



MINISTRY OF DEFENCE

Veterans:

How can the Armed Forces Covenant help me?



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This leaflet has been designed to...

- give you an understanding of what the Covenant means to you
- outline what support is available to you
- direct you in how to access these measures
- explain what to do if you feel disadvantaged as a result of your Service in the Armed Forces

What is the Armed Forces Covenant?

The Armed Forces Covenant sets out the relationship between the , the Armed Forces and the Nation and aims to recognise the Service you gave and the sacrifices you were prepared to make.

Put simply, it is designed to make sure you can access the services like health and housing without facing any disadvantage from your career in the Armed Forces.

This leaflet sets out the key measures, but if you would like to find out more or read the list of commitments the government has made to support the Covenant, you can access the full report, The Armed Forces Covenant: Today and Tomorrow, at www.mod.uk/covenant.

How can it benefit me?

Healthcare

- If you have a medical condition as a result of your time in service you should receive priority NHS treatment (subject to clinical need). Therefore it is crucial to tell your doctor you are a Veteran.
- If you are injured and require prosthetic limbs when you are discharged from the Armed Forces, you will receive the same levels of access to prosthetic limbs and specialist care from the NHS as you do at Defence Medical Services.
- You should expect a smooth transition from military medical care into NHS medical care as you return to civilian life. This is helped by the Regional Armed Forces Networks which bring together the NHS, the Armed Forces and charities.
- If you are discharged from Service due to mental health, or if your discharge medical examination determines mental health needs, you will be able to use the military mental health centres for up to six months after discharge.

For more information:

- You can find out more about military healthcare at the Department of Health website: www.nhs.uk/NHSEngland/Militaryhealthcare/Pages/Overview.aspx
- The “Big White Wall” (www.bigwhitewall.com) is a website that provides support and information for people wanting to discuss their problems anonymously. Users can express thoughts and feelings and receive peer support in a safe environment moderated by counselling staff any time of day or night.

Education

- You can use the Enhanced Learning Credits (ELC) you built up during service to fund education for up to 10 years after leaving the Armed Forces.
- You can make up to three claims for ELCs, but can only make one per financial year.
- If you have served in the Armed Forces for four years, you can claim up to £1,000 each time. If you have served for eight or more years, you can claim up to £2,000 each time.
- This funding can also be used if you are interested in taking part in the Department for Education’s Troops to Teachers scheme.

For more information:

- For information about ELCs and to find out if you qualify, you can contact: www.enhancedlearningcredits.com, email: elcas@uk.g4s.com, telephone: 01684 864 157
- For more information about a career in teaching see: <http://www.tda.gov.uk/get-into-teaching/troops-to-teachers.aspx>

Housing

- You will continue to have the highest level of priority for Affordable Housing for a further 12 months post-discharge.
- Legislation exists to make sure Service leavers are on an equal footing with civilians already living in an area when it comes to having a ‘local connection’. Local connections are taken into consideration when applying for social housing.
- Seriously injured Service leavers are given additional preference for specially adapted housing in England.
- The MOD works with other government departments and charities to give supported housing for homeless veterans.
- The Department for Communities and Local government are looking at where improvements can be made in making sure veterans get proper priority when it comes to accessing social housing.

For more information:

- You can contact the Joint Service Housing Advice Office: www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Housing, email: lf-jshao-mailbox@mod.uk, telephone: 01980 618 925

Tax and benefits

- If you were injured in service you may be able to access compensation payments under the War Pension Scheme and Armed Forces Compensation Scheme (AFCS).
- The first £10 per week of these payments does not affect your entitlement to income-related benefits, Housing Benefit OR Council Tax Benefit – a recognition that your injuries arose from serving in the Armed Forces.
- Where housing and council tax benefits are concerned, your Local Authority has the discretion to disregard more than the first £10 of your compensation payments.

For more information:

- A list of wider potential benefits available to AFCS recipients along with contact details on how to get help with tax and benefits related to AFCS is available here: www.veterans-uk.info/pensions/afcs_claim.html

Commercial products and services

- Accessing commercial products and services (such as mortgages, loans etc) is normally a matter for the commercial sector, but the government does keep tabs on where problems arise and how your position can be improved.
- There are commercial companies who give discounts especially for veterans and you can find out about them in the Defence Discount Brochure. It is available online at: www.forcesdiscounts-mod.co.uk.

For more information:

- The Direct Gov website offers advice on financial matters: <http://www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm>
- The Citizens Advice Bureau has a network of advice centres across the UK. It offers advice on a wide range of subjects from housing and health, to debt and consumer issues. Telephone: 020 7833 2181, www.citizensadvice.org.uk.

Support after service

- The Service Personnel and Veterans Agency (SPVA) provides pay, pension and support services to the Armed Forces Community, directly serving around 900,000 personnel.

- But there are other organisations out there to help you, from government and local bodies, to independent and charity organisations like StartHere (www.starthere.org).
- If needed, you will be able to join the Blue Badge scheme more easily as your service medical summary will be used to confirm your entitlement.
- The Department for Transport is introducing new guidance in England so seriously injured veterans will receive concessionary bus travel without going through more assessments.

For more information:

- Contact Veterans UK on www.veterans-uk.info, telephone: 0800 169 2277

Employment

- The Career Transition Partnership (CTP) provides a no-cost resettlement service for people leaving the Armed Forces. It provides job finding and other employment support services for two years after discharge. (<https://www.ctp.org.uk/>)
- The Regular Forces Employment Association (RFEA) helps ex-Service people to find employment throughout their working life. (<http://www.rfea.org.uk/>)
- The Officers' Association is a charity dedicated to officers who have retired or are about to retire from the Armed Forces. It helps with finding employment and residential accommodation, and offers advice and financial assistance. (<http://www.officersassociation.org.uk/>)

Recognition and commemoration

- The government understands how crucial it is to recognise the service given and sacrifices made by the Armed Forces Community.
- It is reviewing the rules that decide how medals are awarded to make sure the Armed Forces are getting the proper medallic recognition of service.
- Since 2009 Armed Forces Day has been held on the last Saturday in June. It is an opportunity for the nation to show support to the Armed Forces community.

Problems and complaints

- Veterans-UK gives advice on how to resolve issues you have. They can help you direct your query or complaint to the right people.
- If you feel you haven't been given a service you require, or that service hasn't been up to scratch you should use the public complaints processes that are already

established. See: <http://www.howtocomplain.com/info/Wizard-Public.shtml> to help you direct your complaint.

- In 2006 the government made the complaints process fairer and more independent by introducing a number of measures. An important one to know about that aims to prevent problems is that Armed Forces Advocates are working outside the MOD in other government departments to make sure any policy they work on does not adversely affect the Armed Forces Community.

For more information:

- If you have a complaint that is not resolved by the local service provider, see the Citizens' Advice Bureau website ombudsmen page to find out where to go next: http://www.adviceguide.org.uk/index/your_rights/civil_rights/how_to_use_an_ombudsman.htm
- Contact Veterans UK on www.veterans-uk.info, telephone: 0800 169 2277
- If you have attempted all the above avenues for problems and complaints and still feel the Covenant is not working for you, do let us know by emailing the team at the MOD on: covenant-mailbox@mod.uk.

Wider society

- The Armed Forces Community Covenant Scheme was launched in June 2011.
- It encourages local communities to support the Armed Forces Community in their area and it has its own grant scheme to fund projects that raise awareness of the issues they face.

For more information:

- Contact your local council to see if a Community Covenant Scheme has been launched in your area or look at www.mod.uk/covenant to see how you could start one. Alternatively phone 0207 218 9110 to speak to a member of MOD's Armed Forces Covenant Team.

Where can I get more help?

- This leaflet is aimed at Veterans, but there are two others aimed at Armed Forces Families and Serving personnel you may wish to read.
- To read the full report on all the Armed Forces Covenant and see details of what the government has committed to, go to www.mod.uk/covenant, email: covenant-mailbox@mod.uk, telephone: 0207 218 9110
- Contact the Service Personnel and Veterans Agency www.veterans-uk.info or 0800 169 2277 as a one stop shop for all Veteran needs
- Veterans Advisory & Pensions Committees (VAPCs) are regional, providing help and support to the Service and ex-Service community and making recommendations to all public bodies and the local community on the needs of veterans and their families. You can find out more here: http://www.veterans-uk.info/vets_advisory.html or telephone 0800 169 2277.
- The Royal British Legion www.britishlegion.org.uk 08457 725 725

- Confederation of Service Charities www.cobseo.org.uk 0845 504 6630
- Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help www.ssafa.org.uk 0845 1300 975
- Direct Gov has a website linking to further information and support available to Veterans: www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsinRetirement/DG_10027105

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