

PENSION

A VA Pension is a tax free income benefit. Veterans who served during wartime and the surviving spouse of such a Veteran may qualify. Pension eligibility and benefit rate is based on adjusted income and countable resources.

There are 3 basic types of Veterans Pension Benefits:

Low-Income Pension

Eligibility in 2012:

- Veteran with a spouse with a combined adjusted income of less than \$1,337.00 per month; or
- A surviving spouse with an adjusted income of less than \$684.00 per month

Pension with Housebound Benefit

Eligibility in 2012:

- A Veteran with care need that includes being housebound or institutionalized with an adjusted income of less than \$1,248.00 per month (\$1,564.00 with dependents); or
- A surviving spouse with care need that includes being housebound or institutionalized with an adjusted income less than \$837.00 per month.

Pension with Aid & Attendance

Eligibility in 2012:

- A Veteran more severely disabled, that is blind, requires a nursing home or assistance with activities of daily living, with an adjusted income of less than \$1,703.00 per month (\$2,019.00 with dependents); or
- A surviving spouse more severely disabled, that is blind, requires a nursing home or assistance with activities of daily living, with an adjusted income of less than \$1,094.00 per month.

ELIGIBILITY

Pension eligibility is based on financial need. Based on VA policy a claimant's net worth in excess of \$80,000 will generally not qualify and in many cases this number will need to be much lower.

Additionally, eligibility and benefit rates are also based on adjusted average monthly income.

BENEFIT RATE

The Benefit rate is dependent on the recipient's level of adjusted income. Adjusted income is gross income minus recurring, non-reimbursable medical expenses.

For example, a married couple with an adjusted income of \$1,000.00, receiving a:

- *Low-Income Pension*, the Benefit Rate would be \$337.00 per month.
- *Pension with Housebound Benefits*, the Benefit Rate would be \$564.00 per month.
- *Pension with Aid & Attendance*, the Benefit Rate would be \$1,019.00 per month.

Maximum Pension Benefit is paid when adjusted income level:

- reaches \$0.00 or less; or
- is reduced to \$0.00 or less by unreimbursed medical payments.



Dates of War Time Chart

World War II

December 7, 1941, through December 31, 1946, inclusive. If the veteran was in service on December 31, 1946, continuous service before July 26, 1947, is considered World War II service.

Korean Conflict

June 27, 1950, through January 31, 1955, inclusive.

Vietnam Era

February 28, 1961 through May 7, 1975, inclusive, if veteran who served in the Republic of Vietnam during that period. August 5, 1964, through May 7, 1975, inclusive, in all other cases.

Persian Gulf War

August 2, 1990, through date to be prescribed by Presidential proclamation or law

The Veterans Administration provides a wide range of benefits to Veterans and their families. These benefits may include:

- Income;
- Healthcare;
- Federal employment preference;
- Burial;
- Education;
- Insurance;
- Clothing allowance;
- Home loan;
- Home modification vocational; and
- Rehabilitation.

This brochure briefly outlines VA Pension with Aid and Attendance the most common VA benefits sought by elderly Veterans and their surviving spouses. Anyone wishing to learn more about Pension with Aid and Attendance or any other VA benefit is encouraged to seek advice from a VA accredited attorney or agent, a Veterans Services Organization or the VA. Additional information is available at www.va.gov.

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Estate Planning

- Durable Power of Attorney For Health Care
- Durable Power of Attorney Finance
- Wills, and Trusts
- Special Needs Trust Planning

Eldercare and Special Needs Advocacy

- Hospital/nursing home discharge issues;
- Early termination of Medicare coverage; and
- Information and assistance with benefit eligibility with regard to Medicare, Medicaid and Veteran benefits.

Probate Administration

- Estate Administration
- Estate Repair

Probate Litigation

- Guardianships and Conservatorships

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What You Need To Know About
**Pension with
Aid and Attendance**

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