

Call your VA Regional Office - 1-800-XXX-XXXX, VA Counselor

HOW THE VA PENSION PROGRAM WORKS

Do you qualify?

1. The veteran needs **90 days on active duty and one day during a war time era**. The following are considered periods of war for the pension program:

WWII	Dec 7, 1941 – Dec 31, 1946
Korea Conflict	Jun 27, 1950 – Jan 31, 1955
Vietnam Era	Aug 5, 1964 – May 7, 1975
Gulf War	Aug 2, 1990 – Present

2. Your **assets must be under \$80,000 (not including your primary residence & car)**. This includes second homes, boats, RVs, rare collections, CDs, stocks, bonds, mutual funds, and money in the bank.

3. For Veterans only if **less than 65 years old, Veteran must be totally disabled**.

The VA breaks down the income levels into three categories based on the veteran's health (or the widow's).

Basic Pension – intended for low income, and who can take care of their self.

Housebound – housebound by reasons of a disability that will continue for life.

Aid and Attendance – Must be incapable of self support.

4. How does this work?

Income Thresholds and Rates (2015):

	Annual	Monthly
Single Veteran	\$ 12,652.00	\$ 1,054.00
Housebound	\$ 15,462.00	\$ 1,288.00
Aid and Attendance	\$ 21,107.00	\$ 1,759.00
Married Veteran	\$ 16,569.00	\$ 1,381.00
Housebound	\$ 19,380.00	\$ 1,615.00
Aid and Attendance	\$ 25,022.00	\$ 2,085.00
Single Widow	\$ 8,485.00	\$ 707.00
Housebound	\$ 10,371.00	\$ 864.00
Aid and Attendance	\$ 13,563.00	\$ 1,130.00

VA determines eligibility by adjusting income with unreimbursed medical expenses (minus 5% of medical expenses). If the remaining income falls below the annual income threshold, VA pays the difference between income and threshold amount.

These figures are the max the VA will give you monthly **and** the max you are allowed to make each month/year. If your income is over the amount listed you can subtract three expenses to bring you under the monthly limit. These are Medicare Part B & D, private medical insurance premiums you pay monthly, and the costs for home health care, assisted living care, or nursing home care. If your income is still above the listed amount after you subtracted these three, you do not qualify for this program at this time. If you are below the figures listed above for your category, then the VA will give you the difference. For example:

Turn Over

Single Veteran that needs Aid and Attendance

Monthly Income:	\$2000.00
Subtract Medicare Part B	96.50
Subtract Private Medical	111.16
Subtract Home Health Care	<u>1500.00</u>
Remainder	292.34

What you will receive from the VA is \$1,351.00. This is the difference between \$1,644 and \$292.

5. Prescriptions, doctors co-pays, dental and other medical expenses are reimbursable (once a year) once you are on the program.

6. The forms that you are required to bring to your appointment already filled out are **VA form 21-2680** signed by your doctor and three months of medical records to support your medical diagnoses. If you are in an assisted living facility or nursing home please have your facility fill out a **VA Form 21-0779** and bring that with a copy of your contract to your appointment.

Other documents required:

- Veterans Discharge papers or your **DD 214** papers
 - Current marriage license (required for widow's pensions & married veteran's pensions)
 - All previous marriage information for veteran and spouse (date/place of marriage and divorce)
 - Death Certificate of Veteran (for widow's pensions)
 - Social Security statement for Veteran and Spouse
 - All pension statements for Veteran and Spouse
 - Current pay stub of any current wages
 - All birth certificates and social security cards for children under 18 that are your dependents
 - Current bank statement of all bank accounts
 - Current statement of all stock, bonds, mutual funds
 - If you have a second home, need property tax forms that show current value
 - Private medical insurance monthly statement (current bill; this is for both Veteran and Spouse)
 - Home health care contract with monthly receipts
 - Latest monthly receipt for assisted living facility or nursing home and contract
 - VA Form 21-2680 signed by doctor and 3 months of medical evidence to support medical diagnoses
 - Bank routing number and account number if you want your VA Pension check directly deposited
7. If you are currently on Medicaid applying for Veteran's Pension or Widow's pension this program **WILL** impact how much you receive from Medicaid. If you live in a nursing home and are already on Medicaid you should not apply for Veteran's Pension.
8. **There are six basic ADLs(Active Daily Living): eating, bathing, dressing, toileting, transferring (walking) and continence. If you are unable to perform (2) of these ADL's permanently your doctor needs to sign VA form 21-2680 statement to that effect.**

When you have everything ready call your County Veteran Service Dept. for an appointment or VA Regional Offices in your state at 1-800-xxx-xxxx.

Distributed By **Crickett Insurance**, Michael Flaker, (586) 292-9410
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