

The VA Is Retroactively Increasing GI Bill Benefits for a Million Veterans. Here's How to Claim Them

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The [Department of Veterans Affairs](#) kicked off 2025 by extending the [GI Bill](#) education benefits of a million veterans.

Veterans who earned both Montgomery GI Bill and [Post-9/11 GI Bill](#) benefits while completing two separate periods of military service may now receive 12 additional months of educational assistance.

The expansion follows a 2024 U.S. Supreme Court [decision](#) ruling that the VA had previously administered an aspect of the Post-9/11 GI Bill in violation of preexisting law.

The VA's website implies that it has already contacted beneficiaries who might benefit from the 12 additional months. If you haven't received an email about it but think your service might qualify, here's what we know:

Why Are So Many Veterans Getting Additional GI Bill Benefits?

When the Post-9/11 GI Bill became law in 2008, many service members had already paid their \$1,200 contribution to the existing, but less generous, Montgomery GI Bill. Both laws provide 36 total months of education benefits.

A separate, preexisting law already said that when a service member earned entitlements under two different GI Bills, they could then receive 48 total months of education benefits but no more.

However, in the case of veterans who first earned Montgomery GI Bill benefits then later qualified for the Post-9/11 GI Bill, the VA thought it locked in the 36-month limit when it required these troops to make an "election" to swap to the newer benefit, according to [the 2024 Supreme Court ruling](#). As justification, the VA cited a part of the Post-9/11 GI Bill intended to "coordinate" the benefits of troops who earned entitlements to both.

The Supreme Court ultimately agreed with the plaintiff, [Army](#) veteran James Rudisill, however, that because he served separate periods of service, he technically earned separate entitlements to benefits -- and because he earned separate entitlements, the requirement to

make the "election," which the VA said limited him to 36 months, never should have applied to him.

"Because Rudisill is already entitled to two separate benefits, he has no need to coordinate any entitlement," according to the court.

Who Is Now Eligible for Up to 12 More Months of GI Bill Benefits?

Veterans who earned both Montgomery GI Bill benefits and Post-9/11 GI Bill benefits while completing two separate periods of service may be eligible to receive those 12 additional months of educational assistance. The VA created a "[decision tree](#)" to help veterans figure out whether they satisfy the criteria:

- Did you pay into Montgomery GI Bill-Active Duty (Chapter 30)?
- Have you previously applied for the Post-9/11 GI Bill (Chapter 33)?
- Do you have separate periods of service?

Veterans who answer "yes" to all three likely qualify for the additional 12 months.

How Does the VA Define Separate Periods of Service?

A veteran's two periods of service can be continuous, such as via a reenlistment, and still count as separate periods of service, earning the veteran two separate entitlements, according to the VA. Serving first in one service branch, then later in another branch also counts as separate periods, as does being recalled to active duty from the Individual Ready Reserve.

However: A single period of service extended involuntarily doesn't count, such as through stop-loss orders or another extension.

How Do I Find Out if I Officially Qualify for 12 More Months of GI Bill Benefits?

The [VA says](#) it will automatically review the prior claims of some veterans who likely qualify, depending on when the veteran last received a decision on an education claim:

- Eligible veterans who last received a claim decision for VA education benefits **before Aug. 15, 2018**, must file a new claim by submitting [VA Form 22-1995](#).
- The VA will automatically readjudicate the claims of eligible veterans who last received a decision **on or after Aug. 15, 2018**. The VA said it will notify these recipients by email.

If you think you should have received an email but haven't, contact the VA at 800-698-2411.

Do the Additional Benefits Expire?

Whether or not veterans have a deadline by which they must use their additional benefits depends on the date of their last day of military service, which is true for all Post-9/11 GI Bill users:

- Veterans whose last period of service ended **before Jan. 1, 2013**, have only up until their "delimiting date" 15 years later to use their benefits. The VA will extend their delimiting date based on the day they submit their new benefits application. The deadline to apply and receive a new delimiting date is Oct. 1, 2030. After that, the old delimiting calculation will apply.
- The benefits of veterans whose last period of service ended **on or after Jan. 1, 2013**, don't expire, so these veterans don't have a delimiting date.

Are the Additional Benefits Transferable?

Veterans' ability to transfer benefits, determined by the Defense Department while they were still on active duty, remains the same as before: Their previous election still applies.

Those who received approval to transfer their benefits in the past will still need to actually transfer these new benefits by following the VA's instructions to do so.

The instructions also work for veterans who want to return their previously transferred benefits to themselves.

Keep Up With Your Education Benefits

Whether you need a guide on how to use your GI Bill, want to take advantage of tuition assistance and scholarships, or get the lowdown on education benefits available for your family, Military.com can help. Subscribe to Military.com to have education tips and benefits updates delivered directly to your inbox.

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