

VETERAN CLAIMS

Living Abroad With VA Benefits

A starting-point guide: general logistics for veterans living or moving overseas, plus a worksheet for researching your specific country



READ THIS FIRST

VA disability compensation is not limited to veterans living in the United States. But VA health care, as most veterans in the U.S. know it, is generally not available overseas.

Instead, VA offers a separate program — the Foreign Medical Program (FMP) — for certain care related to service-connected conditions. This guide covers general, worldwide information. Rules, providers, and contact options vary by country, so a companion worksheet at the end helps you research your specific location.

FOREIGN MEDICAL PROGRAM (FMP) — GENERAL INFORMATION

FMP can cover the cost of medically necessary care you get in a foreign country if the care is for:

- A VA-rated, service-connected disability, or
- A condition associated with a service-connected disability that VA determines makes it worse, or
- Care you're receiving as part of the Veteran Readiness and Employment (VR&E) program

FMP only covers care received in a foreign country — it does not cover care or supplies received in the U.S. or U.S. territories. FMP is not the same as ordinary VA health care, and it does not cover non-service-connected conditions.

Getting your FMP benefits letter

Sign in to your VA.gov account, select “Letters,” then “Benefit letters and documents” to review, download, or print your FMP benefits letter. This letter lists which of your conditions are covered and gives your provider instructions for filing claims. As of the most recent program update, most eligible veterans no longer need to separately register before using FMP.

Choosing a provider

You can generally choose any licensed health care provider in the country where you live or travel.

Filing an FMP claim

If your provider doesn't file directly, you can file yourself — online, by email, mail, or fax — using VA Form 10-7959f-2 (FMP Claim Cover Sheet) with an itemized billing statement and proof of payment. You must file within 2 years of the date you received the care (or from your hospital discharge date if you were admitted).

Payment

FMP reimburses in U.S. dollars, converted at the exchange rate from the date you received care. Payment method depends on the bank account VA has on file for you (see Direct Deposit, below).

If FMP denies a claim

You can ask VA to reconsider (an appeal), but you must request it within 1 year of the original decision.

FMP contact

Ask VA online, or call the FMP office. Toll-free numbers are available for the U.S./Canada and several other countries (Australia, Costa Rica, Germany, Italy, Japan, Mexico, Spain, United Kingdom) — see the source list below for current numbers, since these can change.

COMPENSATION LOGISTICS WHILE LIVING ABROAD

Your monthly disability compensation continues regardless of where you live, as long as you remain eligible. What changes is how you manage the account:

- Direct deposit: You can update direct deposit for disability compensation, pension, education benefits, and FMP claims in your VA.gov profile if you have a U.S. bank account. If you only have an international bank account, you'll need to contact VA directly (through Ask VA or by phone) to set that up — it isn't handled through the standard online profile tool for international accounts.
- The Veterans Benefits Banking Program (VBBP) lists veteran-friendly U.S. banks and credit unions that can help you open or maintain a U.S. account, which can simplify direct deposit while overseas.

KEEPING YOUR CONTACT INFORMATION CURRENT

Updating your address, phone, and email in your VA.gov profile updates you across VA health care, disability compensation, pension, education benefits, claims and appeals, and VR&E. However, some benefits are not covered by that profile update and require contacting the department directly:

- Home loan benefits
- Life insurance benefits
- CHAMPVA
- The Foreign Medical Program (contact FMP directly for FMP-specific address changes, in addition to your general VA.gov profile)

If VA needs to reach you — for example, to schedule a claim exam — an outdated address or phone number can cause delays. Keep this current before and during any move abroad.

RECORDS AND CLAIMS FROM ABROAD

Filing a claim, requesting a decision review, or submitting evidence works largely the same from overseas as it does domestically: online tools, mail, and fax remain available, and an accredited representative can still assist you remotely. A few practical differences to plan for:

- International mail is slower — build in extra time if you're relying on paper mail for forms or evidence.
- Travel reimbursement for claim exams does not apply if you live outside the U.S. or U.S. territories — plan for this if you're asked to attend an exam.
- Foreign-language medical records or receipts may need translation for FMP claims, which can add processing time; VA will translate documents submitted in other languages.

EXAMINATIONS ABROAD

If VA needs a claim exam (C&P exam) while you're living abroad, in-person options may be more limited than in the U.S., and telehealth exams may be used depending on your situation and location. Because in-person contractor networks and travel-reimbursement rules differ overseas, confirm exam logistics directly with VA or your exam contractor once an exam is scheduled — don't assume domestic rules apply.

OFFICIAL ASSISTANCE CHANNELS

- Ask VA (online contact form) — for general questions, including FMP and address changes for FMP
- FMP phone line — toll-free numbers available for the U.S./Canada and several other listed countries
- VA international direct deposit line — for setting up direct deposit to an international bank account
- Accredited representatives (VSOs, claims agents, attorneys) — can generally assist veterans remotely, including from abroad

RULES CHANGE: Everything above is general, worldwide information. It is not a substitute for confirming current details for your specific situation directly with VA or FMP.

COUNTRY RESEARCH WORKSHEET

PRIVACY NOTICE: Shared device? Protect your screen, downloads, printouts and surroundings. Clear or securely store this worksheet when finished.

VA does not guarantee that ordinary VA health care, VA facilities, or specific in-network providers are available in any given country. Use this worksheet to research your own situation rather than relying on a general country list — provider networks, banking options, and mail reliability vary and change over time.

Country / region: _____

QUESTION	YOUR FINDINGS
Does the FMP benefits letter (from your VA.gov account) list this country as covered?	
What licensed providers are available locally who will accept FMP billing or reimbursement?	
Is a U.S. embassy or consulate nearby, and does it have veteran-specific resources?	
What is the realistic mail transit time to/from Spring City, PA (FMP) or Janesville, WI (claims)?	
Do you have, or can you open, a U.S. bank account for direct deposit — or will you need an international account set up through VA?	
Is there a local VSO chapter, American veterans' organization, or U.S. military community that offers support?	
What is the process, if any, for scheduling a VA claim exam from this location (telehealth vs. in-person)?	

QUESTION	YOUR FINDINGS
Any known local fraud alerts or provider issues VA has published for this country?	

Where to check for country-specific alerts: VA periodically publishes country-specific notices (for example, provider fraud alerts) — check VA's Foreign Medical Program alerts page before relying on a specific provider.

WHAT THIS GUIDE IS NOT

This is general educational information about VA benefits logistics for veterans living abroad. It does not list every country's specific rules, does not guarantee coverage or provider availability anywhere, and is not legal, medical, tax, or immigration advice. Ordinary VA health care is not universally available outside the U.S. — FMP is a distinct, more limited program. Veteran Claims is not part of, and is not endorsed by, the Department of Veterans Affairs.

VERIFIED AS OF AND SOURCES

Verified as of: August 11, 2026.

RULES CHANGE: FMP rules, contact numbers, provider networks, and country-specific alerts change — confirm current details at the official source links below before relying on this guide.

- Foreign Medical Program (FMP) — <https://www.va.gov/health-care/foreign-medical-program/>
- File a VA Foreign Medical Program claim — <https://www.va.gov/health-care/file-foreign-medical-program-claim/>
- Foreign Medical Program alerts (including country-specific fraud notices) — https://www.va.gov/health/foreign_medical_program_alerts.asp
- Change your direct deposit information — <https://www.va.gov/change-direct-deposit/>
- Change your address in your VA.gov profile — <https://www.va.gov/change-address/>
- Veterans Benefits Banking Program — <https://veteransbenefitsbanking.org/find-bank-credit-union/>
- VA claim exam (C&P exam) — <https://www.va.gov/resources/va-claim-exam/>
- Veterans Living Overseas (outreach persona page) — <https://www.benefits.va.gov/persona/veteran-abroad.asp>

Continue at the official source: <https://www.va.gov/health-care/foreign-medical-program/>