

VA Benefits

The US Department of Veteran's Affairs (VA) has a number of benefits for veterans and their families including health care, pension, and compensation.

Health Care is available at low or no-cost for most veterans who are low income, have catastrophic medical conditions, are disabled, or have service connected disabilities.

Pension is a supplemental benefit paid to wartime Veterans who have limited or no income, and who meet medical necessity thresholds, or are receiving Social Security disability payments.

Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits.

Compensation is an entitlement benefit paid to veterans with service-connected disabilities.

Still Have Questions?

Call the Attorneys at:

**The Law Offices of
Douglas E. Koenig, PLLC**

You will find compassionate, caring attorneys and staff who will work for you and your family.

**We find solutions that fit
YOUR needs, not ours.**

Call today:

(919) 883-2800

Andrew S. Bullard
Douglas E. Koenig

Note: This document is not legal advice, and contains only a summary of general legal principles. You are not a client of the Law Offices unless you have a written agreement.

— The Law Offices of —
DOUGLAS E. KOENIG
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Getting the benefits
you deserve

VA Pension Benefits

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Qualifying for Pension

Veteran's "Pension" is a benefit paid to qualifying wartime veterans with limited income, and who are disabled or age 65 or older.

Improved Pension

Improved pension consists of one of the following in increasing order of disability: **Basic**, **Housebound**, or **"Aid & Attendance"**. The payment rates are different for each.

Generally, a veteran must meet three levels of qualification to be able to receive Improved Pension. We refer to these as the three "M's", or **Military**, **Medical**, and **Monetary**. A veteran must qualify for each step before we move onto the next step.

Military:

- Veteran discharged from service under other than dishonorable conditions, AND
- Veteran served 90 days or more of active duty with at least 1 day during a period of war time as defined by Congress (pre-1980).

Medical:

- Veteran is permanently and totally disabled, receiving SSI or SSDI, OR
- Needs assistance with two or more Activities of Daily Living, OR
- Is currently residing in a skilled nursing facility, OR in some cases,
- Age 65 or older.

Monetary:

- Veteran's countable family income is below a yearly limit set by law,
- Veteran's family assets are below a threshold specific to each case.

Pension Rates

Rates are set by Congress each year. For 2015, some monthly rates are:

- Veteran, Basic \$1,072
- Veteran, single (A&A) \$1,789
- Veteran, married (A&A) \$2,121
- Surviving spouse \$1,149

How long does approval take?

With a Fully Developed Claim (FDC), the VA responds in about in 4-6 months. If more data is needed, the time can expand greatly.

What if my income or assets are too high to qualify?

We still may be able to help.

Income for VA purposes can be adjusted by unreimbursed medical expenses. In some cases, we can help you protect assets, but there also is a complex interaction with Medicaid.

We can provide a full financial analysis and recommendation that will help you decide if you can apply.

Whom can I call for help?

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