signature]

LT John Smith, MC, USN

Example of Handwritten SF 600 SOAP Note (Pre-20

Example of a handwritten SF 600 SOAP note with the Assessment section highlighted

[Back to Table of Contents](#)

EXAMPLE 2: DIGITAL AHLTA SOAP NOTE (POST-2006)

AHLTA OUTPATIENT NOTE

Date/Time: 10 JUN 2020 0930

Location: 48th Medical Group/Flight Medicine

Provider: Capt. Jessica Johnson, USAF, MC

Patient: SSgt Michael Williams

SUBJECTIVE:

27-year-old male presents with complaints of lower back pain x 2 months. Patient describes pain as "dull and achy" in the lumbar region, occasionally radiating to left buttock. Pain worsens with prolonged sitting and heavy lifting. Reports onset after loading equipment during deployment. Self-treated with Motrin and rest with temporary relief. Denies bowel/bladder issues, numbness, or tingling. Pain rated 4/10 at rest, 7/10 with activity.

OBJECTIVE:

VS: BP 122/78, HR 72, RR 16, T 98.6F, SpO2 99%

GENERAL: Well-developed, well-nourished male in no acute distress

BACK: Decreased lumbar lordosis. Tenderness to palpation over L4-L5 paraspinal muscles. Negative straight leg raise bilaterally. Forward flexion limited to 70 degrees due to pain. Extension limited to 15 degrees. Lateral bending and rotation mildly limited bilaterally. No step-offs or deformities noted. Strength 5/5 in all extremities. DTRs 2+ and symmetric.

ASSESSMENT:

1. Lumbar strain (ICD-10: S39.012A)
2. Mechanical low back pain (ICD-10: M54.5)
3. Muscle spasm of back (ICD-10: M62.830)

ICD-10 codes

These are your official d

PLAN:

1. Physical therapy referral - 6 sessions
2. Naproxen 500mg BID with food x 10 days
3. Cyclobenzaprine 10mg QHS PRN muscle spasm x 10 days
4. Temporary profile - no lifting >15 lbs, no running x 30 days
5. Heating pad 20 minutes TID

[Electronic Signature]

Capt. Jessica Johnson, USAF, MC

Example of Digital AHLTA SOAP Note (Post-2006)

Example of a digital AHLTA SOAP note with the Assessment section highlighted

HOW TO READ YOUR MEDICAL RECORDS TO IDENTIFY DIAGNOSES

LOCATING THE ASSESSMENT SECTION

Finding your diagnoses is like finding the objective in a mission brief - you need to know exactly where to look. The key is the "A" (Assessment) section of your medical records.

In handwritten SF 600 forms (pre-2006):

- The Assessment section typically follows the "O" (Objective) section
- Often preceded by "A:" or "Assessment:"

- May be numbered if multiple diagnoses are listed

[Back to Table of Contents](#)

- Contains the official medical terminology for your condition

In digital AHLTA records (post-2006):

- Clearly labeled as "ASSESSMENT:"
- Usually formatted with numbered diagnoses
- May include ICD-10 codes in parentheses (those are like the military's grid coordinates for medical conditions)
- More standardized and easier to identify than in handwritten notes

TIPS FOR IDENTIFYING YOUR DIAGNOSES

3. Focus on the Assessment section - This contains your official diagnoses, not the Subjective (your reported symptoms) or Plan sections. It's like focusing on the commander's orders, not the discussion that led to them.
4. Look for medical terminology - Diagnoses use specific medical terms (e.g., "lumbar strain" rather than "back pain"). It's like the difference between saying "my vehicle is broken" versus "the transmission is failing."
5. Note any numbering - If multiple conditions are listed, they're often numbered in order of significance, just like how mission objectives are prioritized.
6. Check for ICD codes - In newer records, diagnostic codes may appear next to the diagnosis (e.g., "M54.5" for low back pain). These are standardized codes that the VA recognizes.
7. Review chronologically - Some conditions may evolve over time, with diagnoses changing or becoming more specific. Track the progression like you would track the development of an operation.
8. Pay attention to recurring diagnoses - Conditions that appear repeatedly in your records are particularly important to include in your BDD claim. They show a pattern, not just a one-time issue.

Focus on the Assessment section - This contains your official diagnoses, not the Subjective (your reported symptoms) or Plan sections. It's like focusing on the commander's orders, not the discussion that led to them.

Look for medical terminology - Diagnoses use specific medical terms (e.g., "lumbar strain" rather than "back pain"). It's like the difference between saying "my vehicle is broken" versus "the transmission is failing."

Note any numbering - If multiple conditions are listed, they're often numbered in order of significance, just like how mission objectives are prioritized.

[Back to Table of Contents](#)

Check for ICD codes - In newer records, diagnostic codes may appear next to the diagnosis (e.g., "M54.5" for low back pain). These are standardized codes that the VA recognizes.

Review chronologically - Some conditions may evolve over time, with diagnoses changing or becoming more specific. Track the progression like you would track the development of an operation.

Pay attention to recurring diagnoses - Conditions that appear repeatedly in your records are particularly important to include in your BDD claim. They show a pattern, not just a one-time issue.

WHY THIS MATTERS FOR YOUR BDD CLAIM

When filing your BDD claim, you must claim specific diagnosed conditions, not just symptoms. It's like the difference between telling your chain of command "I don't feel good" versus "I have the flu." One gets you results, the other gets you ignored.

For example:

- Not acceptable: "I have knee pain"
- Acceptable: "I have patellofemoral pain syndrome and medial meniscus tear"

By reviewing the Assessment sections of your medical records, you can identify exactly which conditions have been formally diagnosed and should be included in your claim. This significantly increases your chances of a successful claim and appropriate disability rating.

BOTTOM LINE

Your military medical records contain all the evidence you need for a successful BDD claim, but you need to know how to read them. Focus on the Assessment section to find your official diagnoses, and use those exact terms in your claim. Don't get bogged down in all the medical jargon - just zero in on the "A" section like a heat-seeking missile, and you'll find what you need. Remember, the VA needs to see official diagnoses, not just symptoms, so make sure you're speaking their language.

[**Back to Table of Contents**](#)

FREQUENTLY ASKED QUESTIONS (FAQS)

GENERAL BDD QUESTIONS

Q: How is BDD different from a regular VA claim?

A: BDD allows you to file your claim 90-180 days before separation, with the goal of having your benefits ready when you separate. Regular claims are filed after separation and typically take much longer to process.

Q: Can I file a BDD claim if I'm being medically separated?

A: Yes, you can still use the BDD program if you're being medically separated, as long as you're within the 90-180 day window before your separation date.

Q: What if I have less than 90 days until separation?

A: If you have less than 90 days until separation, you can't use the BDD program, but you can file a Quick Start claim or a regular claim after separation. These won't be as fast as BDD, but they're still valid options.

Q: Does using BDD guarantee I'll get benefits?

A: No, using BDD doesn't guarantee approval of your claims. It simply ensures faster processing. Your claims still need to meet the VA's requirements for service connection and disability rating.

Q: Can I file a BDD claim if I'm in the National Guard or Reserves?

A: Yes, if you're being released from active duty after at least 180 days of continuous service, you can file a BDD claim.

SHA PART A QUESTIONS

Q: What happens if I forget to submit the SHA Part A?

A: Your claim will be delayed because the VA cannot schedule your examinations without this document. If you realize you've forgotten it, submit it as soon as possible.

Q: Is the SHA Part A difficult to complete?

A: Not at all. It's a straightforward questionnaire about your health history and current conditions—information you already know. Take your time and answer honestly.

Q: Where can I get help completing the SHA Part A?

A: Your military healthcare provider, Transition Assistance Program (TAP) office, or a VSO representative can help you complete this form correctly.

Q: How detailed do I need to be on the SHA Part A?

A: Be thorough but concise. List all your conditions and symptoms, but you don't need to write a novel. The VA exams will provide the detailed information needed.

DOCUMENTATION QUESTIONS

Q: What if I can't get all my medical records?

A: Make every effort to obtain your complete records, but if some are unavailable, document your

attempts to get them and submit what you have. You can also use buddy statements and personal statements to help fill in gaps.

Q: Do I need a diagnosis for every condition I claim?

A: Yes, you need a medical diagnosis for each condition. Symptoms alone (like "back pain") aren't enough—you need a diagnosed condition (like "lumbar strain" or "degenerative disc disease").

Q: How many buddy statements should I include?

A: Quality matters more than quantity. One or two well-written, specific buddy statements from people with firsthand knowledge of your condition are better than multiple vague statements.

[Back to Table of Contents](#)

Q: Should I submit my original documents?

A: Never submit originals. Always provide copies and keep your original documents in a safe place.

EXAM QUESTIONS

Q: What if I can't make it to a scheduled VA exam?

A: Contact the VA immediately to reschedule. Missing an exam without rescheduling can result in your claim being denied.

Q: How long do VA exams typically take?

A: It varies by condition, but most exams take 30 minutes to an hour. Some specialized exams may take longer.

Q: Will the VA examiner have access to my medical records?

A: Yes, VA examiners should have access to the records you submitted with your claim. However, it's always a good idea to bring copies of your most important records to the exam.

Q: Can I bring someone with me to my VA exam?

A: Yes, you can bring a family member, friend, or representative with you for support, though they may not be allowed in the examination room during the actual exam.

RATING QUESTIONS

Q: How long after my exams will I receive my rating decision?

A: With BDD, you should receive your rating decision shortly after your separation date, typically within 30-60 days.

Q: What if I disagree with my rating?

A: You have the right to appeal if you disagree with your rating. The decision letter will include information about how to file an appeal.

Q: Can my rating change over time?

A: Yes, the VA can increase or decrease your rating if your condition improves or worsens. They may schedule re-examinations, especially for conditions that might improve.

Q: How is the combined rating calculated?

A: The VA doesn't simply add your individual ratings together. They use a combined ratings table that

accounts for the impact of multiple disabilities. This is why a 30% and a 20% rating doesn't equal 50%, but rather 44%.

AFTER SEPARATION QUESTIONS

Q: When will I receive my first payment?

A: If your claim is approved, you should receive your first payment within 15 days of your separation date, either by direct deposit or check.

Q: Do I need to pay taxes on my VA disability compensation?

A: No, VA disability compensation is tax-free at both the federal and state levels.

Q: Can I work while receiving VA disability benefits?

A: Yes, most veterans can work while receiving VA disability benefits, even those with a 100% rating. However, there are some exceptions for those receiving Total Disability based on Individual Unemployability (TDIU).

Q: What happens to my VA disability benefits when I reach retirement age?

A: Your VA disability benefits continue unchanged when you reach retirement age. They do not convert to retirement benefits or get reduced when you start receiving Social Security.

[**Back to Table of Contents**](#)