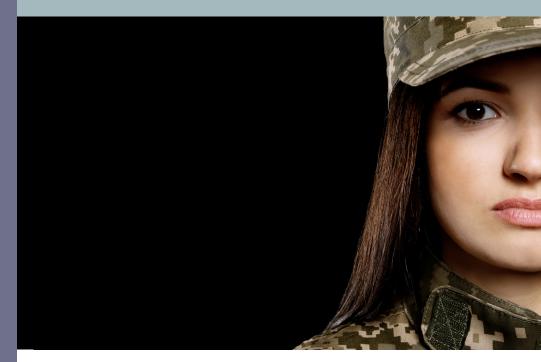
VETERANS
DISABILITY
INFO GUIDE
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# MST CLAIMS

An Essential Guide for U.S. Veterans



**GANG & ASSOCIATES LLC** 

# MST DISABILITY CLAIMS



An Essential Guide for U.S. Veterans



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Gang & Associates, LLC

#### **About This Guide**

Prominent former New York City litigator, author, and founding partner of one of the nation's leading veterans' disability law firms, Eric A. Gang, has litigated more than 1,000 appeals at the U.S. Court of Appeals for Veterans Claims, winning some of the largest VA awards on record. With a long-standing reputation as an aggressive and tenacious veteran's advocate, Eric is renowned for his calculated approach to complex VA claims and appeals involving MST, PTSD, and other psychiatric illnesses. Eric's diligence, legal acumen, and understanding of the interrelationship between psychological and physical illness continues to help U.S. military veterans maximize the benefits they deserve.

If you or a family member is experiencing symptoms associated with military sexual trauma (MST) due to service in the U.S. Army, Air Force, Marine Corps, Navy, Coast Guard, or Reserves, you have the right to collect benefits from the Department of Veterans Affairs (VA). To maximize these benefits, it is important to (1) recognize your rights as a veteran with MST, (2) familiarize yourself with the VA MST claims and appeals process, and (3) understand your options under the law.

#### A quick and easy reference for:

- Legal rights of U.S. Military Veterans with MST
- Evidence needed to file a MST disability claim
- Steps to preparing a compelling MST disability claim
- How to maximize your MST disability rating

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#### How Common Is MST In U.S. Military Veterans?

Military Sexual Trauma (MST) is a term used by the U.S. Department of Veterans Affairs (VA) to describe experiences of sexual assault or repeated, threatening sexual harassment that occur during military service.

MST encompasses any sexual activity performed against one's will, including being pressured into sexual activities through threats or promises, unwanted sexual contact, and other forms of sexual violence. It applies to service members of any gender and can occur in various settings, whether on or off duty or on or off base.

Approximately <u>38% of female and 4% of male</u> military personnel and veterans have reported experiencing MST. While women are disproportionately affected, a significant number of men also endure such trauma during their service.

Importantly, reported numbers represent only a fraction of actual cases. A study published in August 2024 suggests that the <u>true incidence of sexual assaults in the U.S. military is substantially higher than official estimates</u>. While the Department of Defense estimated 35,900 cases in 2021 and 29,000 in 2023, the study found numbers exceeding 75,000 each year.

A majority of MST incidents go unreported. Stigma plays a significant role in the failure to report MST. Service members may fear negative repercussions on their careers, potential ostracism, or not being believed. The military environment, which often emphasizes strength and resilience, may inadvertently discourage reporting. Additionally, the lack of resources and information about MST deters individuals from coming forward.

The VA has recognized the profound impact of MST on veterans' mental and physical health. In response, it offers a range of services to support those affected, including counseling and treatment programs specifically designed to address the unique challenges MST poses. These <u>services are available to all veterans</u> who have experienced MST, regardless of service era.

#### What Are the Symptoms of MST?

Military Sexual Trauma can lead to a range of psychological, emotional, and physical symptoms that affect survivors in profound ways. These symptoms can develop immediately after the trauma or emerge years later, significantly impacting daily life and overall well-being.

#### **PSYCHOLOGICAL SYMPTOMS**

MST often leads to serious mental health challenges, including post-traumatic stress disorder (PTSD), anxiety, and depression. Symptoms of PTSD related to MST may include recurrent nightmares, flashbacks, and intrusive thoughts about the traumatic event. Many survivors experience heightened vigilance, paranoia, or a persistent sense of danger.

<u>Depression</u> is another common consequence, often leading to persistent feelings of sadness, hopelessness, and a lack of interest in previously enjoyed activities. Some individuals struggle with intense guilt or shame, particularly if they were unable to report the incident or faced retaliation after doing so. <u>Anxiety disorders</u> may manifest as panic attacks,

excessive worry, or social withdrawal, making it challenging to engage in relationships or professional environments.

#### **EMOTIONAL AND BEHAVIORAL SYMPTOMS**

MST survivors often develop emotional regulation difficulties, leading to mood swings, irritability, and anger outbursts. Many individuals struggle with trust or intimacy issues, making it hard to form and maintain close relationships. Some may avoid situations that remind them of the trauma, including certain places, people, or social settings.

Self-destructive behaviors, such as substance abuse, eating disorders, or self-harm, are also prevalent among MST survivors. Many rely on alcohol or drugs as a coping mechanism to numb emotional pain.

#### PHYSICAL SYMPTOMS

MST can also have a significant impact on physical health. Chronic pain conditions, such as fibromyalgia, <u>headaches</u>, and gastrointestinal disorders, are frequently reported among survivors. Sleep disturbances, including insomnia and night terrors, often accompany PTSD symptoms.

One of the lesser-discussed but critical physical consequences of MST is <u>Female Sexual Arousal Disorder</u> (FSAD). FSAD is characterized by a persistent inability to attain or maintain sexual arousal, leading to distress and difficulty with sexual relationships.

Additionally, MST survivors may experience reproductive health issues, including irregular menstrual cycles, pelvic pain, and complications related to pregnancy and childbirth. Hormonal imbalances caused by

chronic stress can also contribute to long-term reproductive and sexual health difficulties.

#### **COGNITIVE SYMPTOMS**

Cognitive difficulties, including problems with concentration, memory, and decision-making, are common among MST survivors. Many individuals experience brain fog, making focusing on work, school, or daily tasks difficult. This cognitive impairment can lead to frustration and feelings of inadequacy, further exacerbating depression and anxiety symptoms.

#### **Effective MST Treatments**

The VA offers a range of evidence-based treatments for MST. Veterans can also seek treatment from private healthcare providers that specialize in trauma-informed care.

#### **PSYCHOTHERAPY**

The VA strongly supports the use of evidence-based psychotherapy for MST-related conditions, particularly for PTSD, depression, and anxiety disorders. Some of the most effective approaches include:

- Cognitive Processing Therapy (CPT): CPT helps MST survivors identify and challenge harmful thoughts related to the trauma. By reframing negative beliefs, individuals can reduce PTSD symptoms and regain a sense of control.
- **Prolonged Exposure Therapy (PE):** PE focuses on gradually confronting trauma-related memories, emotions, and situations in a safe and controlled manner. This process helps reduce fear

- and avoidance behaviors, which are common among MST survivors.
- Eye Movement Desensitization and Reprocessing (EMDR):
  EMDR uses forms of bilateral stimulation, like guided eye
  movements, to help the brain process traumatic memories. This
  therapy has been shown to reduce PTSD symptoms in many
  MST survivors effectively.
- Trauma-Focused Cognitive Behavioral Therapy (TF-CBT):
   TF-CBT is often used to address PTSD and related conditions by helping individuals reframe thoughts and develop coping strategies.

#### **MEDICATION MANAGEMENT**

In addition to psychotherapy, medications can play a crucial role in managing MST-related mental health conditions. Some common options include:

- Selective Serotonin Reuptake Inhibitors (SSRIs): Medications like sertraline (Zoloft) and paroxetine (Paxil) are often prescribed to treat PTSD, anxiety, and depression.
- Serotonin-Norepinephrine Reuptake Inhibitors (SNRIs):
  Drugs like venlafaxine (Effexor) can help manage both
  depression and anxiety symptoms.
- Prazosin: This medication is commonly prescribed to reduce PTSD-related nightmares and improve sleep quality.
- Mood Stabilizers and Antipsychotics: In cases of severe mood disturbances or dissociative symptoms, additional medications may be considered.

#### **COMPLEMENTARY AND ALTERNATIVE THERAPIES**

Many MST survivors benefit from holistic and complementary treatments that target both physical and mental well-being. Some options include:

- Yoga and Mindfulness-Based Stress Reduction (MBSR):
   These practices help individuals develop relaxation techniques, improve emotional regulation, and reduce stress.
- Acupuncture: Acupuncture has been used to help alleviate symptoms of PTSD, anxiety, and chronic pain in MST survivors.
- **Art and Music Therapy:** Creative therapies provide nonverbal outlets for processing trauma and have been effective in promoting emotional healing.
- Animal-Assisted Therapy: Interacting with animals in a therapeutic setting, such as participation in equine-assisted therapy, has been shown to help veterans develop trust and emotional resilience.

#### SUPPORT GROUPS AND PEER COUNSELING

Group therapy and peer support programs can provide a sense of community and validation for MST survivors. Many VA facilities and nonprofit organizations offer specialized support groups where individuals can share their thoughts in a safe and understanding environment. See Helpful Resources at the end of this guide.

#### What MST VA Benefits Are Available?

The VA disability rating system assigns compensation based on the severity of a service-connected condition, including disabilities related to Military Sexual Trauma (MST). While MST itself is not a ratable condition, veterans can receive disability ratings for the mental and physical health conditions resulting from MST, such as PTSD, depression, and anxiety disorders.

## VA DISABILITY RATINGS FOR MST-RELATED PTSD AND MENTAL HEALTH CONDITIONS

Mental health conditions related to MST are typically rated under the VA's General Rating Formula for Mental Disorders. The VA assigns disability ratings in increments of 10%, with common ratings for PTSD and other mental health disorders being 0%, 10%, 30%, 50%, 70%, and 100%. The rating depends on the symptoms, severity, and impact on social and occupational functioning.

- **0% Rating:** The veteran has a diagnosed condition related to MST but does not experience symptoms severe enough to interfere with daily life or require continuous medication.
- **10% Rating:** The veteran experiences mild or transient symptoms that only impair functionality during significant stress or require minimal treatment.
- 30% Rating: There is evidence of occasional occupational and social impairment, with symptoms such as depression, anxiety, or mild memory loss.
- 50% Rating: The veteran's symptoms cause significant

- occupational and social impairment, affecting relationships and work performance. Symptoms may include panic attacks, difficulty understanding instructions, and impaired judgment.
- 70% Rating: The veteran suffers from deficiencies in most areas of life, including work, relationships, and daily activities.
   Symptoms can include suicidal ideation, near-continuous panic or depression, and difficulty adapting to stressful situations.
- **100% Rating:** The veteran is completely impaired due to severe symptoms, including persistent delusions, disorientation, and an inability to maintain employment or personal relationships.

#### **UNDERSTANDING THE 100% DISABILITY RATING**

A <u>100%</u> rating indicates total occupational and social impairment. Symptoms corresponding to this rating may include:

- Gross impairment in thought processes or communication
- Memory loss (forgetting one's occupation, name, or the names of close friends or relatives)
- Disorientation
- Persistent delusions or hallucinations
- Inability to perform daily activities (like personal hygiene maintenance)
- Grossly inappropriate behavior
- Persistent danger of hurting oneself or others

It's important to note that not all these symptoms need to be present to qualify for a 100% rating; the overall impact on your life is the determining factor.

#### TOTAL DISABILITY BASED ON INDIVIDUAL UNEMPLOYABILITY (TDIU)

If your MST-related condition doesn't meet the 100% schedular rating criteria but still prevents you from holding substantially gainful employment, you may be eligible for TDIU. TDIU enables veterans to collect compensation at the 100% rate, even when their combined disability rating is less than 100%. To qualify, you generally need:

- 1. One disability rated at least 60%, or
- 2. Have a combined rating of at least 70%, whereas at least one disability is rated at least 40%.

Demonstrating that your service-connected disabilities prevent you from securing and maintaining substantially gainful employment is crucial for TDIU consideration.

### VA Disability Ratings for Physical Conditions Related to MST

In addition to mental health conditions, MST survivors may also experience physical health issues that can be rated for VA disability compensation. These include:

- Pelvic and Reproductive Health Issues: Veterans who experience conditions such as pelvic inflammatory disease, chronic urinary tract infections, or other reproductive system complications due to MST can receive ratings based on the severity of their condition.
- **Gastrointestinal Disorders:** Conditions such as irritable bowel

- <u>syndrome (IBS)</u>, often linked to trauma and stress, can be rated under the VA's diagnostic codes for digestive disorders.
- Chronic Pain and Fibromyalgia: Many MST survivors develop chronic pain conditions, which the VA rates under the musculoskeletal system based on the level of impairment.

#### H.R. 6023: Veteran Restitution and Justice Act

Recently, efforts have been made to enhance benefits for MST survivors. The H.R. 6023: Veteran Restitution and Justice Act aims to improve VA compensation for MST-related conditions. The bill proposes increasing disability ratings and benefits for survivors, ensuring that MST-related conditions receive fair consideration within the VA claims process. Additionally, it seeks to expand access to MST-related healthcare, improve claim processing times, and enhance resources for veterans filing MST-related claims.

If passed, this legislation could lead to higher disability ratings and increased compensation for MST survivors, helping them receive the support they deserve.

#### Filing A Claim for MST Disability Benefits

Filing a VA disability claim for MST can be complex, but understanding the necessary steps and documentation can help veterans navigate the system effectively.

To file a <u>VA disability claim for MST-related conditions</u>, veterans need to complete and submit VA <u>Form 21-526EZ</u>, "Application for Disability

Compensation and Related Compensation Benefits." This form is used to apply for service-connected disability benefits. It requires information about the veteran's military service, medical conditions, and supporting evidence linking the condition to MST.

#### **MST CLAIM REQUIREMENTS**

To secure disability benefits for an MST-related condition, you must establish a service connection by providing the following:

- 1. Current Diagnosis: A medical diagnosis of a <u>mental health</u> condition, such as PTSD, linked to MST.
- **2. In-Service Event:** Evidence of the MST occurrence during your military service.
- **3. Nexus:** A link between your MST and current mental health condition. This can be provided through medical records, personal statement, but usually best through a <u>nexus letter</u>.

#### **GETTING AN MST DIAGNOSIS**

To establish a diagnosis related to MST, veterans should seek medical and mental health evaluations through the VA or private providers.

Veterans can schedule appointments with VA mental health professionals or visit Vet Centers, which provide confidential counseling. During these sessions, clinicians assess symptoms and experiences to determine the presence of PTSD, depression, or other conditions stemming from MST.

Some veterans may prefer seeking a diagnosis from civilian mental health professionals. These providers can conduct psychological evaluations, administer standardized tests, and document the connection between MST and the veteran's mental health conditions.

#### **C&P Exams for MST**

A VA-appointed medical professional conducts a <u>Compensation & Pension (C&P) exam</u> to evaluate the veteran's mental and/or physical health conditions related to MST.

- Psychological Assessment: If the claim involves mental
  health conditions such as PTSD, depression, or anxiety, a VA
  psychologist or psychiatrist will conduct an evaluation. They
  will ask about the traumatic event, current symptoms, and how
  the symptoms affect daily life. Veterans should be as honest and
  detailed as possible, even if discussing the trauma is difficult.
- Physical Examination (if necessary): If the claim includes
  physical injuries related to the MST, such as reproductive health
  issues or chronic pain conditions, the examiner may perform a
  physical assessment.
- Medical and Service Record Review: The examiner will review
  the veteran's service records, medical history, and any submitted
  evidence to assess credibility and severity. If behavioral markers
  are present, they may ask about sudden changes in behavior or
  disciplinary actions after the incident.
- Objective Questionnaires: The examiner may administer
  psychological tests such as the <u>PTSD Checklist for DSM-5</u> (PCL5) to gauge symptom severity.

#### **Evidence Supporting MST Service Connection**

Evidence is crucial when filing an MST-related disability claim. Given the sensitive nature of MST, <u>direct evidence may be scarce</u>. The VA acknowledges this and allows for "markers," or indirect evidence, to support your claim. These can include records of behavioral changes, requests for transfers, deterioration in work performance, or statements from family members, fellow service members, or counselors.

#### TYPES OF EVIDENCE USED TO LINK MST TO SERVICE

- Medical and Mental Health Records: Any records from military
  or civilian medical providers that show treatment for physical
  injuries, sexually transmitted infections, or mental health
  conditions related to MST can be used as evidence. Psychological
  evaluations diagnosing post-traumatic stress disorder (PTSD),
  anxiety, or depression tied to the assault can also support a claim.
- Medical Nexus Letters: A written medical expert opinion that
  uses scientific evidence to show that your time in service is "at
  least as likely as not" to have caused your MST-related condition.
  Nexus letters should be obtained from a medical professional
  who is experienced in the VA claims process.
- Lay Statements and Buddy Statements: Veterans can provide
  personal statements describing the assault and its impact on
  their lives. Statements from fellow service members, family
  members, or friends who noticed behavioral changes or were
  confided in can strengthen a claim.
- Behavioral Markers and Indirect Evidence: Since many MST survivors do not report the assault at the time it occurred,

behavioral markers can serve as indirect evidence. These may include sudden changes in job performance, disciplinary issues, requests for transfer, increased substance use, or difficulties in relationships.

Law Enforcement or Medical Reports (if available): If a
veteran did report the assault to military police or civilian
authorities, or sought medical treatment at the time, those
reports can be crucial. However, a lack of an official report does
not disqualify a claim.

Once all evidence is gathered, veterans can submit their claim through the VA's online system, by mail, or in person at a VA regional office.

#### **Secondary Conditions Related to MST**

In addition to filing a claim for a direct condition caused by MST, veterans should consider applying for benefits for secondary conditions. These are disabilities that arise as a result of the primary condition related to MST.

Secondary conditions that may qualify for service connection include:

- PTSD, Depression, and Anxiety Disorders: MST can lead to chronic mental health struggles that impact daily life and work.
- Substance Use Disorders: Many MST survivors turn to alcohol
  or drugs as a coping mechanism, leading to dependency issues
  that warrant VA benefits.
- Migraines and Chronic Pain: The stress and psychological impact of MST can contribute to severe headaches, tensionrelated pain, and other chronic pain syndromes.

- Irritable Bowel Syndrome (IBS) and Gastrointestinal Issues:
   Psychological trauma has been linked to digestive problems,
   often worsening over time.
- Sleep Disorders, Including Insomnia and Sleep Apnea: PTSD and anxiety from MST can significantly impact sleep patterns, contributing to serious sleep disturbances.

By filing a separate claim for all associated conditions, veterans can maximize their VA disability benefits payments and collect the full assistance they deserve.

#### **Getting Help with Your Claim**

Filing a claim for MST disability benefits can be a challenging process, especially given the complexities of proving service connection and demonstrating the full impact of the trauma on a veteran's life.

Obtaining the assistance of a <u>VA disability lawyer who specializes in MST claims</u> is the easiest and fastest route to preparing a winning claim and expediting the VA claims process.

VA disability lawyers assist with critical aspects of the VA claims process, including:

#### • Understanding the Legal Process

MST claims often face hurdles due to a lack of direct evidence. A VA disability lawyer understands the unique evidentiary standards for MST claims and can help gather supporting documentation, including service records, medical evaluations, and "markers"—

behavioral changes or circumstantial evidence that support the occurrence of MST.

#### **Building a Strong Case**

A skilled attorney helps veterans compile critical evidence and craft a compelling narrative that clearly establishes the link between their MST experience and their resulting mental and physical health conditions. They may also work with medical professionals to obtain expert medical nexus letters, strengthening the claim by connecting the veteran's condition to their service.

#### **Appealing Denied Claims**

Many MST-related disability claims are initially denied due to insufficient evidence or VA errors. A VA disability lawyer can <u>navigate the appeals process</u> by requesting a Higher-Level Review, submitting a Supplemental Claim with new evidence, or representing the veteran before the Board of Veterans' Appeals. Legal guidance significantly increases the chances of a favorable decision.

#### **Maximizing Benefits**

An attorney ensures veterans receive the highest possible disability rating by demonstrating the full extent of their condition's impact on daily life. They also explore eligibility for Total Disability based on Individual Unemployability (TDIU) if MST-related conditions prevent the veteran from maintaining employment.

#### **Helpful Resources for Veterans with MST**

Resources available to provide the support and guidance veterans need in dealing with the aftermath of MST and navigating the VA claims process.

#### **Veterans Crisis Line**

If you or someone you know is in crisis or experiencing thoughts of self-harm, the Veterans Crisis Line offers free, confidential support 24/7.

**Contact:** Call 1-800-273-8255 (press 1), or text 838255, or chat online at VeteransCrisisLine.net.

#### National Sexual Assault Hotline (RAINN)

RAINN (Rape, Abuse & Incest National Network) offers free, confidential support and counseling for survivors of sexual trauma, including MST.

**Contact:** Call the National Sexual Assault Hotline at 1-800-656-HOPE (4673) or visit <u>RAINN.org</u> for online chat and additional resources.

#### **Legal Assistance for MST Survivors**

Veterans Disability Info and VA disability lawyer Eric Gang offers MST claims preparation and appeals services for veterans nationwide.

**Contact:** Visit <u>VeteransDisabilityInfo.com</u> or call 1-<u>888.966.7976</u> for more information.

#### Other Recommended Guides

- <u>VA Disability Claims</u>: An Essential Guide For U.S. Veterans
- <u>PTSD Disability Claims</u>: An Essential Guide For U.S. Veterans
- TDIU Benefit Claims: An Essential Guide For U.S. Veterans

# More Questions About Your MST Disability Claim?

It is essential that veterans understand their options to receive the support necessary to help manage and treat symptoms of MST. Benefits and compensation ARE available.

If you have further questions about filing an MST disability benefits claim, your rights as a veteran, or other concerns, please call Eric Gang at 888.878.9350 or visit www.VeteransDisabilityInfo.com. We are happy to help and work diligently to protect your privacy.

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#### **VETERANS DISABILITY INFO**

#### **About Gang & Associates, LLC**

#### **Maximizing VA Disability Benefits for** U.S. Military Veterans Nationwide

Gang & Associates is a leading U.S. veterans' disability law firm specializing in highly complex VA disability claims and appeals. Founded by prominent former New York City litigator and author Eric Gang, the firm has litigated over 1,000 appeals at the U.S. Court of Appeals for Veterans Claims, achieving some of the largest VA awards on record.

Where most disability law firms assign paralegals or legal assistants to handle veterans' cases, our veteran clients receive one-on-one guidance from dedicated, highly qualified veterans' benefits attorneys, optimizing VA benefits for a broad spectrum of claims and appeals. Our team of experienced professionals includes skilled veterans, world-class medical experts, trained mental health professionals, a former chief judge of the Board of Veterans Appeals, an in-house medical doctor, and attorneys hand-picked from the nation's premiere VA benefits firms.

Traumatic Brain Injury (TBI) Toxin Exposure (Agent Orange, Camp Lejeune, Burn Pits, Red

Hill)

Total Disability Individual

Unemployability (TDIU)

Substance Abuse Disorder

Sleep Disorders and Migraines

Skin Conditions

Post-Traumatic Stress Disorder

(PTSD)

Military Sexual Trauma (MST)

Medical Nexus Letters

Heart Disease and Cardiovascular

Hearing Loss and Meniere's Disease

Gastrointestinal and Digestive

Diabetes, Endocrine, and Metabolic Chronic Pain Cause Of Death and Dependency and Indemnity Compensation (DIC) Cancers

If you or a loved one has been denied VA disability benefits or is seeking to file a claim, our team of veterans disability attorneys will work diligently to achieve the best possible outcome for your case.

Attorney Eric Gang's veterans' disability law firm represents veterans and family members located across the United States. If you are filing a claim or appeal for VA disability benefits, call us now for a free, confidential, no-obligation discussion of your case.

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