

WILCO VETERANS

Filing for VA Benefits

Full reference guide: ordering your DD-214, building your evidence file, filing a claim, and what to do if you're denied

1. Start Here: Your DD-214

Your DD-214 (Certificate of Release or Discharge from Active Duty) is the foundation document for nearly every VA and state veteran benefit. If you lost yours, never received one, or need an extra copy, it is always free to request.

How to order it

- **Online (fastest):** Use eVetRecs at archives.gov/veterans. Fill in your name, date/place of birth, service number or SSN, branch, and dates of service. The system generates a signature page — print, sign, and mail or fax it to the National Personnel Records Center (NPRC).
- **By mail or fax:** Complete Standard Form 180 (SF-180) and send it to NPRC, 1 Archives Drive, St. Louis, MO 63138, or fax to 314-801-9195.
- **In person / by phone:** Contact NPRC directly at 314-801-0800, or ask your County Veteran Service Officer for help submitting the request.

What to expect

- Standard processing: roughly 10–20 business days for online requests; 8–12 weeks for mailed requests.
- Mark your request EMERGENCY if you need it urgently for a burial, medical situation, or homelessness — these get expedited.
- Request the "Member Copy 4" — the long-form version that includes full service history, awards, and character of discharge. This is the version schools, employers, and the VA typically want.
- A replacement DD-214 is a copy of the original — any errors on the original will carry over. To correct errors, you'll need a DD-215 or a formal records correction request.
- Next of kin can request records for a deceased veteran by including a death certificate and proof of relationship.

It's always a free federal service. Be cautious of third-party sites that charge a fee to "process" your request — you can complete it yourself at no cost.

2. Protect Your Effective Date: File an Intent to File

Before you submit a complete claim, file an Intent to File (VA Form 21-0966). This is quick — often just a few minutes — and it locks in your effective date, which determines how far back your benefits (and back pay) can be paid if your claim is approved.

- **Online:** Start an application at [VA.gov](https://va.gov) — simply beginning it creates your Intent to File.
- **By phone:** Call 800-827-1000 and ask to submit an Intent to File.
- **In person:** Visit your local VA regional office or County Veteran Service Office.
- **Through a VSO:** A Veterans Service Organization representative can submit it for you.

You then have exactly one year to submit your completed claim. There are no extensions — set a reminder the day you file. If approved, your payments are retroactive to your Intent to File date, which can be worth thousands of dollars depending on how long you take to gather evidence.

3. Build Your Evidence File

Every disability claim needs three things: a current diagnosis, an in-service event or exposure, and medical evidence linking the two (a "nexus"). Common documents to gather:

- DD-214 and service treatment records
- VA and private medical records showing a current diagnosis
- A nexus letter or medical opinion connecting the condition to your service, if available
- Buddy statements from fellow service members who witnessed the event or your symptoms
- Marriage certificate, birth certificates, or divorce decrees if adding or updating dependents
- Any prior rating decisions if this is a new or increased claim

Don't overlook secondary conditions — if a service-connected condition or its medication caused another problem (for example, a medication causing GERD or sleep issues), that can often be claimed separately. Also document how your condition affects your ability to work; occupational impact matters to your rating.

4. Choose How to File

- **Online at VA.gov** — fastest and most transparent; creates a date-stamped receipt and lets you upload evidence and track status.
- **Through a VSO** — accredited representatives from organizations like DAV, VFW, American Legion, or your County Veteran Service Office file for free. Appoint them with VA Form 21-22 so they can access your file, submit evidence, and communicate with the VA on your behalf.
- **By mail or in person** — at a VA regional office, using the appropriate paper form (VA Form 21-526EZ for disability compensation).

There is no disadvantage to using a VSO, and represented veterans consistently see higher approval rates. Their help is always free for an initial claim — accredited attorneys and claims agents may only charge a fee after a favorable decision, never upfront.

Fully Developed Claim (FDC)

If you have all your evidence ready when you file, choose the Fully Developed Claim option. It signals to the VA that your file is complete, which typically results in a faster decision than a standard claim.

5. What Happens After You File

- The VA reviews your claim and evidence for completeness.
- You may be scheduled for a Compensation & Pension (C&P) exam — a medical evaluation to help the VA assess your condition. Attend every scheduled exam and describe your symptoms and limitations clearly and consistently.
- The VA issues a rating decision by mail and on VA.gov, including your disability percentage and effective date.

Average processing time varies by claim complexity, but the VA has significantly reduced average wait times in recent years through process improvements. A well-documented Fully Developed Claim is generally the fastest path to a decision.

6. If You're Denied or Underrated

A denial is not the end of the road. You have three decision review options, and — critically — one year from the date on your decision letter to use the Higher-Level Review or Board Appeal lanes without losing your effective date.

Option	Deadline	Use it when...
Supplemental Claim (VA Form 20-0995)	No hard deadline, but file within 1 year to protect your effective date	You have new and relevant evidence that wasn't part of the original decision.
Higher-Level Review (VA Form 20-0996)	1 year from the decision letter date	You believe the VA made a factual or legal error using the evidence already on file. No new evidence allowed.
Board Appeal	1 year from the decision letter date	You want a Veterans Law Judge to review your case directly — with or without a hearing.

The one-year clock runs from the date printed on the decision letter, not the date you received it, and the VA goes by the date your request is received — not the postmark. File early and confirm receipt. You generally pursue these lanes one at a time on the same issue, though you can move from one to another as new evidence develops.

7. Common Mistakes to Avoid

- Waiting to file an Intent to File — every month of delay is potential back pay lost.
- Filing a Fully Developed Claim with incomplete evidence — this can slow things down rather than speed them up.
- Missing secondary conditions caused by a service-connected disability or its treatment.
- Not describing how a condition affects your ability to work.
- Going without representation — a free, accredited VSO increases your odds and costs nothing.
- Missing the one-year decision review deadline after a denial.

8. Key Contacts & Links

Resource	Link	What it's for
National Archives — DD-214 Requests	archives.gov/veterans	Order or replace your DD-214 (eVetRecs or SF-180).

NPRC Customer Service	314-801-0800	Direct line for DD-214 and military records questions.
VA.gov — File a Claim	va.gov/disability	Start an Intent to File or submit a full disability claim online.
VA Benefits Hotline	800-827-1000	File an Intent to File by phone or ask general benefits questions.
Find a VSO	va.gov/vso	Locate a free, VA-accredited representative near you.
Williamson County Veteran Service Office	512-943-1900 · 100 Wilco Way, Suite V101, Georgetown, TX	Free, local, accredited help with claims, DD-214 requests, and appeals.
VA Decision Reviews	va.gov/decision-reviews	File a Supplemental Claim, Higher-Level Review, or Board Appeal.

Processing times, forms, and rules change — always confirm current details at va.gov or with an accredited VSO before filing.