

# VA Benefits and Services



**VA benefits can  
affect you now,  
*and* for the rest  
of your life...**



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***"To care for him who shall have borne the battle and for his widow and his orphan..."***

**- Abraham Lincoln -**

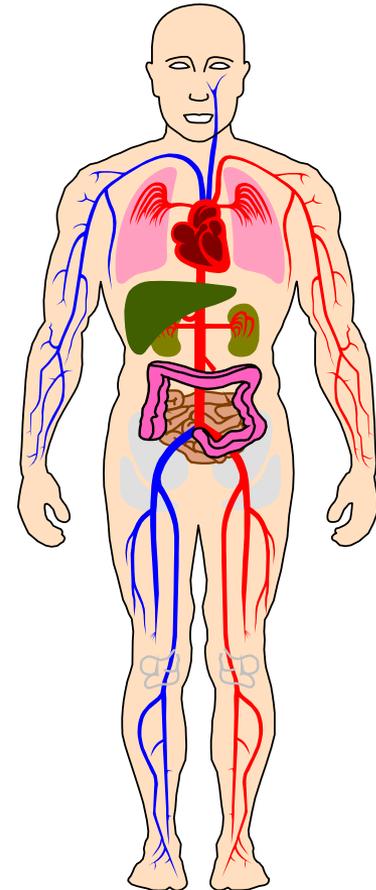


# VA

- **Veterans Benefits Administration**
  - All VA benefits - Compensation, Education, Home Loan Guaranty, etc.
  - Administered by VA Regional Offices
- **Veterans Health Administration**
  - All VA health care services
  - Administered by VA Medical Centers, Ambulatory Care & Community Based Outpatient Clinics, etc.
- **National Cemetery Administration**
  - National and State Veterans Cemeteries
  - Headstones & Markers
  - Presidential Memorial Certificates



# Compensation for Service-Connected Disabilities



# Compensation



**A service-connected disability is a disease or injury incurred or aggravated while on active duty. The disability does not have to be combat or wartime related.**

# Compensation

## *Disability Examples*

- **Torn knee ligament**
- **Amputation**
- **Heart disease**
- **Post traumatic stress (including the result of sexual trauma)**
- **Skin condition such as psoriasis**



## Compensation

- **Disabilities are rated from 0% to 100%**
- **VA rating is independent of any military rating**
- **Payments begin with 10% ratings**
- **Additional allowance for dependents with 30% or higher rating**



## Compensation - *Sample Rates*

Rating	Vet Only	Vet+S	Vet+S+1C	Vet+S+2C	Vet+S+3C
<b>10%</b>	\$127	N/A	N/A	N/A	N/A
<b>20%</b>	251	N/A	N/A	N/A	N/A
<b>30%</b>	389	435	469	492	515
<b>40%</b>	560	622	667	697	727
<b>50%</b>	797	874	931	969	1007
<b>60%</b>	1009	1102	1169	1215	1261
<b>70%</b>	1272	1380	1459	1512	1565
<b>80%</b>	1478	1602	1692	1753	1814
<b>90%</b>	1661	1800	1902	1971	2040
<b>100%</b>	2769	2924	3037	3114	3191

**S – Spouse    C = Child(ren)**  
**Rates effective Dec 1, 2008**



# Compensation

- **Compensation is *tax free***
- **Additional *Special Monthly Compensation* added for loss of limb, organ, etc.**



## **Compensation - *Related Benefits***

- VA health care for all rated service-connected conditions
- Vocational Rehabilitation & Employment services
- \$10,000 life insurance
- Federal employment preference
- VA loan funding fee waived
- Possible State and local benefits for veterans



## Compensation - *Related Benefits*

(continued)

- **Annual clothing allowance (\$716)\***
- **Specially adapted homes\*\***
  - ✓ **\$60,000** grant for cost of building, buying, remodeling, or paying indebtedness on home already acquired
  - ✓ Grant for actual cost, up to **\$12,000**, for adaptations to residence determined by VA to be necessary
    - \* For certain types of disability
    - \*\* For certain cases of serious disability, and may be used while on active duty



## **Compensation - *Related Benefits***

(continued)

- **Automobile grant (\$11,000) and adaptive equipment\*\***
- **Military commissary & exchange privileges\*\*\***

\*\* For certain cases of serious disability, and may be used while on active duty

\*\*\* For 100% disability cases



# Compensation

## *How to Apply*

- **Complete a VA Form 21-526  
(*Veteran's Application for  
Compensation and/or Pension,  
Parts A, B & C*)**
- **Provide other supporting records -  
VA can help obtain them**
- **Submit all documents to  
appropriate VA Regional Office**



# Pension

## Non-Service Connected Disability



## **Pension**

### ***Eligibility Requirements***

- **At least 90 days of active military service (generally, 24 months for enlistments after September 7, 1980)**
- **At least one day of wartime service (combat service not required)**
- **Totally & permanently disabled, or attained age 65**
- **Eligibility subject to combined family income and net worth limitations**



## Pension

### *Income-Based Benefit*

- **Following chart shows the monthly rate for veterans found eligible and who have no source of countable family income that would reduce the rate**
- **If there *is* countable family income, the monthly rate is reduced, dollar-for-dollar, by the amount of countable family income**



# **Pension**

## **Countable Income**

- **Income received by veteran and his or her dependents**
- **Includes earnings, disability, and retirement payments, interest & dividends, and net income from farming or business**
- **Social Security Disability & Social Security Retirement is countable income**



# Pension Net Worth

- **Net worth includes the net value of assets such as bank accounts, stocks, bonds, mutual funds, and any property other than the veteran's residence with a reasonable lot**
- **There is no set limit on how much net worth a veteran and his or her dependents can have, but it cannot be excessive.**



# Pension

## Exclusion to Income

- **Public assistance such as Supplemental Security Income (SSI) or Food Stamps is not considered income.**
- **Many other specific sources of income are not considered income, however, all income should be reported**
- **VA will exclude any income that the law allows.**



# Pension

## Deduction to Countable Income

- **A portion of unreimbursed medical expenses paid by the claimant after VA receives the pensions claim may be deducted**
- **Certain other expenses, such as veteran's education expenses**



# Pension

## *2010 Monthly Rates*

Veteran Status	Regular	If house-bound	If in need of aid & attendance
<b>Veteran alone</b>	<b>\$1,021</b>	<b>\$1,248</b>	<b>\$1,703</b>
<b>W/ spouse</b>	<b>1,337</b>	<b>1,564</b>	<b>2,019</b>
<b>W/ spouse + 1 child</b>	<b>1,512</b>	<b>1,738</b>	<b>2,194</b>
<b>W/ spouse + 2</b>	<b>1,686</b>	<b>1,913</b>	<b>2,368</b>



# Pension

## *2012 Annual Rates*

Veteran Status	Regular	If house-bound	If in need of aid & attendance
<b>Veteran alone</b>	<b>\$12,256</b>	<b>\$14,978</b>	<b>\$20,447</b>
<b>W/ spouse</b>	<b>16,051</b>	<b>18,773</b>	<b>24,239</b>
<b>W/ spouse + 1 child</b>	<b>18,144</b>	<b>20,866</b>	<b>26,332</b>
<b>W/ spouse + 2</b>	<b>20,237</b>	<b>22,959</b>	<b>28,425</b>



# **Pension**

## ***How to Apply***

- **Complete a VA Form 21-526  
(*Veteran's Application for  
Compensation and/or Pension, Parts  
A, C & D*)**
- **Provide DD-214**
- **Provide medical records to support  
claim (VA Form 21-2680 Examination  
for Housebound Status or Permanent  
need for Regular Aid & Attendance**



# Pension

## When Applying for Pension

- **On Part D of the 21-526, every blank must be filled for the veteran. If the income and/or net worth is zero, then write "0" or "none"**
- **If there is a spouse, every blank must be filled for the spouse**



## **Compensation & Pension**

### ***Time Limit***

- **No time limit to apply for Compensation or Pension**
- **For Compensation, benefits will be paid retroactive to the date of separation/retirement if VA receives the application within one year of the separation/retirement. Otherwise, benefits are effective no earlier than the date VA received the application**



# Burial & Survivor Benefits



# Burial Benefits

- **National Cemeteries**
- **State Veterans Cemeteries**
- **Headstone or Marker**
- **Burial Flag**
- **Presidential Memorial Certificates**
- **Burial Cost Reimbursement**



# ***Burial Benefits***

*(continued)*

## **National Cemetery Burial**



**120+ Cemeteries**  
**Nationwide**

- **Gravesite**
- **Opening and Closing**
- **Headstone/Marker**
- **Burial Flag**
- **Funeral Honors**
- **Presidential Memorial Certificates**
- **Burial Cost Reimbursement**
- **Perpetual Care**
- **All at No Cost to the Family**



## ***Burial Benefits - (continued)***

# **Arlington National Cemetery & State Veterans Cemeteries**

- Arlington National Cemetery
  - ✓ Administered by Department of the Army
  - ✓ Eligibility more restrictive than VA
  - ✓ Unrestricted for cremations
  - ✓ Full casket for retirees
- 60+ State Veterans Cemeteries
  - ✓ Similar to National Cemeteries
  - ✓ May require residency



## ***Burial Benefits - (continued)***

### **Eligibility**

- Veteran, spouse, and dependent children
- Veteran defined:
  - ✓ Other than dishonorable discharge
  - ✓ Active duty service, not including Reserve active duty for training
  - ✓ Retirement eligible Reserve and National Guard members



***Burial Benefits*** - *(continued)*

**Headstone or Marker**

- **In National/State Veterans Cemeteries for all eligible persons**
- **Provided for private cemetery burials anywhere in the world for veterans only**



## *Burial Benefits*

### **Other**

- **Burial Flag** – to drape coffin or urn, and given to next of kin
- **Funeral Honors** – Flag folding and playing of Taps
- **Presidential Memorial Certificates** – available to family and other loved ones



# *Burial Benefits*

## **Other - (continued)**

- **Burial Cost Reimbursement**

- ✓ *Service-Connected Death:* up to \$2,000
- ✓ *Non Service-Connected Death (limited entitlement):* Up to \$300 toward burial and funeral expenses, and \$300 plot allowance when burial is in a cemetery not under U.S. government jurisdiction



## ***Burial Benefits - (continued)***

### **To Do List**

To ease the burden on family members, the veteran should:

- Provide appropriate loved ones with a copy of his/her discharge document (DD Form 214, *Report of Separation from Active Military Service*), and
- Inform them of his/her burial wishes – final resting place, etc.



# Bereavement Counseling

- Available to the spouse, children, and parents of Armed Forces personnel who died while on duty
- Including Reserve and National Guard members
- Counseling provided by VA Vet Centers
- Call (202) 273-9116 or send e-mail to [vet.center@hq.med.va.gov](mailto:vet.center@hq.med.va.gov) for arrangements



# Dependency & Indemnity Compensation (DIC)

- Monthly *tax-free* benefit paid to the surviving spouse of a serviceperson who died while on active duty, or veteran who died due to service-related condition
- Currently, \$1,195 monthly
- Increased by \$296 for each dependent child



## ***DIC – (continued)***

- Surviving minor child is directly eligible for DIC *if* (a) there is no surviving spouse, or (b) the child is not in the custody of surviving spouse
- Survivor Benefit Plan (SBP) for the surviving spouse is offset by DIC



# Death Pension

- If not entitled to DIC
- Income-based benefit
- For surviving spouse
- For dependent children in certain situations
- Veteran must have had at least one day of war-time service



# Death Pension

(continued)

## *Sample Monthly Rates*

Rates effective Dec 1, 2008

Veteran Status	Regular	If house-bound	If in need of aid & attendance
<b>Surviving Spouse alone</b>	<b>\$684</b>	<b>\$837</b>	<b>\$1,094</b>
<b>W/ 1 child</b>	<b>896</b>	<b>1,048</b>	<b>1,306</b>
<b>W/ 2 children</b>	<b>1,071</b>	<b>1,222</b>	<b>1,480</b>

Benefit is reduced dollar-for-dollar by other sources of countable income.



# **Veterans Service Organizations**

**also assist veterans in various ways  
including claims representation**

***Examples:***

**DAV, AmVets, VFW, PVA, VVA,  
The American Legion, American Red  
Cross, and many others**



# To Reach a State Veterans Affairs Office, or Veterans Services Organization

- Visit [www.va.gov](http://www.va.gov), and click on "Partners"
- Check local telephone directory under "Veterans Organizations"
- Call VA at (800) 827-1000



# VA on the Internet

Information on *all* VA  
benefits and services  
is available

Visit [www.va.gov](http://www.va.gov)



# VA on the Internet

(continued)

- **Apply on-line for benefits (select "Online Applications")**
- **Submit electronic inquiries as well (select "Contact VA")**

Visit [www.va.gov](http://www.va.gov)



# Phone VA

For *benefits* information  
and assistance  
call toll-free

**1 (800) 827-1000**

**TDD 1 (800) 829-4833**



**Oklahoma City Federal Building  
301 NW 6<sup>th</sup> St, Suite 113  
Oklahoma City, OK 73102**



**VA Regional Office (VARO)  
125 South Main St.  
Muskogee, OK 74401**



# **Pension Maintenance Center (PMC)**

**VARO – PMC  
PO Box 11000  
St. Paul, MN 55111-1000**



# QUESTIONS

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