

Veterans' Benefits- What They Are and Tips on Getting What You Deserve

Veterans' Benefits Administration:

The Veterans' Benefits Administration (VBA) provides an integrated program of veterans' benefits. These include compensation for service-connected disabilities, pensions for war-time veterans with non-service connected disabilities who meet income criteria, benefits for burial, home loans, and life insurance.

VA Pension (Improved Disability Pension):



This pension, discussed in more detail in WISER's *Pension Benefit Programs for Veterans and Their Survivors* Fact Sheet provides a base level of benefits which can be increased for two reasons: (1) if the veteran is housebound, his/her compensation will be increased to reflect Pension with Housebound benefits, and (2) if the veteran needs "aid and attendance," the compensation will again be increased for Pension with Aid and

Attendance.

Tip 1: Even if you have income over the maximum annual benefit amount, do not immediately assume you do not qualify for pension benefits. There are certain permissible deductions, such as recurring medical expenses, that can be deducted from total income, which may cause your income to fall within the allowable limits.

Tip 2: The cost of assisted living facilities is also a deductible expense. Everything included in the cost of the facility can be deducted, so make sure that the VA does not deny any expenses. If this occurs, you can obtain a letter from your facility that explains all of the services are necessary and should be included in deductible expenses.

Tip 3: If you are a healthy veteran but have a spouse who is disabled, you may be able to receive the basic Improved Disability Pension.

Filing for Benefits:

- Claims for Improved Disability Pensions are generally filed at a VA Regional Office. (To find a VA Regional Office, use the VA Facility Locator listed in the Resources section.) They can also be filed directly with a Pension Management Center. There are three in the U.S., which are located in St. Paul, MN; Milwaukee, WI; and Philadelphia, PA.

- You can file for veterans benefits through the VA website; however, you still have to mail in hard copies of the verification documents. It is wise to keep your application and supporting documents together if you wish to have your claim processed as quickly as possible.
- When turning in your benefits application, be sure to sign the form. You must sign it yourself even if another person holds power of attorney over you; otherwise the application will be returned and will take longer to process.
- Do not give the VA original verification documents, such as your birth certificate or marriage license. These will not be returned to you. It will take longer to process with copies, so one alternative if you live near a Regional Office, is to hand deliver your application and verification documents. This way, you can show them the originals, but give them copies to keep. Doing this should speed up the verification process.
- Many veterans service organizations will also help you with benefit applications and may be more convenient if you do not live in a major city. The VA website has contact information for locating these organizations.

Other Benefits Programs:

Medal of Honor Pension: If you are a veteran who has received the Medal of Honor, you are eligible for a monthly pension. The benefit for 2010 is \$1,194 per month. This benefit does not have any other eligibility criteria, nor does it reduce other benefits for the veteran.



Veterans Health Administration (VHA): The VA has medical centers all across the U.S., as well as research centers, clinics, and housing for veterans. Visit <http://www1.va.gov/health/> for more information on health care for veterans.

National Cemetery System: This system provides burial benefits to veterans, which include a grave site in one of the national cemeteries (there are 125), opening and closing of the grave, care for the site, a government marker, a flag, and a presidential memorial certificate. Widows of veterans can also receive reimbursement for out-of pocket expenses for burial. In addition, spouses and dependents can be buried in a national cemetery in the veterans' plot, whether they die before or after the veteran. Finally, there is a private cemetery system in which veterans are eligible to be buried, but family members are not eligible for benefits in these cemeteries. Be sure you have the veteran's military discharge papers before death, because you will need them in order to get burial benefits.

Resources:

- Directory of Veterans Service Organizations: <http://www1.va.gov/vso/>
- Publication- Federal Benefits for Veterans, Dependents and Survivors, 2010 Edition: http://www1.va.gov/opa/publications/benefits_book.asp
- Pension Management Center: 1-877-294-6380
- National Cemetery Scheduling Office: 1-800-535-1117
- VA Benefits: 1-800-827-1000
- VA Facility Locator: <http://www2.va.gov/directory/guide/home.asp?isflash=1>