



## Veterans Benefits

Veterans Benefits may be the most misunderstood and under utilized resources available to seniors today. Yet, too few veterans (and their spouses) realize that they could be eligible to receive large monthly checks even if they did not directly retire from the military or get injured in the line of duty.

A veteran or a widowed spouse of a veteran who is eligible for the Pension and Aid and Attendance program could receive the following monetary benefits:

<b>2012 Maximum Pension Rates for Aid and Attendance</b>		
Single Veteran	\$1703 Per Month	\$20,447 Per Year
Married Veteran	\$2019 Per Month	\$24,329 Per Year
Widowed Spouse	\$1094 Per Month	\$13,138 Per Year
Veteran Married to Veteran	\$2631 Per Month	\$31,578 Per Year

### What Are the Eligibility Requirements?

- The Requirements to receive some form of Aid and Attendance are not as stringent as one might think. A Veteran, Widowed Spouse, or Disabled Adult Child can be a claimant.
- Veteran Must have Served at Least Ninety Consecutive Days on Active duty; one day of which had to have been during a War Time Period. (This does not mean the Veteran had to have served directly in a combat zone. It simply means he or she served during a time of war.)
- Veteran must have had an "Other than Dishonorable Discharge"

- Claimant's Physician Must Declare Him/Her as Housebound and in Need of Assistance from Another Individual. That individual may include Home Health Care Helper, Assisted Living, or Nursing Home Care
- Claimant generally must have less than \$50,000 in assets. There is no firm asset cap with the VA. The agency will view the asset level of the applicant and determine whether he/she has enough resources to pay for the care needed for the duration of his or her life. The VA asset limit does not include the primary residence, car, or personal belongings. (Certain planning techniques can be employed to drop a Veteran or surviving spouse below the resource limit.)
- Claimant must meet income requirements
- Widowed Spouse must have been Married to the Veteran at the time of the Veterans Death or have had children by the Veteran and never remarried (Minor or Disabled Children may qualify for Benefits on their own)
- Widowed Spouse must have been living with the Veteran at the time of the Veteran's death, unless the separation was due to medical or military reasons (there may be some exceptions related to separations due to abuse)

Though some Veterans may look at this list and question their eligibility, particularly due to the income and resource limits, various planning techniques can be employed to bring the individual under the financial caps set forth by the VA.

### **Additional Benefits**

Once Awarded Aid and Attendance, a Veteran may obtain free medications, medial equipment, incontinence supplies, glasses, and hearing aides from the VA. The Veteran can also often get these health care supplies by U.S. Mail, and does not have drive to a VA hospital or clinic.

<b>WAR or CONFLICT</b>	<b>BEGINNING &amp; ENDING DATES</b>
World War II	12/7/1941 – 12/31/1946
Korean Conflict	6/27/1950 – 1/31/1955
Vietnam Era	8/5/1964 – 5/7/1975; for Veterans who served “in country” before 8/5/1964, 2/28/1961 to 5/7/1975
Gulf War	At least 24 months – 8/2/1990 through a date to be set by law or Presidential Proclamation

For further information, the Hamilton County VA contact is Bill Burgin (513-946-3310).