

# LITTLE-KNOWN BENEFIT AIDS VETERANS of WAR

From the NE 10-13 Pension Rep:

Those who serve during conflict are eligible for up to \$19,000 a year. By Paula Burkes Published: February 8, 2009 <http://newsok.com/article/3344150>

A little-known veterans' benefit for long-term care expenses is available to wartime veterans and their spouses. But the benefit is being overlooked by thousands of families, industry observers say. **The Special Pension for Veterans' Aid and Attendance** pays up to \$1,644 a month, \$19,736 annually, **toward assisted living, nursing homes or in-home care for veterans 65 and older who served at least 90 days and one day during wartime — stateside or overseas**. Veterans and their spouses can receive up to \$23,396 annually **and spouses of deceased veterans**, \$12,681. Yet, an estimated \$22 billion a year goes unclaimed. In 2007, only 134,000 seniors nationwide received the benefit, **which was established in 1952**.

## INTRODUCTION TO THE VETERANS' AID AND ATTENDANCE SPECIAL PENSION

The Veterans' Administration offers a Special Pension with Aid and Attendance (A&A) benefit that is **largely unknown**. This Special Pension (part of the VA Improved Pension program) allows for Veterans and **surviving spouses** who require the regular attendance of another person to assist in eating, bathing, dressing, undressing or taking care of the needs of nature to receive additional monetary benefits. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisted living facility also qualifies.

This is a "**pension benefit**" and is **not** dependent upon service-related injuries for compensation. Most Veterans who are in need of assistance qualify for this pension. **Aid and Attendance can help pay for care in the home, nursing home or assisted living facility. The Aid and Attendance Benefit is considered to be the third tier of a VA program called Improved Pension.** The other two tiers are Basic and Housebound. Each tier has its own level of benefits and qualifications. If you or your loved one does not qualify for Aid and Attendance, you may want to check to see if you qualify for another level of the Pension.

## THE AID & ATTENDANCE PROGRAM

Eligibility must be proven by filing the proper Veterans Application for Pension or Compensation. This application will require a copy of DD-214 (see below for more information) or separation papers, Medical Evaluation from a physician, current medical issues, net worth limitations, and net income, along with out-of-pocket Medical Expenses. For more general information about the Aid & Attendance Special Pension, please see <http://www.vetassist.org/faq.htm>

**Q.** How do I know that I qualify for Aid & Attendance?

**A.** The VA will require that **your physician** fill out a form establishing that the claimant requires daily assistance from others in order to dress, bathe, cook, eat, leave home, etc. The claimant does **NOT** have to require help in ALL these areas. There simply must be adequate medical evidence that the claimant cannot function alone. <http://www.vetassist.org/eligibility.htm> The veteran served at least **one day** during the following periods **and had 90 days of continuous military service**.

**World War II:** December 7, 1941 through December 31, 1946

- [ ] **Korean War:** June 27, 1950 through **January 31, 1955**
- [ ] **Vietnam War:** August 5, 1964 (**February 28, 1961**, for veterans who served “in country” before August 5, 1964), **through May 7, 1975**
- [ ] **Gulf War:** August 2, 1990, through a date to be set by law of Presidential Proclamation.

**As a rule of thumb, assets should not exceed \$80,000. That amount drops depending on the age of claimant. Also included is **spousal income**.**

**SUMMARY: If the claimant meets the income criteria, the service criteria, and the net worth criteria, he or she is likely eligible for one of the Improved Pensions (A&A, Housebound or Basic Pension).** It is not necessary to request the “Basic Pension” or “Housebound.” Simply fill out the form as though you are requesting the full Aid & Attendance benefit. The VA will determine which level of the Improved Pension is appropriate to your situation. VA Form 21-526 (claim for a living veteran) or VA Form 21-534 (claim for death Pension from a surviving spouse). You can ask **VA** to help you fill out the **form** by calling or visiting a regional office.

