

**NURSING HOME/INCOME CARE COSTS:** When using nursing homes or assisted living care it is imperative that the monthly bill be drawn up by the provider showing the cost of medical expenses per month vs. room and board the VA will not recognize the room and board ONLY the medical portion of the bill. **EXAMPLE:** \$4200.00 per month for assisting living expenses only \$800.00 is for room and board; so, \$3400.00 per month is a medical expense.

**WHAT ABOUT FAMILY TRUSTS?:** As long as the claimant is not receiving a 1099 from the family trust it will not be considered countable income for the individual.

**WHAT ABOUT THE SALE OF MY HOME?:** You cannot have more than \$80,000.00 in countable income. (if you have a savings account with \$90,000 you may not be eligible for the pension until these funds are reduced)

**DOCUMENTS NEEDED FOR APPLICATION:** If a veteran wishes to apply for this benefit he should go directly to his/her County Service Officer(CVSO) to have them assist in filing for these benefits through the Veteran Affairs Regional Office. Please bring the following information to your appointment with the CVSO: There is absolutely NO COST to the individual claimant filing these claims through an accredited County Veteran Service Officer.

-DD214/Separation document for WWII veterans.

-Marriage Certificate/Death Certificate/Divorce papers

-All out of pocket medical expenses of the entire household;

-All income from the entire household; (tax return is helpful for the previous year; however, it may not be specific enough to break down the medical expenses).

**\*Pharmacies can print-out a list of the entire years cost this takes the guess work out of the total amount used for pharmacy costs.\***

**\*Need for regular aid and attendance requires additional documents to be filled in by the physician for the claimant:**

**VA Form 21-2680** Examination for Housebound and Need for Regular Aid and attendance. (veteran)

**VDVA Form 10** Examination of housebound/and Need for regular aid and attendance. (spouse of the veteran)

Call your Veteran Service Officer if you have any questions concerning the VA pension or other VA benefits.



## ***Understanding The Veteran Affairs Pension Benefits***

***“A Veteran Service Officer  
perspective”***

***Kootenai County Veteran Service  
Office***

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***“VETERANS’ SERVING VETERANS’***

## Understanding VA Pension (Simplified)

**ELIGIBILITY:** Must have served at least one day during a war-time period of service. Must be age 65 (in some cases it can be younger but requires SS or a 100% disability rating to potentially qualify for pension benefits) Must meet the minimum annual pension rate set by law. Once you meet these three criteria you can proceed.

**WAR TIME PERIODS:** WWII Dec 7, 1941-July 26, 1947/Korean June 27, 1950-Jan 31, 1955/Vietnam Aug 5, 1964-May 7, 1975/Gulf War Aug 2, 1990-Present

### PENSION LEVELS OF BENEFIT

Veteran Alone (perfectly healthy) .....	\$12,256
Veteran Married (perfectly healthy) .....	\$16,051
House bound status (veteran alone) .....	\$14,978
Housebound status (veteran married) .....	\$18,773
Aid and Attendance (veteran only) .....	\$20,447
Aid and Attendance (married) .....	\$24,239

### WIDOWS PENSION LEVEL OF BENEFIT

Surviving Spouse (perfectly healthy) .....	\$8,219
Surviving Spouse w/child .....	\$10,759
Housebound .....	\$10,046
Housebound w/one child .....	\$12,582
Aid and Attendance without child .....	\$13,671
Aid and Attendance w child .....	\$15,673

**VETERAN PENSION:** This benefit can be paid to a single veteran or to a veteran who is married. This benefit is based upon annual income levels which can be reduced by ALL out of pocket medical expenses of the entire household. (review chart for income limits) Essentially what the VA will do is subtract all out of pocket medical expenses from the previous year and whatever the difference between the out of pocket medical and the income IF it is below the level set by the VA the VA will pay the difference up to the income threshold in 12 equal payments over the next 12 months. (The pension amount will vary based upon the medical expenses of the particular claim)

**IMPROVED DEATH PENSION:** This benefit is paid to the surviving spouse and or family members under the age of 18 years of age if the veteran has passed away. The benefit amount is paid at different levels of benefit as described above. Simply add all income sources and subtract all out of pocket medical expenses and this will determine the amount of benefit to be paid over the next 12 months.

**EXAMPLE:** Pension veteran alone: He/she meets eligibility the income level is \$9,000 the veteran spent \$2000 in out of pocket medical expenses:  $\$9,000 - \$2,000 = \$7,000$  subtract  $\$11,830 - \$7,000 = \$4,830.00$  divided by 12 equals:  $\$402.50$  per month in pension benefit.

**EXAMPLE:** Pension veteran w/spouse: He /she meets eligibility the income level is \$18,000 however their out of pocket medical expenses are  $\$18,000 - \$10,000 = \$8,000$  subtract  $\$15,493 - \$8,000 = \$7,493$  divided by 12 equals  $\$624.42$  per month in pension benefit.

**EXAMPLE:** Widow lives alone perfectly healthy he/she meets eligibility. The income level is \$4,000, out of pocket medical expenses \$2500.  $\$4,000 - \$2,500 = \$1,500$  subtract  $\$7,933 - \$1,500 = \$6,433.00$  divided by 12 equals  $\$536.08$  per month in pension benefits.

**EXAMPLE:** Widow with Aid and Attendance meets eligibility. Income is \$12,000 out of pocket medical expenses are \$22,000 she would be entitled to the full amount of Widow's pension under need for regular aid and attendance at \$1099.58 per month in pension benefits.

### WHAT IS CONSIDERED COUNTABLE INCOME?

Social Security, Pensions; Interest on IRAs/Stocks/Bonds etc. Interest bearing accounts; lottery winnings; sale of a home; income from a job (when in doubt use full disclosure with the VA)

### WHAT IS CONSIDERED A MEDICAL EXPENSE?:

**Gather all medical expenses from the previous year:** Medicare; medical insurance supplements; pharmacy; in-home care; nursing home care; Doctor co-pays; Surgery costs; burial costs; educational costs; Recurring medical supplies (depends, gloves, band aids, oxygen); dialysis; mileage to and from Doctor visits .28 cents per mile. Other medical expenses include: Ramps, canes, modifications to home; wheelchairs; scooters; electric wheelchairs; adaptations to privately owned vehicles. Glasses, hearing-aides, dentures, x-ray costs; medical examinations (ANYTHING having to do with the health of the individual can be used)