ISSUE #32

LCVS Monthly Newsletter

Nov. 2026

Resources, Tips, and Tools for You

Enroll in VA health care

- Apply online: va.gov/health-care
- Apply over the phone: Call VA toll-free at 1-800-MyVA411 (1-800-698-2411), Option 2.
- Apply in-person - Visit your nearest VA medical center: va.gov/find-locations

Submit a VA Pre-Need Burial Application

- Apply online: va.gov/pre-need
- Apply over the phone: 1-800-535-1117, Option 4.

Veterans turning 65: VA health care, Medicare, and TRICARE for Life

If you're a Veteran and you're soon turning 65 years old, you may have questions about your healthcare coverage options. In addition to your VA healthcare, you may be eligible for Medicare and TRICARE for Life. You'll need to enroll in Medicare Part A and Part B before you turn 65 to keep getting your TRICARE benefits. After you enroll in Medicare Parts A and B, your TRICARE Prime will convert to TRICARE for Life. Click on this link to learn more about your options: va.gov/resources/veterans-turning-65

- You're eligible to enroll in Medicare from 3 months before to no later than 3 months after your 65th birthday.
- You won't pay a copay for care for any service-connected disabilities (VA healthcare is free or low cost for many Veterans). Medicare or TRICARE for Life won't be billed for care you get at a VA facility.
- If you also have Medicare, you keep your access to other healthcare if you need it. Medicare Advantage plans may cover care for dental, vision, and hearing that VA healthcare doesn't cover depending on your priority group. Additionally, you may be able to use Medicare Advantage for specialized care outside VA.
- TRICARE for Life covers deductibles, copays, prescriptions, and costs for non-VA care that Medicare alone doesn't cover.
- VA healthcare and TRICARE for Life work together. Enrolling in one doesn't cancel the other.

Veteran and military year-round discounts

This list was created in 2021 by the VA but verified as of September 30, 2026: va.gov/veteran-discounts
Apply for a Veteran ID Card (VIC) which is a digital form of photo ID you can use to get discounts offered to Veterans at many restaurants, hotels, stores, and other businesses. You only need one if you don't have a Veteran Health Identification Card, a Department of Defense ID Card, or a state-issued driver's license with a Veteran's designation. Again, if you already have one of these, you don't need a Veteran ID Card. Find out if you're eligible for a Veteran ID Card and how to apply: va.gov/get-veteran-id-card

DIRECTOR - RAMON BACA

Contact:
(517) 546-6338
Veterans@livgov.com

Upcoming Events

Veterans Coffee Hour
November 20th - 9:30am
@ Livingston County Veteran Services Office
1420 Lawson Drive
Howell, MI 48843
No RSVP needed, just come and enjoy!

VSO Highlights

VSO Highlights: Every day, Livingston County Veteran Services meets veterans who are unsure where to begin, have been discouraged by past experiences, or simply don't realize what they may qualify for. Our Veteran Service Officers take the time to listen, review each case thoroughly, and guide veterans through the VA's required elements for a successful disability claim: providing medical documentation of a current diagnosis, establishing evidence of an in-service event or exposure, and demonstrating a clear link between that event and the current condition. When these three elements are in place, the VA can issue favorable decisions – and our team is well-versed in helping veterans build strong, complete claims.

The following cases show how this careful, comprehensive advocacy can restore hope, rebuild confidence, and change a family's future. Trust the process, trust our experienced VSOs, and you too may be pleasantly surprised by what your service has earned.

VSO: Jason G
Case Overview:
A veteran sought financial assistance to replace the electrical panel and wiring in his home, which had deteriorated to the point of becoming a significant fire hazard. Mrs. Michael Plumbing, Electrical & HVAC contacted our office while servicing the residence and reported that the veteran required more than $6,000 in essential electrical repairs. Jason assisted by submitting all required documents through the Michigan Veterans Trust Fund (MVTF) portal, which we partner with to support veterans facing emergent financial hardships. The veteran's application was approved for the full amount, allowing all critical repairs to be completed and restoring safety to his home. As a result of these repairs, the veteran is no longer worried about the risk of a house fire and can safely operate all household appliances without causing damage. Importantly, he did not have to incur additional debt to address these unsafe conditions.
If you are experiencing a financial hardship due to an emergent or unforeseen short-term situation, you may submit a Veterans Relief Fund application at:
https://milivcounty.gov/veterans/vrf-app/

VSO Highlights (Cont.)

VSO: Kelly J

Case Overview:

A veteran had previously applied twice for VA disability and healthcare benefits and was denied both times. Kelly conducted a comprehensive file review to identify any potential nexus between the veteran's claimed conditions and military service. They held an in-depth discussion about the contents of the file, what evidence was missing, and what could strengthen a claim. Additional medical records were provided and were compared against the service treatment records (STRs). Through this review, Kelly identified several key points and factual errors that had been overlooked during the VA's prior adjudications. She drafted a strong, evidence-based argument highlighting these issues and completed a supplemental claim (an appeal) on the veteran's behalf, submitting both the new and relevant evidence as well as the detailed argument. As a result, the veteran is now receiving disability compensation and healthcare benefits from the VA. This outcome could not have come at a more critical time, as the veteran had recently become unemployed and was navigating divorce proceedings. These benefits have provided much-needed financial stability.

Working with an accredited Veteran Service Officer can make a significant difference in the outcome of a claim. VSOs have nothing to gain personally – our only goal is the satisfaction of helping veterans secure the life-changing benefits they have earned through service.

VSO: Melissa H

Case Overview:

A veteran had previously filed multiple claims independently and later worked with another VSO who retired before the process was complete. Despite having supportive evidence, the mental health claim continued to be denied. Veteran came to us seeking assistance to try and secure the benefits he was entitled to. Mellisa reviewed all prior claims and appeal attempts, then submitted a Higher-Level Review with a request for an informal conference. During the conference, Melissa guided the VA's Senior Reviewer through the veteran's history and clearly outlined why the mental health condition should have been service connected from the beginning. Within one week of the informal conference, the VA approved the veteran's mental health claim, increasing the rating to 100% permanent and total. This decision significantly reduced both financial and emotional stress. The veteran now has stable income and access to key benefits, including student loan forgiveness and property tax exemption. A Higher-Level Review with an informal conference can be highly effective when previous decisions overlooked critical evidence. Presenting the facts clearly, identifying errors, and telling the veteran's story in a straightforward way can make a substantial difference. Persistence and thorough preparation often lead to the results a veteran deserves.

VSO Highlights (Cont.)

Melissa Hinkley Named Livingston County's 3rd Quarter 2026 Employee Recognition Award Recipient

Melissa received 15 nominations this quarter. While it certainly doesn't take 15 nominations to earn this recognition, the consistent praise for her work, dedication, and impact made a compelling case. A selection of comments from her nominations is included below.

My husband was at 70% disability when he began working with Melissa to apply for benefits. He had Myelodysplastic Syndrome as a result of his Navy Air service and it was killing him. The benefits were refused, and they kept trying. In the meantime, my husband died, but Melissa was determined to secure the full benefits for him, and ultimately me. Although frustrated, Melissa kept fighting and secured a meeting with a VA official and was very hopeful. Not long after she called to tell me that 100% benefits would be awarded posthumously. I know Melissa considers her success just part of her job. But she went far beyond “a job.” I will always remember her for her kindness and strength.

Melissa Hinkley is THE person to go to for help. She has skills like none other, compassion for all of her vets, and knowledge that equals none other! In less than 7 months, Melissa has settled my husband’s claims which has been life changing for us for the rest of our lives. He has been ignored and turned away from several VA offices, all of them rejecting his service-connected issues. All of his disabilities warranted compensation. Melissa solved all of his issues with her strong drive to help. She does not give up, like we have discovered working with other offices. We are sincerely indebted to this fine woman for the rest of our lives. She was truly a Godsend for us. Our prayers were answered. My husband will now get the medical help he has desperately needed.

The common thread in her nominations is this: She gets her clients what they deserve but she brings something additional – a sympathetic ear. She gives respect and dignity to a population that is often dismissed. Her nominations use words like knowledgeable, caring, kindness, and Godsend. Simply put, she changes lives!

The Quarterly Report

Starting this month, we will begin sharing the impact our office has on the community in support of veterans and their families. This quarterly report highlights the work we have completed from July 1st, 2026 through Sept. 30th, 2026.

VA Claims Submitted 430

Walk-Ins Served 769

Rides Provided 613

Financial Assistance Claims 26 Total $32,950

Social Media Reach YTD: 115,337 Views

Outreach Events Attended = 10 Hosted = 6

Google Reviews YTD: 228

4.9 ★ ★ ★ ★ ★

Looking for Work?

Michigan Veterans' Employment Services

Veterans, if you are seeking employment, visit your local Michigan Works! office and complete a **Military Service Questionnaire**. You will be connected with a Veteran Career Advisor who can help you begin your next career journey today.

Location:

1200 Byron Rd, Howell, MI 48843

Hours:

Monday – Friday | 8:00 AM – 5:00 PM

You may qualify for individualized career services if:

- You served at least 181 consecutive days on active duty, including federal mobilization of National Guard or Reserve members, **OR**
- You were discharged or released from active duty due to a service-connected disability, **OR**
- You served during a period in which a campaign medal was authorized (Vietnam, Southwest Asia, Iraq, Afghanistan)

For additional details about VES, see the flyer at the end of this newsletter.

Livingston County Veterans' Council 'Veteran of the Month'

Congratulations to **Dennis Pate** for being recognized as Veteran of the Month for **October**. Dennis served 20 years in the U.S. Army Air Defense Artillery, retiring at the rank of Major. Throughout his military career, he held critical leadership positions overseeing missile defense operations, radar systems, and national security missions across Korea, Germany, Africa, and numerous locations within the United States. After retiring from active duty, Dennis practiced law for more than three decades before ultimately returning to Michigan. He continues his lifelong commitment to service within the veteran and civic communities. Dennis currently serves as the 1st Vice Commander of American Legion Post 235 in Brighton, Secretary of the Brighton Veterans Memorial Committee, a member of the Livingston County Bar Association, and a Council Committee member for the Great Lakes Division of the Michigan Crossroads Council, Scouting America.

Nominations for Veteran of the Month may be submitted to the Livingston County Veterans' Council.

Contact LCVCUS@gmail.com with name, highest rank held, and branch of service. Additionally:

- Where and when the veteran served
- Which post veteran currently belongs to (VFW, American Legion, etc.)
- 3-4 sentences of veteran's achievements while serving
- If nominated, be prepared to send a photo in uniform
- Can be a veteran from any era (did not have to serve in combat)
- Must be a Livingston County resident

From Appointments to Errands

Veterans Ride Free

Livingston County Veteran Services is Expanding Transportation Services

Call (517) 546-6600

- Mention your veteran status to the LETS Dispatcher
- You will need a DD Form 214

CHECK US OUT TODAY

have any questions?

Contact us directly either by Email, Phone or Facebook Messenger.

let's chat!

@LivCoVets

veterans@livgov.com

(517) 546-6338

1420 Lawson Dr.
Howell, MI 48843

www.milivcounty.gov/veterans/

LCVS HAS YOUR BACK THIS THANKSGIVING!

If you miss out on a Thanksgiving gift basket from other organizations this year — don't worry, we've got you covered!

LIVINGSTON COUNTY VETERAN SERVICES WANTS TO HELP ENSURE YOU AND YOUR FAMILY ENJOY A HOME-COOKED THANKSGIVING MEAL. STOP BY **MONDAY, NOV. 23 - WEDNESDAY, NOV. 25** TO RECEIVE A **MEIJER GIFT CARD** TO SUPPORT YOUR HOLIDAY MEAL PREPARATIONS — **WHILE SUPPLIES LAST**.

BRING YOUR STATE ID SHOWING A LIVINGSTON COUNTY ADDRESS AND YOUR DD214

WE'RE THANKFUL FOR YOUR SERVICE, AND WE'RE HERE TO SUPPORT YOU THIS HOLIDAY SEASON!

YOU HAVE QUESTIONS. WE HAVE ANSWERS!

Join us for a everything VA Education Event!

Come learn about VA loan benefits, homeownership opportunities, and get your questions answered by our experts!
Enjoy complimentary cider & donuts!

Date: November 12th
Time: 11am - 12pm
Location: 6716 Winans Lake Rd, Brighton, MI 48116

Scan the QR codes below to connect with each service!
This event will be live streamed on Freedom Rivers website

FREEDOM RIVER

Where freedom flows!

Gold Star Mortgage
EQUAL HOUSING LENDER | NMLS #3446

LIVINGSTON COUNTY VETERAN SERVICES LCVS

Please RSVP to Janna Yeakey at Janna.yeakey@freedomriver.org

Veterans' Employment Services

MICHIGAN DEPARTMENT OF LABOR & ECONOMIC OPPORTUNITY | WORKFORCE DEVELOPMENT

Veterans' Employment Services (VES) offers program-specific services through Veterans' Career Advisors (VCAs) and Local Veterans' Employment Representatives (LVERs) with eligibility requirements as defined by federal law. VES provides individualized career and training-related services to veterans, including those eligible persons with barriers to employment and their spouses. VES also helps employers fill their workforce needs with jobseeking veterans.

Veterans' Career Advisors: What role do they play in assisting veterans?

Veterans' Career Advisors work directly with veterans, their spouses and eligible persons who have significant barriers to employment. The services provided by a VCA are referred to as individualized career services. These services include, but are not limited to:

- Comprehensive assessment interviews
- Career guidance services
- Individual Employment Plans
- Staff-assisted job search activities
- Labor Market Information
- Basic staff-assisted career services

Other responsibilities of the VCA include case management, outreach services to veterans and group job counseling, which differs from licensed counseling.

What other benefits do VCAs provide?

Working in conjunction with local Michigan Works! Agencies (MWAs), the services offered through VCAs directly help job-seeking veterans:

- Increase resume marketability
- Improve interview skills
- Learn how to effectively use social networking

To be successful, VCAs aim to establish a strong rapport and relationship with the veterans they serve – to provide them with the best services possible to help them reach their employment goals.

Where can you learn more about Veterans' Employment Services?

For more information, please contact Michigan Works! at 1-800-285-WORKS (9675), or find your local MWA by zip code at ***MichiganWorks.org***.

You'll also find more information about Veterans' Employment Services by scanning the QR code and visiting ***Michigan.gov/VES***.

Local Veterans' Employment Representatives: How do they help veterans?

Local Veterans' Employment Representatives perform a wide range of duties on behalf of veterans, specifically relating to employer outreach.

LVERs are assigned duties which promote the advantages of hiring veterans to employers, employer associations and business groups.

LVERs advocate for all veterans served by the Michigan Works! Agencies to business, industry, and other community-based organizations by participating in appropriate activities such as.

- Planning and participating in job and career fairs.
- Conducting employer outreach.
- In conjunction with employers, conducting job searches & workshops as well as establishing job search groups.
- Coordinating with unions, apprenticeship programs and businesses to promote and secure employment and training opportunities for veterans.
- Coordinating and participating with other business outreach efforts.

Department of Labor and Economic Opportunity, Workforce Development
P.O. Box 30805, Lansing, MI 48909
Phone: 517-335-5858 | Fax: 517-241-9810 | Website: Michigan.gov/Workforce

PLAY GROW BELONG HOWELL recreation

THANK YOU VETERANS

FOR THE MONTH OF NOVEMBER, VETERANS & ACTIVE MILITARY CAN DROP IN AT THE OCEOLA COMMUNITY CENTER FOR FREE WITH A VALID MILITARY ID. THIS INCLUDES OPEN GYM TIME, EXERCISE EQUIPMENT, AND USE OF THE INDOOR WALKING TRACK.