

VA BASIC PENSION AND AID & ATTENDANCE BENEFIT

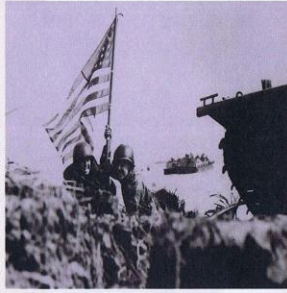
If you are a "wartime"^{**} veteran, the VA will provide a basic pension benefit. Every wartime veteran 65 years of age or older is entitled to this basic benefit upon meeting certain income and asset requirements. The program **IS NOT** dependent upon service related injuries for compensation. The program is designed for those with limited income and assets. Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits in addition to the basic pension.

The benefit you may obtain is based upon the "countable income" you receive. The VA takes the "countable income" that you make and gives a monetary benefit up to a certain amount that is established by Congress and changes every year. Thus, to obtain the maximum benefit you must have zero "countable income."

COUNTABLE INCOME: Countable income is defined as almost all sources of income you receive, less certain deductions, including deductions for health insurance premiums and unreimbursed medical expenses.

UNREIMBURSED MEDICAL EXPENSES: Most veterans have some countable income, but there are exclusions that may reduce *countable income*, including a portion of unreimbursed medical expenses paid by claimants. Unreimbursed medical expenses include: cost of a long term care institution or assisted living, health related insurance premiums (including Medicare premiums), diabetic supplies, private caregivers, incontinence supplies, prescriptions and dialysis not covered by any other health plan. **Only the portion of the unreimbursed medical expenses that exceed 5% of the MAPR may be deducted.**

**Wartime periods are longer than when actual combat operations occurred.



WHO QUALIFIES?

Aid and Attendance is for applicants who need financial help for in-home care, to pay for an assisted living facility or a nursing home. It is a non-service connected disability benefit, meaning the disability does not have to be a result of service.

BENEFIT ANALYSIS

Aid and Attendance Maximum Annual Pension Rate (MAPR) Category	Maximum Monthly Pension Rates
<i>If you are a...</i>	
Single Veteran	\$1,645
Veteran with Spouse/Dependent	\$1,950
Two Veterans Married to Each Other	\$2,582
Surviving Spouse	\$1,057
Surviving Spouse with One Dependent	\$1,261

** Maximum Monthly Pension Rates may be limited based upon Income after deduction for unreimbursed medical expenses.

WHAT ARE THE SERVICE REQUIREMENTS FOR AID ATTENDANCE?

A veteran or the veteran's surviving spouse may be eligible if the veteran: Was discharged from a branch of the United States Armed Forces under conditions that were not dishonorable AND Served at least one day (did not have to serve in combat) during the following wartime periods and had 90 days of continuous military service:

- World War I: April 6, 1917, through November 11, 1918
- 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
- Persian Gulf War: August 2, 1990, through a date to be set by Presidential Proclamation or Law.

If the veteran entered active duty after September 7, 1980, generally he/she must have served at least 24 months of the full period for which called or ordered to active duty (there are no exceptions to this rule).

WHAT ARE THE ASSET REQUIREMENTS?

Net Worth (the value of your assets) also affects eligibility. VA pensions are a need-based benefit, and a large net worth might affect your eligibility. All personal goods are exempt from the net worth. These goods include the home you live in, a vehicle used for the care of the claimant, and household goods and personal effects such as clothes, jewelry and furniture. Unfortunately, there is no asset limit set by law, and the determination of eligibility can be made at the discretion of a VA caseworker.