

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Pre-Discharge (BDD) Claim

File a Benefits Delivery at Discharge claim in
your pre-separation window.



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A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Filing a Pre-Discharge (BDD) Claim

File a Benefits Delivery at Discharge claim in your pre-separation window.

Companion to *BDD Claims Guide*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: You'll file a complete, organized Benefits Delivery at Discharge (BDD) claim inside your pre-separation window, with the right form and attachments.

This guide prepares you for the task. It does not and cannot promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your separation date, confirmed on official orders (not a verbal estimate).
- ☐ A rough count of how many days out you are today.
- ☐ Access to your service treatment records through your MTF records office and MHS Genesis.
- ☐ Guard or Reserve: your current orders, to confirm you're on full-time active duty.
- ☐ The contact for a free installation or county VSO, or another accredited representative.
- ☐ A folder, cloud and local, to hold records, statements, and filing confirmations.

When to start: As early as day 180. Building the conditions list takes weeks. Start pulling and reading records the day your window opens, even if you plan to file a month later. Aim to file early in the window, not on the last day.

Start Here: The Basics

The Benefits Delivery at Discharge program, known as BDD, lets you file a disability claim 180 to 90 days before you separate, so VA can start work while you're still in uniform. You have to be available for VA exams for 45 days after you file and finish the separation exam process before you leave. Filing early can shorten the wait between discharge and a decision.

The Steps

STEP 1

Run your BDD window math.

The window opens 180 days before your separation date and closes 90 days before it. Count both dates back from the separation date on your orders and write them down.

If you are more than 180 days out, **then** you cannot file BDD yet; set a reminder for day 180. **If** you are already inside 90 days, **then** BDD is closed to you; go to Step 2 for your pathway.

Done when you have the exact calendar date your window opens and the exact date it closes.

STEP 2

Confirm which pre-discharge pathway is yours.

There are three. BDD covers 180 to 90 days out. A Standard Pre-Discharge Claim covers under 90 days out. IDES is a medical referral your command starts, not a path you choose.

If your command has started an IDES or MEB referral, **then** stop and talk to an accredited rep before filing anything. **If** you are under 90 days out, **then** file a Standard Pre-Discharge Claim instead of BDD.

Do not rely on "Quick Start." It's no longer a VA option. The pre-discharge paths VA lists today are BDD and a standard pre-discharge claim.

Done when you have confirmed BDD is your pathway.

STEP 3

Verify eligibility against the full checklist.

VA lists these requirements: you're on full-time active duty (Guard, Reserve, and Coast Guard included), you have a known separation date 180 to 90 days out, you can go to VA exams within 45 days after you file, and you send a completed Separation Health Assessment Part A with the claim. If you file online, VA gets your STRs; if you don't, you send a copy. VA also lists cases that need special handling and can't use BDD: case management for a serious injury or illness, a terminal illness, waiting for discharge while being treated in a VA hospital or military treatment facility, a pending character of discharge determination, or being unable to make exams in the 45 days.

If you're Guard or Reserve, **then** confirm you're on full-time active duty, such as Title 10 orders or a full-time AGR tour; state active duty doesn't count. **If** you're stationed overseas, **then** you can file online or start at a BDD office (Landstuhl, Germany, or Camp Humphreys, Korea); check the overseas page at [va.gov](https://www.va.gov).

Do not rely on verbal guidance from your chain of command or a TAP briefer for eligibility. Verify each item with an accredited rep.

Done when you meet every requirement and none of the special-handling cases applies.

STEP 4

Get a copy of your complete service treatment records.

Pull the full STRs, not a summary, while you're still in uniform. Ask your MTF records office for a complete copy and check it against what you can see in the MHS Genesis patient portal. Note any gaps. Pull your personnel file through milConnect while you're at it.

Do not build your list from a clinic summary. A summary leaves out documented visits, and a condition you never find is a condition you never claim.

Done when you have a complete STR set covering your whole service, with any gaps identified.

STEP 5

Build your conditions inventory from the record.

Read every STR entry chronologically. Sort what you find into three categories: diagnosed conditions, documented complaints without a formal diagnosis, and occupational or environmental exposures (including PACT Act presumptives). Note the record date for each.

Do not filter by how "bad" a condition feels. VA decides service connection and severity. Your job is to report what's documented.

Done when every documented condition is on the list with a date and record reference.

STEP 6

Run your inventory past an accredited representative.

Book a free installation or county VSO, or another accredited rep, and review your STRs together. Bring your STR printout and draft list. Ask them to read the record with you. A second set of eyes often finds documented conditions you hadn't thought to claim.

Done when an accredited rep has reviewed your inventory and you have added anything you missed.

STEP 7

Complete the Separation Health Assessment (SHA) Part A from your records.

The SHA Part A is your own report of your health history. VA requires a completed Part A with every BDD claim. It goes to the clinician before your separation exam and becomes part of your record. Fill it out with your STRs open, page by page, tying each answer to a record entry.

Do not skip the mental health section or answer "no" on a documented condition. A condition left off the SHA leaves a gap you'll have to explain later. The conditions VA decides are the ones you claim on the 21-526EZ, so every condition you report here belongs on the claim too.

Done when the SHA Part A is signed and every "yes" is tied to an STR entry.

STEP 8

Assemble your evidence package.

Gather the STR entries, your own statement describing your current symptoms (VA Form 21-4138, Statement in Support of Claim), and statements from people who saw the events or symptoms (VA Form 21-10210, Lay/Witness Statement). Collect those now, while you're still in uniform and the people are close by.

Done when each condition on your inventory has its supporting evidence collected in one file.

STEP 9

Designate your representative.

Appoint your accredited rep so they can act on your claim. Use VA Form 21-22 to appoint a Veterans Service Organization, or 21-22a for an accredited individual.

Done when your representative designation is on file with VA.

STEP 10

Complete VA Form 21-526EZ.

File the claim on VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits) online at va.gov, or with your representative. Enter each condition with its own dated description that points to your STRs. Attach the SHA Part A and your evidence package.

If your window closes before your package is ready, **then** you can still file a standard claim before you separate, or file within one year after separation. A claim VA receives within that year can still be paid from the day after separation.

Where this is written down: 38 CFR § 3.400(b)(2)(i).

Done when the 21-526EZ is submitted inside the BDD window with the SHA Part A and your evidence attached.

STEP 11

File early in the window and save your confirmation.

Aim to file early in the window, around day 180 to day 150, so you have at least 45 days of exam availability before you separate. Save the confirmation page in two places and send a copy to your rep.

Do not file on the last day of the window. VA says a claim can't use BDD if you can't go to VA exams during the 45 days after you file, and a condition you add inside 90 days may not be processed until after you separate.

Done when the claim is filed with 45 or more days of exam availability and your confirmation is saved in two places.

STEP 12

Stay available, attend your exams, and monitor the claim.

Keep your calendar clear of anything that breaks the 45-day window. At each C&P exam, describe how often, how bad, how long, and what each condition keeps you from doing, in plain, specific terms. Don't play it down, and don't stretch it. Track claim status at va.gov.

If your separation date changes, **then** notify VA and your rep the same day; a date that moves earlier can push you outside the window.

Done when your exams are complete before separation and you are tracking the claim to a decision.

Recap Checklist

- ☐ Marked the exact dates your BDD window opens (day 180) and closes (day 90).
- ☐ Confirmed BDD is your pathway, not Standard Pre-Discharge or IDES.
- ☐ Met every BDD requirement and ruled out the special-handling cases.
- ☐ Got a complete copy of your STRs and noted any gaps.
- ☐ Built a conditions inventory from the record, nothing filtered out.
- ☐ Ran the inventory past a free accredited representative.
- ☐ Completed and signed the SHA Part A from records, mental health section included.
- ☐ Assembled the evidence package with personal and buddy statements.
- ☐ Designated my representative on VA Form 21-22 or 21-22a.
- ☐ Filed VA Form 21-526EZ with the SHA Part A and evidence attached.
- ☐ Filed early with 45-plus days of exam availability and saved the confirmation twice.
- ☐ Stayed available, attended the C&P exams, and monitored the claim to a decision.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *BDD Claims Guide*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

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