

Veteran's Aid & Attendance Planning

A Guide to Veteran's Aid & Attendance FAQ

Are you a Veteran or the Surviving Spouse of a Veteran who served during a war-time period? Are you looking for a tax-free benefit to help supplement out-of-pocket medical expenses? You may be entitled to vital pension benefits to help cover expenses under the Veteran's Aid & Attendance (A&A) pension program.

Maximum Monthly Benefits for the VA Aid & Attendance Level of Pension:

| | |
|---|---------------------------------|
| Surviving Spouse of a Veteran | \$1,478 |
| Single Veteran | \$2,300 |
| Married Veteran | \$2,727 |
| Married Veteran, but Spouse requires care | \$1,806 * *(basic pension rate) |
| Two Married Veterans | \$2,727 - \$3,649 |



We look at 4 tests to see if you are eligible for the VA Aid & Attendance Benefit

1. Dates of Service

(a) ~ Did the veteran serve during a covered wartime period?

- World War II ~ December 7, 1941 to December 31, 1946
- Korean conflict ~ June 27, 1950 to January 31, 1955
- Vietnam War Era ~
 - November 1, 1955 to May 7, 1975 for veterans who served in the Republic of Vietnam
 - August 5, 1964 to May 7, 1975 for Veterans who served outside the Republic of Vietnam
- Gulf War ~ August 2, 1990 through a future date to be set by law or presidential proclamation

1. Dates of Service ~ (continued)

(b) ~ Does the veteran's service meet the criteria listed below?

- Received a discharge other than dishonorable,

And at least one of these must be true about your service:

- You started on active duty before September 8, 1980, and you served at least 90 days on active duty with at least 1 day during wartime, or
- You started on active duty as an enlisted person after September 7, 1980, and served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions) with at least 1 day during wartime, or
- You were an officer and started on active duty after October 16, 1981, and you hadn't previously served on active duty for at least 24 months

2. Medical Need

- Are you age 65 or older?
- Do you need another person to help you perform activities of daily living "ADLs"?

ADLs are functions of self-care usually performed in the normal course of the day such as dressing, bathing, eating, toileting, or transferring.

- Are you legally blind?
- Do you have a diagnosis by a doctor of Alzheimer's disease or Dementia?

3. Income for VA Purposes ("IVAP")

- Do you spend all or most of your income on Unreimbursed Medical Expenses (UMEs)?
- The VA looks at your gross household income and your UMEs to come up with your IVAP.
 - Examples of UMEs include expenses paid to caregivers, assisted living facilities, adult day services, and recurring health insurance premiums such as Medicare Part B, Medicare supplements, and supplemental health insurance plans.

4. Net Worth

- Is your net worth below \$155,356
 - The net worth is set by Congress and usually increases every year.
 - Net worth equals the value of everything you own (except your house, your car, and most home furnishings), minus any debt you owe.

NEVER ASSUME YOUR LOVED ONE IS NOT ELEGIBLE!