What is CRSC?

CRSC is a form of concurrent receipt which is paid monthly. It restores military retired pay that is offset when a Military Retiree accepts compensation from the Department of Veterans Affairs (VA) for a disability or condition that can be attributed to a combat-related event as defined by the Department of Defense (DoD) program guidance. This allows eligible Retirees to concurrently receive an amount equal to or less than their length of service retirement pay and their VA disability compensation, if the injury is combat-related.

What are the eligibility requirements for to receive CRSC?

To be eligible for CRSC, you must meet all of the following:

- You are eligible to receive Retired military pay.
- You elected to have your military retired pay reduced by the amount of the VA disability payment (VA Waiver).
- You were awarded a 10% or greater service connected disability or condition from the VA that meets the definition of combat-related as defined by DoD guidance.

Are there any exceptions?

Yes. Reserve members who have more than 15 but less than 20 years of service and retired with physical disabilities not incurred in the line of duty under section 12731b of Title 10 USC, are not eligible.

What is considered a combat-related illness/injury?

Under the DoD program guidance, a combat-related disability or injury is the result of:

- Actual combat (AC): i.e., Purple Heart (PH) injuries or conditions verified as happening during actual combat operations
- Simulating War (SW): i.e., Special Forces training exercises, combat confidence course or lanes training, or other training which is used to prepare for combat
- Hazardous Service (HS): i.e., aerial flight, parachute duty, demolition duty, experimental stress duty, and diving duty
- Illness or injuries incurred by Instrumentalities of War (IN): i.e., tanks, grenade simulators, military planes, and other equipment unique to the military

Note: The examples shown are to simply demonstrate the types of injuries that could fall under combatrelated categories and are not meant to be an all-inclusive list. Secondary conditions could also be eligible. CRSC does not make medical evaluations or decisions. We review the documentation submitted to us to determine if your disability meets the combat-related criteria per the program guidance.

Retiree Categories

This includes: Length of service, medical Retirees (Chapter 61), or TERA Retirees.

What do you mean by a length of service Retiree?

Length of service is Retired Active Duty with twenty years of service; or National Guardsmen or Reserve Component Soldiers that have reached age sixty and are in receipt of a "Twenty-Year" letter.

Am I an eligible Chapter 61 Retiree?

Your DD214 should read "Retirement" under the type of separation and the narrative reason for separation and should say "Permanent Medical Retirement". Also you should have left the military under retirement laws 1201 - 1204, which can be found in your separation letter.

What is a Temporary Early Retirement Act (TERA) Retiree?

The FY1993 National Defense Authorization Act (Sec. 4403, P.L. 102–484) granted temporary authority (which expired on September 30, 2001) for the services to offer early retirements to personnel with more than 15 but less than 20 years of service. These Retirees are eligible.

Are Temporary Retirement List (TRDL) Retirees eligible?

Yes. As long as you meet the eligibility requirements listed in the Overview and Eligibility section of this document you can submit a claim for CRSC.

Submitting a Claim

How do I apply for CRSC?

To receive CRSC you must send in a <u>completed claim form</u>. You may download the CRSC claim form, <u>DD Form 2860</u> (1 April '08), call us toll free at 1-866-281-3254 to have one mailed to you.

How do I know if a condition is presumptive, for example Agent Orange (AO)?

By law only certain conditions are awarded as presumptive. Visit http://www.va.gov/ for a full list.

There must be a reference to the presumptive condition in your backup documentation. AO or herbicide exposure, Nehmer granted referenced in your VA rating decision or an award of the Vietnam Service Medal on your DD214 are examples of documentation for AO exposure.

How will I be notified of my CRSC decision?

You will receive a letter stating your CRSC decision status in the mail.

If the VA increases my rating, do I need to reapply for CRSC based on the new rating?

If your injury/illness rating increases for a disability that has been previously determined as combat-related by CRSC, the Defense Finance Accounting Service (DFAS) will make the adjustment automatically. Allow 60 days for DFAS to process the upgrade.

CRSC vs. CRDP

Could I be eligible for both CRSC and Concurrent Retirement Disability Pay (CRDP)?

Possibly, but you can only receive one or the other. If your combined service connected VA disability rating is 50% or greater, you will automatically receive CRDP. If your disabilities are combat-related as determined by CRSC program guidance, you will have the opportunity to select either CRSC or CRDP. It is common to have a lower CRSC rating than your CRDP rating, since not all VA service connected disabilities are combat-related.

Since both programs restore military retired pay that is offset when a Retiree accepts compensation from the Veteran's Affairs (VA) for a disability, only one pay may be received at a time.

Which one will be more beneficial for me?

Some Retirees could be eligible for either CRSC or CRDP. Which one will benefit you the most is going to be a very individualized decision. DFAS handles all payments of both programs and looks at retirement pay, disability percentage, offset, and more before any dollar amounts are decided. You should review your individual situation along with the differences between the programs to make the most educated decision.

What is the difference between the two programs?

Benefit Information CRSC CRDP

Full Concurrent Receipt Yes No - 10 Year phase in (Except

Benefit Information	CRSC	CRDP
		100% Ratings)
VA Rating Starts At	10%	50%
Federal Tax	Tax Free	Taxed
File Claims	Must Apply	Automatic
Qualified Injury	Combat- Linked	Service Connected
Subject to Uniform Services Former Spouse Protection Act (USFSPA)	No	Yes
SBP (Survivor Benefit Plan)	No	No
Available to medical retirees with less than 20 years of service	Yes	No
Available to TERA Retirees	Yes	Yes
Will I be able to choose between CRSC and CRDP?		

If you are awarded CRSC and also qualify for CRDP, you will be given the choice of which compensation to receive when you originally apply. An annual open season allows you to switch between programs.

What is the VA Retro Pay Project and how does it relate to CRSC?

Currently, a military Retiree who has received concurrent receipt may be eligible for retroactive payments as part of the "VA Retro Pay Project." You do not need to apply. If you are eligible, you will automatically receive the payment from DFAS.

Who can I contact to find out more about the VA Retro Pay Project or CRDP?

Contact DFAS at http://www.dfas.mil/ or 1-800-321-1080.

Documentation

Do I need to submit my complete medical records?

No. Only submit documentation that explains **how** the injury or condition that you are claiming occurred. Unnecessary documentation can impede the proper adjudication of your claim.

What type of documentation is needed to verify my claim?

Required documentation includes:

- A signed claim form
- Copy of Chapter 61 Board results (Chapter 61 claimants only)
- Copies of *ALL* VA rating decisions which include the letter and the narrative summaries
- Copies of *ALL* DD214's and DD215's
- Official documentary evidence that supports "HOW" the specific disability being claimed meets the criteria for combat-related

Do not submit:

- Medical records that do not pertain to a combat-related disability
- Electronic media, EKGs, lab slips, or dental records
- Personal or "Buddy" statements

What documents can be used as 'official documentary evidence'?

Read through all of your VA decisions to see if they state how the illness/injury was caused. (For example, "hurt shoulder due to a bad parachute jump or lost hearing due to acoustic trauma, etc.") If the VA did not list how the illness/injury occurred, please go through your medical records and personal documents. We can accept: Medical Evacuation Records, LOD investigations, Incident Reports, Official Telegrams from the military to your family stating the injury, award write—ups stating the injury, DD214's, 2–1 or 2A stating combat injuries, Medical Board proceedings, and physicals from a military doctor. If you feel you have military documentation to support your claim, but are not sure, contact us and we can answer your questions.

Can I use a letter from my civilian doctor to support my claim?

We can only accept official military medical documentation or a letter from a licensed VA or military treatment facility on their letterhead.

Does the CRSC office have access to my military records?

No. You must provide documentation to support your claim. We do not have access to military medical or personnel records.

I have tried everything but I cannot find any evidence to support my claim?

We know that there are many deserving Retirees that may never find evidence to verify their CRSC claim. However, regardless of why you do not have evidence, we will be unable to award any compensation from CRSC without something official that tells us how you got your injury or what caused your illness.

Obtaining Missing Documents

http://veteransinfo.tripod.com/missing_doc.pdf

Why is documentation not accepted for CRSC allowed by the VA?

By law, medical providers are able to accept documents that are not allowed under CRSC program guidance. Primary medical providers can be nurses, physician assistants, or doctors.

doctors.

CRSC Payments

How much money will I receive?

Since CRSC is compensation for the retired pay that is offset due to receiving VA disability pay, your CRSC payment can never exceed your total military retired pay.

Actual payment amounts are determined by DFAS and are unique for each retiree based on years of service, retirement pay, and more. If you have any questions regarding the amount payment, you should contact DFAS.

Can I be awarded CRSC for Individual Unemployability (IU)?

Individual Unemployability (IU) is not a disability or a diagnosis therefore the service branches do not include it in the total combat-related disability percentage or address IU on decision letters.

Eligibility for IU is determined by the Department of Veterans Affairs (DVA). DFAS will include compensation for IU as they receive notification from the DVA of your status. Please note, IU is only added to your CRSC benefits by DFAS when your CRSC total disability percentage is 60% or higher.

VA has increased my disability rating from 10% to 40%, do I need to reapply for a CRSC upgrade?

You are not required to request an upgrade for a disability that has been verified to be combat-related. DFAS should make adjustments in the amount of your award when they receive notification of your increase from the VA. You may request an upgrade if you would like written notification of the increase from this office. To request an upgrade, please send a copy of your VA Rating Decision that shows the increase along with a DD Form 12e.

How do you determine my combined percentage?

If you have multiple illness/injury ratings then the VA Combined Ratings Table is used to calculate your combined combat-related illness/injury rating. The Combined Ratings Table can be obtained from the VA or from the Veterans Benefits Administration (VBA) Web Automated Reference Materials System (WARMS).

Will I receive additional CRSC funds if I currently receive Special Monthly Compensation (SMC) from the VA?

Possibly. CRSC evaluates whether your SMC is awarded for a combat-related and if so, notifies DFAS which ones meet the combat-related criteria. DFAS will then notify you of any increase to your CRSC rate. The CRSC legislation stipulates that only combat-related disabilities will be considered when re-evaluating Retirees' CRSC rates. The gross monthly amount of CRSC cannot exceed the gross monthly amount of retired pay, regardless of SMC determination. For instance, if your current CRSC payment is already equal to your gross monthly amount of retired pay, no additional money is due.

I was approved for CRSC but I have not received my payment, who should I contact?

For any questions regarding your CRSC payments or if it has been over 60 days since you received your decision and you have not received your first CRSC payment, please contact DFAS at http://www.dfas.mil/ or 1-800-321-1080.

Reconsiderations

I have found additional documentation to support my CRSC claim. How can I have that added to my file?

Send the documentation that links your specific injury to a combat-related event to: Army Human Resources Command (AHRC)
ATTN: Combat-Related Special Compensation (CRSC)
200 Stovall Street
Alexandria, Virginia 22332-0470

Or Secure Fax: 703-325-0144

What can I do if I have been denied CRSC repeatedly for a disability or condition that I believe is combat-related?

After two unsuccessful reconsideration requests you could receive a "final CRSC decision letter," which will inform you that you may appeal your CRSC decision to the Army Review Board Agency (ARBA). More information can be found at the <u>ARBA's web site</u>. Please read the FAQ's for instruction regarding CRSC.

Are there any agencies out there that can help me with my CRSC claim?

There are many agencies that may help prepare your claim for CRSC. Please check your local phonebook for your local listings. Veteran's agencies the CRSC program office deals with on a regular basis include:

- County VA Offices http://www.nasdva.com/
- Local Retirement Services Office (on any post or installation)
- The American Legion http://www.legion.org/
- The Veterans of Foreign War Organization http://www.vfw.org/
- The Disabled Veterans Administration http://www.dav.org/
- The Military Order of the Purple Heart http://www.purpleheart.org/
- The Army CRSC Service Center Representatives (1-866-281-3254)
- The Army CRSC Ambassador Program http://www.crsc.army.mil/

Who is eligible for CRSC?

Retired veterans with combat-related injuries must meet all of the following criteria to apply for CRSC:

- 1. Active, Reserve or National Guard with 20 years of creditable service, OR permanent medical retiree, OR TERA retiree
- 2. Receiving military retired pay
- 3. Have 10% or greater VA rated injury
- 4. Military retired pay is reduced by VA disability payments (VA Waiver)

AND... must be able to provide documentary evidence that your injury was a result of one of the following:

- Training that simulates war (e.g., exercises, field training)
- Hazardous duty (e.g., flight, diving, parachute duty)
- An instrumentality of war (e.g., combat vehicles, weapons, Agent Orange)
- Armed conflict (e.g., gun shot wounds (Purple Heart], punji stick injuries)

Combat-Related vs. Service-Related

Below is a comparison of combat-related situations vs. service-related situations.

Situation	Combat-Related	Service-Related	
Simulating War			
Must be contributed to "training for combat"	Tactical Road Marches	Routine Road Marches	
		Physical Fitness Training	
	Confidence Obstacle Courses		
	Ranger Training (Rappelling)	Ranger Training (Battalion Run)	
Hazardous Service			
Linked to specific incident	Flight Duty	Military job related injuries not caused by a specific incident (i.e, Assigned infantry, artillery, engineers, etc.)	
	Demolition Duty		
	Parachute Duty		
	Diving Duty		
Instrumentality of War			
Instrument must be used in military training	Routine auto accident in unique military vehicle	Military sedan in civilian vehicle accident	
	Tanks, armored vehicles, etc.	Repairing military vehicle in maintenance setting	
	Ammunition and explosive devices	Improper use of pyrotechnics	
	Lifting artillery round	Off-post weapon incidents	
	Rappelling from military aircraft		
Armed Conflict			
Occurred in combat zone	Gunshot wound	Service-related injuries in combat zone (i.e., maintenance)	
	Shell fragment wounds	Sporting events/recreational activities in a hostile area	
	Aircraft shot down	Diseases by nature not considered Presumptive (stress-related heart disease, high blood pressure, etc. unless doctor indicates otherwise)	
	Terrorist bomb		
	Post Traumatic Stress Disorder (PTSD)	Post Traumatic Stress Disorder (PTSD)—Non	

Combat Related Definitions

The CRSC Division is responsible for verifying a claimants injuries are directly connected to combat or combat-related operations as defined by <u>DoD Program Guidance</u> (5 May '08).

When supplying documentary evidence with your CRSC claim, make sure the documentation contains specific details about each injury **AND** the **combat-related event(s)** that identifies and documents the **origin of the injury.**

Combat-related injuries that qualify were incurred either:

- In the performance of duty under conditions Simulating War
- While engaged in Hazardous Service
- Through an Instrumentality of War
- As direct result of Armed Conflict

In the performance of duty under conditions Simulating War (exercises, field training)
In general, this covers disabilities resulting from military training, such as war games, practice alerts, tactical exercises, airborne operations, leadership reaction courses, grenade and live fire weapons practice, bayonet training, hand-to-hand combat training, rapelling and negotiation of combat confidence and obstacle courses. It does not include physical training activities such as calisthenics and jogging or formation running and supervised sport activities.

While engaged in Hazardous Service(e.g., flight, diving, parachute duty)
Such service includes, but is not limited to, aerial flight, parachute duty, demolition duty, experimental stress duty, and diving duty. A finding that a disability is the result of such hazardous service requires that the injury or disease be the direct result of actions taken in the performance of such service. Travel to and from such service, or actions incidental to a normal duty status not considered hazardous and are not included.

Through an Instrumentality of War (combat vehicles, weapons, Agent Orange, etc.)

Incurrence during actual period of war is not required. However, there must be a direct causal relationship between instrumentality of war and disability. The disability must be incurred incident to a hazard or risk of the service.

An instrumentality of war is a vehicle, vessel, or device designated primarily for Military Service and intended for use in such Service at the time of the occurrence or injury. It may include such instrumentalities not designated primarily for Military Service if use of, or occurrence involving, such instrumentality subjects the individual to a hazard peculiar to Military Service. Such use or occurrence differs from the use or occurrence under similar circumstances in civilian pursuits.

A determination that a disability is the result of an instrumentality of war may be made if the disability was incurred in any period of service as a result of such diverse causes as wounds caused by a military weapon, accidents involving military combat vehicle, injury or sickness caused by fumes, gases, or explosion or military ordinance, vehicles, or material.

As direct result of Armed Conflict

The disability is a disease or injury incurred in the line of duty as a direct result of armed conflict. The fact that a member incurred the disability during a period of war or an area of armed conflict or while participating in combat operations is not sufficient to support a combat-related determination. **There must be a definite causal relationship between the armed conflict and the resulting disability.**

Armed Conflict includes war, expedition, occupation of an area or territory, battle, skirmish, raid, invasion, rebellion, insurrection, guerilla action, riot or any other action in which service members are engaged with a hostile or belligerent nation, faction, force, or terrorists.

Armed Conflict may also include such situations as incidents involving a member while interned as a prisoner of war, or while detained against his or her will in custody of a hostile or belligerent force, or while escaping or attempting to escape from such confinement, prisoner of war, or detained status

Tips For Preparing a Successful Claim

Preparing your CRSC claim is easy to do when you provide sufficient documentary evidence detailing how you sustained your injury.

Did you know the most common reason CRSC claims are not approved is a lack of documentation? Providing specific evidence linking your injuries to a combat-related situation will streamline the claim process. It is not necessary to send your entire medical record with your claim, but rather any portion pertaining to your injury.

Documents you MUST send with your claim:

- All DD 214's/215's
- All VA decisions (especially showing narratives or disability codes)
- All VA letters that mention increases in benefits
- All VA Code sheets
- Medical documents
- Any other evidence which tells us "HOW" your injury occurred

*Please do not send originals.

Helpful Statements to support your Claim:

Until recently, military doctors did not ask "how" you were injured. With that being taken into consideration, CRSC still must have something showing how your injury occurred. When preparing your military documents to verify your claim, look for phrases that tell "how".

For example:

- Doctor states injury **is more likely then not** caused by airborne duty, FTX, IED explosion, or specific instrument of war while training
- Hurt knee or shoulder during an airborne jump, with bad landing
- Hearing loss caused by acoustic trauma
- Hatch cover hit head during training"
- Shot in the leg by enemy in Iraq

Insufficient Statements:

Statements should be written objectively rather than subjectively. When Veterans Administration (VA) or Military Treatment Facility (MTF) doctors use phrases like the ones below, it can be detrimental to your claim:

- Soldier states he hurt his leg while exiting a M1 tank at a FTX or fell off a deuce and half
- Veteran says that he was shot at a training exercise
- Veteran claims that he fell from helicopter
- Service connection for... (does not reference event that caused injury or illness)

*Note: These are subjective statements that must be conceded or verified by a VA or a MTF doctor to use as evidence to support your CRSC claim. In several cases, the VA does concede by using the statement "it is more likely than not caused by....."

Statements NOT Accepted to Support your Claim:

Per DoD guidelines, CRSC can not accept "personal" or "buddy" statements as evidence to support a CRSC claim.

What is a buddy statement?

A "buddy" statement is any statement from a fellow veteran that confirms or acts as a witness to what occurred at a specific time but is not in a supervisory or medical capacity to validate the claim.

If a statement is dated at the time of the injury and is on official unit letterhead then this is considered sufficient documentary evidence.

Where to find Supporting Evidence for your Claim:

Review your VA or Medical Records, Awards, NCOERs, OERs, accident reports, LOD investigations, newspaper/magazine articles (written by a creditable source, i.e. Time Magazine) or other documents that show "How" your injury or illness was caused.

If you cannot locate your medical records, you may be able to obtain assistance from your doctor at the VA or MTF. Bring the enclosed "Healthcare Provider" letter to your visit so they may assist you in documenting HOW you were injured. Please view the "Healthcare Provider" letter (5 May '08).

For information on how to retrieve missing medical or personnel documents, please view the <u>Procuring Missing Documents document</u>. (3 April '09)

How to Obtain Assistance for your Claim:

Several agencies and veterans service organizations (VSOs) have counselors on staff to assist with CRSC claim preparation. In particular, the following agencies are very helpful:

- County VA Offices <u>www.nasdva.com</u>
- Veterans of Foreign War Organization www.vfw.org
- American Legion <u>www.legion.org</u>
- Non Commissioned Officers Association www.ncoausa.org
- Disabled American Veterans www.dav.org
- Military Order of the Purple Heart www.purpleheart.org
- Local Retirement Services Office http://www.armyg1.army.mil/rso/rso.asp

For a complete list of agencies, visit the Links To Help page

Do you need additional assistance? Call the Army Service Center at 1-866-281-3254.