



The Caregiver's Guide to Veterans Benefits

Information on VA programs, eligibility requirements, and applications for veterans, their family caregivers, dependents and survivors.

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Introduction

Individuals who have risked their lives to serve and protect the United States of America and its citizens are entitled to a variety of benefits through the U.S. Department of Veterans Affairs (VA). Eligibility requirements vary for these benefits, but many veterans (and their family caregivers) are entitled to some level of coverage, financial assistance or support.

This guide will help direct veterans and their family members to VA programs that may assist in paying for or providing long-term care, burials, and other benefits. Each program has its own eligibility rules, which will be thoroughly explored in the coming pages. Additional benefits, such as healthcare and disability compensation, will not be covered in this guide.

First, review the following questions to see if you or your loved one meet these general, overarching eligibility requirements for receiving benefits through the VA. If you answer YES to all of the following, you may be eligible:

Are you a veteran, a dependent of a veteran, or the surviving spouse of a veteran?

Did you or your loved one participate in full-time, active military service other than active duty training as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey?

Were you or your loved one discharged under conditions other than dishonorable?

Keep in mind that, depending on your individual situation, additional guidelines such as age restrictions, medical needs, financial eligibility, disability status, enrollment in other benefits programs (such as Medicaid and Social Security), location, and insurance coverage may affect your eligibility.

The content in this guide is provided for informational purposes only and is not intended to be a substitute for, or to be relied upon for, professional medical advice or professional financial, legal or tax advice. You should consult your medical and financial advisors in regard to your specific situation. Reliance upon any opinion or advice provided in this guide is at your own risk. Neither AgingCare, LLC nor any of its employees assumes liability or responsibility for damage or injury to person or property arising from any use of information or instruction contained in this guide.

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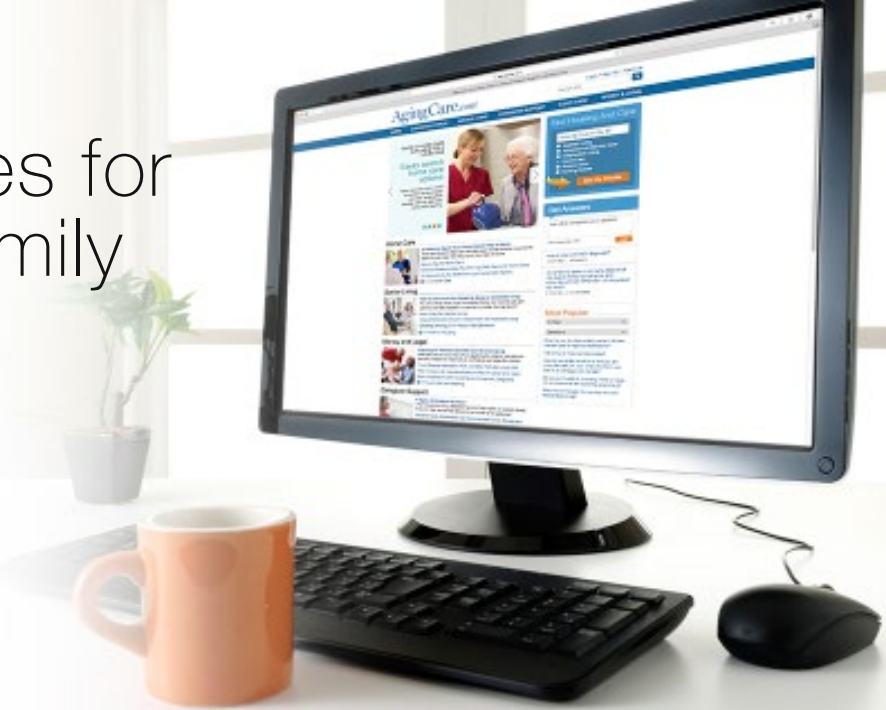
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Helpful Resources for You and Your Family

Our goal is to provide families with the information and resources they need to care for their loved ones so they can enjoy their time together more and worry less. As an advocate for family caregivers, all of our services are provided at no cost.



Home Care Services

FIND IN-HOME CARE www.AgingCare.com/Find-Home-Care

Our Home Care Referral Program assists families in finding home care services. A care advisor will assess your needs and arrange free in-home consultations with local agencies.

Speak with a Care Advisor: 1 (888) 495-8727

Senior Housing Services

FIND SENIOR HOUSING www.AgingCare.com/Find-Senior-Housing

Senior housing includes assisted living, independent living and memory care communities. Have a care advisor provide you with pricing information, availability and a list of services for communities in your area.

Speak with a Care Advisor: 1 (888) 848-5698

Support Groups

VIEW ALL SUPPORT GROUPS www.AgingCare.com/Caregiver-Forum

Get answers and support from other family caregivers and elder care experts in online Support Groups that address each of these topics:

[Alzheimer's & Dementia](#)

[Diabetes](#)

[New to Caregiving](#)

[Caregiver Burnout](#)

[Grief Support](#)

[Parkinson's Disease](#)

[Depression](#)

[Incontinence Care](#)

[Veterans Assistance](#)

Funeral Services

FREE PLANNING GUIDE www.AgingCare.com/Dignity

Download a funeral planning guide and locate funeral homes and cemeteries in your area to help you arrange a memorable final tribute for your loved one or yourself.

FIND A FUNERAL HOME: www.AgingCare.com/local/Funeral-Homes

FIND A CEMETERY: www.AgingCare.com/local/Cemeteries

PART ONE

What Benefits Are Available for Veterans?

First and foremost, AgingCare thanks veterans for their courage and selfless service to our country.

In the first part of this guide, you will find a wealth of information on Pensions and Burial Benefits. These benefits can be used to help pay for long-term care services or funeral services respectively.

Highlights include:

- Information on VA Pension Programs (Basic, Aid & Attendance, and Housebound)
 - Burial options in national or private cemeteries
 - A list of Burial Benefits provided for eligible veterans
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CHAPTER 1

VA Pension Programs

Over 1.5 million wartime service veterans and their surviving spouses are eligible for billions of dollars a year in VA pensions to help pay for long-term care such as [assisted living](#), [nursing home](#) and [home care](#). Many are not getting the benefits they are eligible for because they're unaware of what programs are available and how to file an application.

These benefits are stacked programs, so in most cases you must be eligible for the Basic VA Pension in order to receive funds through the Aid & Attendance or Housebound Pensions. (This will be explained in greater detail later on.) A veteran cannot simultaneously qualify for Aid & Attendance AND Housebound Pensions.

In addition to the three stipulations presented in the introduction to this guide, there are financial requirements and two other basic eligibility guidelines for all VA pensions:

1. The veteran must have served at least 90 days of active service, and one of those days must have been during a period of VA-recognized wartime. He or she can have served anywhere in the world, including stateside. This designates the individual as a "wartime veteran."

The periods of conflict that Congress recognizes for benefits are:

- **World War II:** 12/7/1941 to 12/31/1946
- **Korea:** 6/27/1950 to 1/31/1955
- **Vietnam (if served in Vietnam):** 2/28/1961 to 5/7/1975
- **Vietnam (if served outside Vietnam):** 8/5/1964 to 5/7/1975
- **Gulf War:** 8/2/1990 to present (total active duty must be 24 mo.)

2. The veteran must be 65 years of age or older OR permanently and totally disabled.

If you or your loved one are not initially eligible due to age, care needs or excess income, you may reapply for pension benefits any time these factors change. Financial guidelines for each type of pension will be covered in detail in the following pages.

The Basic Veterans Pension

This benefit is a needs-based program that provides eligible veterans and their families with supplemental income.

ELIGIBILITY

The veteran must meet at least one of the following criteria in addition to those discussed in the introduction to this chapter:

- **Must be** 65 years of age or older with limited or no income; OR
- **Must be** receiving Social Security Disability Insurance; OR
- **Must be** a patient in a nursing home; OR
- **Must be** permanently and totally disabled; OR
- **Must be** receiving Supplemental Social Security Income.

Since the Basic Pension is needs-based, the VA takes into account the veteran's annual countable income, family composition and medical expenses when calculating financial eligibility and their monthly pension amount.

Congress sets a Maximum Annual Pension Rate (MAPR) each year, which also functions as the maximum income cap for eligible veterans. For 2017, a single veteran's countable household income must be less than \$12,907 annually in order to be financially eligible. The MAPR is changed annually to reflect inflation if it is significant enough.

"Countable" means that the veteran may deduct a number of different sources of income and expenses from their household total. The following table lists some of the common sources of income that do and do not count towards calculating VA Pension eligibility as well as expenses that are deductible.

VA INCOME AND EXPENSE CLASSIFICATION

SOURCES COUNTED AS INCOME	SOURCES NOT COUNTED AS INCOME	DEDUCTIBLE EXPENSES (Must exceed 5% of MAPR)
<ul style="list-style-type: none"> • Wages • Social Security • Social Security Disability Insurance (SSDI) • Inheritance • IRA and 401(k) Withdrawals • Interest and Dividend Payments from Annuities • Gifts of Stock or Property • VA Compensation • Gambling Winnings • Income from Eligible Dependents 	<ul style="list-style-type: none"> • VA Pensions (A&A and Housebound) • Supplemental Security Income (SSI) • Medicaid Payments • Contributions from Nonprofits • Family Assistance • Respite Care • Life Insurance Payments or Cash Surrender Value 	<ul style="list-style-type: none"> • Out-of-Pocket Medical Expenses • Home Modifications • Medicare Premiums • Medicare Supplemental Insurance Premiums • Transportation for Health Care

Deductible medical expenses can include a wide variety of products and services that most would not normally consider. For instance, incontinence supplies, medical alert devices and transportation expenses to and from doctor's appointments are all legitimate deductions as long as the veteran pays for them out of pocket and is not reimbursed. [Home care](#), home health care services and [adult day care services](#) are also fully deductible. However, these deductible medical expenses must amount to more than 5% of the veteran's MAPR in order to begin reducing their countable income.

A veteran's assets are also figured into determining eligibility. Although there is no set maximum amount of assets that a veteran may have, many planners use \$80,000 for a couple and \$50,000 for a single veteran as rules of thumb. The veteran may exclude the home that he or she lives in and one car from this number. Those applicants who have more than \$80,000 in stock, savings or a 401(k) may be denied pension. Another speculation is that the VA seems to look at the applicant's age, life expectancy, and how many assets they're likely to need to meet their medical expenses for the duration of their life.

Financial eligibility can be incredibly tricky to calculate, but keeping meticulous records is one of the best ways to ensure that you or your loved one will accurately meet the VA Pension income requirement.

Be very careful when planning financially for VA Pension eligibility. If you or your loved one may need to eventually apply for Medicaid, it is crucial to realize that VA benefits planning and Medicaid planning are very different. Working with an experienced, accredited veterans benefits planner and/or Medicaid planner may be a wise decision. Some VA benefits planning strategies may disqualify you from Medicaid eligibility or expose you to penalty periods.

PENSION AMOUNTS

If the veteran meets all eligibility requirements explained in the previous pages, the VA will award the difference between their annual countable income and the MAPR in 12 monthly payments.

FOR EXAMPLE

If your annual countable household income amounts to \$7,207, the VA will subtract this income from the MAPR and award you this amount.

$$\$12,907 - \$7,207 = \$5,700$$

You would then receive \$475 deposited into your bank account each month.

$$\$5,700 \div 12 = \$475$$

This baseline MAPR is adjusted according to the composition of the veteran's household and increases if they are married and/or have dependent children living with them. Eligible dependent children must be under age 18, age 18-23 if attending a VA-approved school, or permanently incapable of self-support due to a disability that presented before age 18. The following table provides these adjusted MAPR amounts.

MAXIMUM ANNUAL PENSION RATES FOR VETERANS

HOUSEHOLD COMPOSITION	MAXIMUM ANNUAL PENSION RATE (MAPR)
Veteran without Dependents	\$12,907 To be deducted, medical expenses must exceed 5% of this MAPR (\$645)
Veteran with One Dependent (Spouse or Child)	\$16,902 To be deducted, medical expenses must exceed 5% of this MAPR (\$845)
Two Veterans Married to Each Other	\$16,902 To be deducted, medical expenses must exceed 5% of this MAPR (\$845)

Early War veterans who experienced active duty during the Mexican Border Period or World War I and those who have additional dependents living with them are eligible for an increased MAPR.

INCREASED MAPR AMOUNTS

Early War Veterans add this amount to their household composition MAPR above	\$2,932
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Veterans add this amount to their MAPR above for each additional dependent child	\$2,205
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If a veteran is receiving nursing home care through Medicaid, their pension will be reduced to only \$90 per month.

HOW LONG WILL IT TAKE?

It may take you weeks to gather all of the necessary forms and documents in order to complete your application for the Basic VA Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you'll need, and how speed up your application review and determination, see PAGE 32.

The Aid & Attendance Improved Monthly Pension

The Aid & Attendance Pension, also known as A&A, is an ongoing, tax-free payment made to veterans or their surviving spouses. It's a little-known stacked benefit comprised of Basic Pension, Housebound Pension and Aid & Attendance funding. This distinction is important for some state Medicaid programs and may determine how much money a veteran can keep if they go on Medicaid. A&A funding is paid directly to the veteran, and they may use it to pay expenses as they choose.

A&A is also needs-based and is intended to help seniors pay for long-term care. It can be used for medical and non-medical [home care](#), medical and non-medical care in [independent living](#) communities, and for care in [assisted living](#) and [skilled nursing](#) facilities. It is often used to fund in-home care, since the total pension amount may not cover all skilled nursing or assisted living costs.

This benefit may also be used to pay a family caregiver who is providing a veteran's in-home care services. Getting the Aid & Attendance benefit to pay for family caregivers is not an easy task, though. There must be a [personal care agreement](#) in place, and payment for care must be initiated and thoroughly documented before an application can be made. Veteran families may wish to seek help from an [elder law attorney](#) who specializes in VA benefits to get the contract in place and pursue this form of payment.

ELIGIBILITY

There are two more qualifications for a veteran to get this benefit in addition to the ones discussed in the introduction and the Basic VA Pension sections of this guide:

1. A veteran's countable income cannot exceed the A&A MAPR assigned by Congress.
2. The veteran must meet at least ONE of the following criteria:
 - **The veteran** must have a doctor's order that he or she needs help with the five activities of daily living (ADLs) that the VA allows; OR
 - **The veteran** must be bedridden due to a disability (or disabilities), and not due to any prescribed treatment or convalescence; OR
 - **The veteran** is a patient in a nursing home due to mental or physical incapacity such as dementia or Alzheimer's disease; OR
 - **The veteran** is blind or their eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; OR
 - **The veteran** has a concentric contraction of the visual field to five degrees or less.

The five ADLs that the VA allows for this benefit are bathing and showering, dressing, eating and/or drinking, mobility, and personal hygiene. Medicine management and a secure environment are no longer counted by the VA.

Typically, a veteran must be eligible for the Basic VA Pension before they will be approved for A&A. However, if a veteran has considerable care needs and is ineligible for the Basic Pension solely due to excess income, they may still be eligible for A&A since it is based on a higher MAPR.

PENSION AMOUNTS

If the veteran meets all eligibility requirements explained in the previous pages, the VA will award the difference between their annual countable income and the MAPR in 12 monthly payments.

In the following table, you will find the MAPR adjusted for household composition for the Aid & Attendance (A&A) Pension.

MAXIMUM ANNUAL PENSION RATES FOR A&A

HOUSEHOLD COMPOSITION	MAPR
Veteran without Dependents	\$21,531
Veteran with One Dependent (Spouse or Child)	\$25,525
Two Veterans Married to Each Other, One on A&A	\$25,525
Two Veterans Married to Each Other, Both on A&A	\$34,153

HOW LONG WILL IT TAKE?

The processing time will vary depending on whether you are already receiving Basic VA Pension and simply need to add A&A or if you need to start from scratch.

It may take you weeks to gather all of the necessary forms and documents in order to complete your application for the Aid & Attendance Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you will need, and how speed up your application review and determination, see PAGE 32.

ADDITIONAL RESOURCES FROM AGINGCARE.COM

[Activities of Daily Living: Why This Measure Matters](#)

[How to Get Paid for Caregiving](#)

[Personal Care Agreements Can Compensate Family Caregivers](#)

[Using Medicaid and Your VA Pension to Cover Nursing Home Costs](#)

The Housebound Increased Monthly Pension

The Housebound Increased Monthly Pension can be added to an eligible veteran's Basic VA Pension when they are confined to their home or immediate premises due to a permanent disability.

This increased monthly payment is typically used to pay for unreimbursed long-term care. Like Aid & Attendance, the Housebound Pension can be used to pay for [in-home care](#), [assisted living](#), [independent living](#), and [nursing home care](#).

For example, if a veteran can manage his or her own activities of daily living, but requires oxygen therapy, has difficulty walking, and has no license, he or she has a considerable burden physically and financially when it comes to venturing outside. The Housebound Pension can help pay for transportation costs and other assistance necessary for such a veteran to engage in day-to-day activities both inside and outside the home.

ELIGIBILITY

The veteran must prove that they have significant difficulty getting around and are generally unable to leave their home. This evidence is typically provided in the form of a statement written by an attending physician.

PENSION AMOUNTS

If the veteran meets all eligibility requirements explained in the previous pages, the VA will award the difference between their annual countable income and the MAPR in 12 monthly payments.

In the following table, you will find the Housebound Pension MAPR adjusted for household composition.

MAXIMUM ANNUAL PENSION RATES FOR HOUSEBOUND PENSION

HOUSEHOLD COMPOSITION	MAPR
Veteran without Dependents	\$15,773
Veteran with One Dependent (Spouse or Child)	\$19,770
Two Veterans Married to Each Other, One Housebound	\$19,770
Two Veterans Married to Each Other, Both Housebound	\$22,634
Two Veterans Married to Each Other, One with A&A and One Housebound	\$28,385

HOW LONG WILL IT TAKE?

The processing time will vary depending on whether you are already receiving Basic VA Pension and simply need to add the Housebound Pension, or if you need to start from scratch.

It may take you weeks to gather all of the necessary forms and documents in order to complete your application for the Housebound Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you'll need and how speed up your application review and determination, see PAGE 32.

ADDITIONAL RESOURCES FROM AGINGCARE.COM

[Finding Transportation Services for Seniors](#)

[Unique Care Option May Keep Elderly Vets Out of Nursing Homes](#)

CHAPTER 2

VA Burial Benefits and Options

When considering what sort of final arrangements you would prefer and how to plan and pay for them, it is important to know what kind of benefits and options are available to veterans. Although many services are included for eligible veterans, it is worth noting that services and items obtained at funeral homes and/or cremation offices (caskets, funeral services, urns, cremation, etc.) will NOT be covered. The veteran and/or their family members are responsible for all of these costs.

Burial in a National Cemetery

The National Cemetery Administration (NCA) manages 135 national cemeteries throughout the United States. Two more are overseen by the Department of the Army, and 14 others are maintained by the National Park Service. Each eligible veteran, spouse, and dependent is able to be interred in one of these cemeteries free of charge.

ELIGIBILITY

General requirements for veterans and members of the Armed Forces who qualify for placement in a national cemetery include:

- Any member of the Armed Forces of the United States who dies on active duty
- Any veteran who is discharged under conditions other than dishonorable

Reservists, National Guard members, Officers in the National Oceanic and Atmospheric Administration, and many other veterans and service members may also be eligible for this honor.

Certain conduct, types of discharge, or multiple discharges may or may not disqualify a veteran for this benefit. The closest regional VA office will rule on the veteran's eligibility in

these more complex cases. For more details on requirements for these service members and other alternative groups, visit the [VA eligibility site](#).

DETAILS

Gravesites in national cemeteries are assigned at the time of need once the decedent has been determined eligible. When the national cemeteries were under the jurisdiction of the Department of the Army, veterans were able to reserve a grave site for themselves and their eligible family members. The VA honors reservations made through 1962, but no new reservations are currently permitted.

Since the gravesites are assigned at the time of need, it is important for the veteran to communicate to family members, both verbally and in writing, if they want to be interred in a national or private cemetery. The individual that the veteran has designated as their Power of Attorney for Health Care will be responsible for carrying out his or her last wishes. If the veteran does not give someone this authorization, the task will fall to their spouse or next of kin.

A veteran must specify the national cemetery where they would like to be interred so that the person in charge of carrying out their funeral arrangements may file a request for burial there in a timely manner. The cemetery director will verify the veteran's eligibility and then assign them a grave space. Keep in mind that grave spaces are limited in a number of national cemeteries (such as Arlington National Cemetery), and there are even a few states with no national cemeteries.

Typically, one gravesite or columbarium niche is assigned to inter the veteran and all eligible members of his or her family, so it is important that the family is aware of their ability to be interred together. A veteran does not have to pass before a spouse or other eligible dependent may be laid to rest in a national cemetery.

Burial Benefits

Interment in a national cemetery is provided at no cost to eligible veterans and their family members. This includes opening and closing of the grave, an inscribed headstone or marker, and ongoing plot maintenance, regardless of whether they choose to be buried or cremated. However, the government does not cover the costs associated with funeral services or the actual cremation. Those must be covered privately.

HEADSTONES, MARKERS AND NICHE COVERS

The veteran's headstone or marker must be consistent in style with existing monuments at the cemetery of their choice. This may include a flat marker made of bronze, marble or granite, or an upright marble or granite headstone. Niches in a columbarium are used to hold cremated remains and may feature a marble, granite or bronze cover.

MEDALLIONS

Bronze medallions are also available for affixing to a veteran's privately purchased headstone in a private cemetery. Eligibility requirements for medallions are slightly less strict than those for headstones and markers. A veteran may only receive either a government provided headstone or marker, OR a medallion. He or she may not receive both. Any arrangements for placing or setting a headstone, marker or medallion are paid for privately.

GRAVE LINERS

If it is required by the national cemetery of the veteran's choice, a grave liner will be provided at no cost. This is not the case in private cemeteries.

BURIAL FLAGS

The veteran's casket or urn will be draped or accompanied by a United States flag, which may be provided by a funeral director or obtained at VA Regional Offices and most U.S. post offices. This flag will be presented to the next of kin following the service.

MILITARY HONORS

The Department of Defense provides military funeral honors to eligible veterans through the ["Honoring Those Who Served"](#) program. This ceremony includes attendance of at least two uniformed military persons, the playing of Taps, and the folding and presentation of the burial flag. The veteran's family must request this ceremony, and the funeral home, national cemetery, or other veteran organizations may assist them with these arrangements.

MEMORIAL CERTIFICATES

Presidential Memorial Certificates are also available to family members and loved ones who request them through VA regional offices.

Burial in a Private Cemetery

A veteran may choose to be interred in a private cemetery for many different reasons. He or she will still be entitled to applicable benefits outlined in the previous section, but the government will not provide any of these for their spouse or other dependents who are buried in a private cemetery.

For those who are considering or preparing for a veteran's funeral and/or interment in a private cemetery, the VA has compiled a [list of suggested questions](#) to address.

Burial Allowances

After a veteran passes, a spouse or family member may receive an allowance or partial reimbursement for the burial and funeral expenses they have incurred. When preplanning funeral arrangements, it is important to take into consideration the amount of funds or benefits that may be made available upon a loved one's passing, but do not rely solely on these estimates.

Additional details on the disbursement and amount of this allowance can be found in Part 2 of this guide. Application instructions, necessary forms, and more are located on PAGE 32.

ADDITIONAL RESOURCES FROM AGINGCARE.COM

[10 Important Facts about Your VA Burial Benefits](#)

[5 Essential Differences between a Burial and a Cremation Service](#)

[Find a Funeral Home Near You](#)

[Find a Cemetery Near You](#)

[Free Funeral Planning Guide](#)

PART TWO

What Benefits Are Available to a Veteran's Family Members?

Many members on AgingCare care for a parent, spouse or other family member who once served in the Armed Forces. The service that your loved one gave to this country is admirable, and your dedication to their ongoing care is remarkable as well.

In the second part of this guide, you will find a list of benefits and services that are available to a veteran's immediate family members and other relations.

Highlights include:

- Information on benefits that are available to a veteran's spouse
 - Details regarding benefits for dependent children
 - Burial allowances to reimburse a veteran's family members or legal POA for funeral costs
-

CHAPTER 1

Spousal Benefits

Any assistance that an eligible veteran receives will benefit their entire household, including their spouse. However, it is important for spouses of veterans to realize that any benefits they were receiving will stop immediately upon the veteran's death. For information on how to reinstate these benefits and other programs for surviving spouses, consult the next chapter.

PENSIONS

As a veteran's spouse, your entire household will benefit from any additional income received through VA Pensions.

If you are the primary caregiver for your spouse, and he or she is eligible for the Aid & Attendance or Housebound Pension, you may be able to get paid for the care you provide. You will need to work with a VA expert and/or [elder law attorney](#) to create and implement a [personal care agreement](#) before filing your claim.

BURIAL BENEFITS

Spouses of veterans are only eligible for burial benefits (burial with the veteran, an inscription on the veteran's grave marker and perpetual care at no cost) if they are buried in a national cemetery. Spouses who elect to be interred in private cemeteries will not receive any of these benefits and must pay for all arrangements privately.

A spouse may be eligible for interment in a national cemetery even if the veteran is not buried or memorialized in one.

CHAPTER 2

Benefits for Surviving Spouses

Your eligibility for the following programs depends first and foremost on your significant other's eligibility. For example, if your husband was a veteran, but did not meet the active duty and/or wartime service requirements for VA Pensions, then you will not be eligible for any VA Pensions.

It is extremely important for spouses of veterans to realize that, upon the veteran's death, any benefits they were receiving will stop immediately. In order for these benefits to be reinstated, the surviving spouse must completely refile their claims and supporting evidence. This process can take months, so it is crucial to reapply as soon as possible once the veteran has passed.

Survivors Pension (Death Pension)

This pension is a needs based, tax-free monetary benefit payable to an unremarried surviving spouse of a wartime veteran.

| A surviving spouse's Death Pension (Survivors Pension) will end once he or she remarries.

Congress sets a Maximum Annual Pension Rate (MAPR) each year that dictates who may receive pension and how much. For 2017, the MAPR for Survivors Pension is \$8,656. If your countable income falls below this MAPR, the VA will award you the difference between your countable income and the MAPR in 12 monthly payments.

FOR EXAMPLE

If you are a surviving spouse with no dependents and your annual countable income amounts to only \$6,112, the VA will subtract this income from the MAPR and award you this amount in 12 monthly payments.

$$\$8,656 - \$6,112 = \$2,544$$

You would then receive \$212 deposited into your bank account each month.

$$\$2,544 \div 12 = \$212$$

Certain sources of income apply toward your “countable income,” while others are exempt. Additionally, out-of-pocket medical expenses that surpass 5% of your MAPR are deductible from your countable income. (Consult the table on PAGE 8 for the specific income and expense rules.)

This MAPR is adjusted according to the composition of your household and increases if you have dependents living with you. The following table provides MAPR amounts for the Survivors Pension.

MAXIMUM ANNUAL PENSION RATES FOR SURVIVING SPOUSES

SURVIVING SPOUSE'S HOUSEHOLD COMPOSITION	MAXIMUM ANNUAL PENSION RATE (MAPR)
Surviving Spouse without Dependents	<p>\$8,656</p> <p>To be deducted, medical expenses must exceed 5% of MAPR (\$433)</p>
Surviving Spouse with One Dependent	<p>\$11,330</p> <p>To be deducted, medical expenses must exceed 5% of MAPR (\$566)</p>
For Each Additional Eligible Dependent, Add	<p>\$2,205*</p> <p>*The VA takes into account any income that dependent children may be contributing to the household total. Certain income amounts may be excluded, and these change from year to year. Consult with the VA for additional information on this matter.</p>

HOW LONG WILL IT TAKE?

It may take you weeks to gather all of the necessary forms and documents in order to complete your application for Survivors Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you'll need, and how speed up your application review and determination, see PAGE 32.

Aid & Attendance Increased Pension

The surviving spouse of an eligible wartime veteran (requirements can be found on PAGE 6) who has limited income and requires the aid and attendance of another person may be able to receive increased pension payments.

ELIGIBILITY

The surviving spouse must meet the following criteria:

1. The surviving spouse's countable income must be less than the A&A MAPR assigned by Congress.
2. The surviving spouse must meet at least ONE of the following criteria:
 - They must have a doctor's order that they need help with the five activities of daily living (ADLs) that the VA allows; OR
 - They must be bedridden due to a disability (or disabilities), and not due to any prescribed treatment or convalescence; OR
 - They must be a patient in a nursing home due to mental or physical incapacity; OR
 - They are blind or their eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; OR
 - They have a concentric contraction of the visual field to five degrees or less.

A surviving spouse may apply for increased A&A pension any time their care needs increase.

PENSION AMOUNTS

Congress sets a Maximum Annual Pension Rate (MAPR) each year that dictates who may receive pension and how much. For Aid & Attendance, the MAPR is \$13,836. If your countable income falls below this MAPR, the VA will award you the difference between your countable income and the MAPR in 12 monthly payments.

FOR EXAMPLE

If you are a surviving spouse with no dependents and your annual countable income amounts to only \$10,116, the VA will subtract this income from the MAPR and award you this amount.

$$\$13,836 - \$10,116 = \$3,720$$

You would then receive \$310 deposited into your bank account each month.

$$\$3,720 \div 12 = \$310$$

Certain sources of income apply toward your “countable income,” while others are exempt. Additionally, out-of-pocket medical expenses that surpass 5% of your MAPR are deductible from your countable income. (Consult the table on PAGE 8 for the specific income and expense rules.)

This MAPR is adjusted according to the composition of your household and increases if you have dependents living with you. The following table provides MAPR amounts for the A&A.

MAXIMUM ANNUAL PENSION RATES FOR SURVIVING SPOUSES REQUIRING A&A

SURVIVING SPOUSE'S HOUSEHOLD COMPOSITION	MAPR
Surviving Spouse with A&A, No Dependents	\$13,836
Surviving Spouse with A&A, One Dependent	\$16,506

HOW LONG WILL IT TAKE?

It may take weeks to gather all of the necessary forms and documents in order to complete your application for Aid & Attendance Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you'll need, and how speed up your application review and determination, see PAGE 32.

Housebound Pension

The surviving spouse of an eligible wartime veteran (requirements can be found on PAGE 6) who is substantially confined to his or her home due to permanent disability may be eligible to receive increased pension payments.

ELIGIBILITY

The surviving spouse must be able to prove that they meet limited income requirements AND that they are substantially confined to their home or immediate premises due to permanent disability. A surviving spouse may apply for this benefit any time their care needs increase.

PENSION AMOUNTS

Congress sets a Maximum Annual Pension Rate (MAPR) each year that dictates who may receive pension and how much. For Housebound Pension, the MAPR is \$10,580. If your countable income falls below this MAPR, the VA will award you the difference between your countable income and the MAPR in 12 monthly payments.

FOR EXAMPLE

If you are a surviving spouse with no dependents and your annual countable income amounts to only \$6,080, the VA will subtract this income from the MAPR and award you this amount.

$$\$10,580 - \$6,080 = \$4,500$$

You would then receive \$375 deposited into your bank account each month.

$$\$4,500 \div 12 = \$375$$

Certain sources of income apply toward your "countable income," while others are exempt. Additionally, out-of-pocket medical expenses that surpass 5% of your MAPR are deductible from your countable income. (Consult the table on PAGE 8 for the specific income and expense rules.)

MAPR is adjusted according to the composition of your household and increases if you have dependents living with you. The following table provides MAPR amounts for the Survivors Pension.

MAXIMUM ANNUAL PENSION RATES FOR SURVIVING SPOUSES REQUIRING HOUSEBOUND BENEFITS

SURVIVING SPOUSE'S HOUSEHOLD COMPOSITION	MAPR
Housebound Surviving Spouse, No Dependents	\$10,580
Housebound Surviving Spouse, One Dependent	\$13,249

HOW LONG WILL IT TAKE?

It may take you weeks to gather all of the necessary forms and documents in order to complete your application for Increased Housebound Pension. Once you have submitted your application, you may wait anywhere from eight to 10 months before you receive a determination letter.

For more information on how to apply, forms you'll need, and how speed up your application review and determination, see PAGE 32.

Burial Benefits

BURIAL ALLOWANCE

After a veteran passes, a spouse or family member may receive a partial reimbursement for burial and funeral expenses known as a burial allowance.

When preplanning a loved one's funeral arrangements, it is important to take into consideration the amount of funds or benefits that may be made available upon their passing, but do not rely solely on these estimates.

Upon the VA's notification of a veteran's passing, a surviving spouse will automatically receive the appropriate allowance amount. If the allowance is not paid automatically, then a claim will need to be filed for these funds.

ELIGIBILITY

In order to qualify, the veteran must have been discharged under conditions other than dishonorable and must have:

- Died from a service-related disability; OR
- Been receiving VA pension or compensation when they died (or had applied for these benefits and was found to be eligible for them); OR
- Died while hospitalized by the VA or while under VA-contracted care at a non-VA facility; OR
- Died during VA-authorized and funded travel to or from a specified place for examination, treatment, or care; OR
- Been entitled to receive VA pension or compensation, but elected to receive his or her full military retirement or disability pay instead.

Additionally, the surviving spouse must have paid for the veteran's burial or funeral and not been reimbursed by any other government agencies or outside sources.

ALLOWANCE AMOUNTS

As of July 7, 2014, the VA will pay flat allowance rates to eligible claimants, rather than reimbursing applicants for the actual costs incurred. The date and circumstances of the veteran's death do have some bearing on how much allowance is awarded.

If the Veteran dies while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

The following table shows how these allowances vary:

BURIAL ALLOWANCE COMPENSATION AMOUNTS

CIRCUMSTANCES OF DEATH	Burial Allowance	Plot Allowance
Veteran died on or after October 1, 2016	\$300	\$749
Veteran died on or after October 1, 2015, but before October 1, 2016	\$300	\$747
Veteran died on or after October 1, 2014, but before October 1, 2015	\$300	\$745

If the veteran died while he or she was hospitalized by the VA, then the surviving spouse will receive an increased allowance. See the table below for these amounts:

BURIAL ALLOWANCE COMPENSATION AMOUNTS FOR DEATH IN VA FACILITY

CIRCUMSTANCES OF DEATH	Burial Allowance	Plot Allowance
Veteran died on or after October 1, 2016	\$749	\$749
Veteran died on or after October 1, 2015, but before October 1, 2016	\$747	\$747
Veteran died on or after October 1, 2014, but before October 1, 2015	\$745	\$745

NOTE: It is also imperative for you to be proactive about planning for your own funeral arrangements. As a surviving spouse, you may be eligible for burial with your veteran spouse in a national cemetery. There are no benefits available to a surviving spouse who elects to be buried in a private cemetery.

If a surviving spouse of an eligible veteran remarried a non-veteran who subsequently passed away on or after January 1, 2000, then that spouse is still eligible for burial in a national cemetery.

CHAPTER 3

Benefits Available to Other Relations

VA benefits are typically reserved for veterans' dependents, such as spouses and eligible dependent children. In some specific cases, other individuals may be entitled to benefits or compensation. This chapter addresses these situations.

SURVIVORS PENSION OR DEATH PENSION

Although this tax-free monetary benefit is typically awarded to an unremarried surviving spouse of a deceased veteran with wartime service, the veteran's dependent children may be eligible as well.

BURIAL ALLOWANCE

After a veteran passes, a spouse or family member may receive a partial reimbursement for burial and funeral expenses known as a burial allowance. Upon notification of a veteran's death, the VA will automatically pay their surviving spouse of record this burial allowance. If this does not occur, the VA will then pay the first person to file a burial allowance claim of the listed people below:

- The veteran's surviving spouse; OR
- The survivor of a legal union between the deceased veteran and the survivor; OR
- The veteran's children, regardless of age; OR
- The veteran's parents or surviving parent; OR
- The executor or administrator of the deceased veteran's estate.

BURIAL BENEFITS

Dependents of eligible veterans may also be memorialized in a national cemetery. An unmarried adult child of an eligible veteran qualifies if he or she became physically or mentally disabled and incapable of self-care before turning 21, or before age 23 if he or she was enrolled in full-time education at an approved institution. There is no age limit for burial eligibility of disabled adult children.

Except for a veteran's parents in specific circumstances, no other family members of eligible veterans besides spouses, surviving spouses, and dependent children can be interred in a national cemetery.

PART THREE

How Do I Apply?

Once you have decided that you or a loved one might be eligible to receive VA benefits, you will need to file a formal application. This process can be extremely lengthy and confusing, but being informed and prepared can help things go more smoothly.

In the third and final part of this guide, you will find information and tips on how to navigate the application process.

Highlights include:

- Information on whom to contact for assistance
 - Options for expediting the claims process
 - Links to VA forms required for specific benefits
 - Detailed information on evidentiary documents needed to support claims
-

CHAPTER 1

First Steps Toward Applying for Benefits

Your closest regional VA office will be your go-to contact for all things regarding your application for benefits. To find the closest regional VA office, its contact information and mailing address, [visit this site](#).

When dialing the VA's toll-free number (1-800-827-1000), you will be automatically routed to the nearest regional office. Each office is only allowed to disclose information on veterans and applications in their jurisdiction, so make sure you are contacting the appropriate office—especially if you are a long-distance caregiver or traveling.

You can contact your regional office with any questions you may have, and, if you are not filing your claim electronically, this is where you will file all relevant forms and documents. You can either mail your complete application to the closest office or deliver it personally.

If you think you will need assistance with your claim, you can appoint a Veteran's Service Organization (VSO) or state or county representative to assist you.

You can find and appoint a nearby Veteran's Service Organization or individual representative online through the VA's eBenefits portal. They will be automatically notified of your selection. If you already have a representative and you prefer to use paper forms, complete [VA Form 21-22](#) (Appointment of Veterans Service Organization as Claimant's Representative) or [VA Form 21-22a](#) (Appointment of Individual as Claimant's Representative) and mail or deliver it to your closest regional VA office. This form will legally allow the organization or officer to help you gather required evidence, such as medical records to complete your claim.

Other organizations that may be of assistance are listed in the Appendix on PAGE 41.

Deciding How to File an Application

There are two tools that veterans and their family members can use to improve the lengthy process of waiting for their claim to be completed, received, reviewed and determined: the Intent to File (or Informal Claims Process) and the Fully Developed Claim Process. In addition to these two options, filing electronically on the VA's eBenefits Portal will supposedly speed up your claim.

Individuals pursuing the Intent to File (or Informal Claims Process) can expect to wait a similar amount of time for a decision (up to 10 months), but this process allows veterans to notify the VA that they plan to file a completed claim for benefits. This notification establishes an "effective date" that the veteran will be paid retroactively through if their claim is approved. The veteran then has one year from this informal claim submission to gather all related evidence, complete all necessary documents and submit their completed claim. The applicant must be alive at the time the benefit is awarded, though, or they receive nothing.

There are a few different methods of making an Intent to File for General Benefit(s). After completing ONE of these options, you will have one year to submit your completed claim:

1. Simply create an account on the VA's online portal, eBenefits. Just beginning the claims process through this portal and clicking "save" indicates your intent to file.
2. Download, print, complete and mail [VA Form 21-0966](#) to the closest regional VA benefits office.
3. Call your closest regional benefits office or the toll-free VA number (1-800-827-1000) and express to a call center representative that you intend to file for benefits.
4. Visit your closest regional benefits center to speak with a VA representative and express your intent to file in person.

Claimants can also file using the Fully Developed Claim (FDC) process alone or in conjunction with the Intent to File. The FDC option will expedite the approval/denial process, but the veteran and/or their family members assume all responsibility for accurately completing and

organizing all forms and necessary evidence. In this case, the VA does not have a duty to assist the veteran with their application. The veteran (or their family members) must be confident in their ability to provide an accurate and complete application, otherwise it may be smart to retain help from a [VA-accredited service officer or attorney](#) to file on their behalf. Claims filed by this method are usually awarded only a few months from the date a complete application is filed. If your FDC application is found to be incomplete, it will be processed normally and may take 10 months to receive a decision.

This combination of filing an Informal Claim and a Fully Developed Claim is often the best option for veterans and their family members who are confident in the applicant's eligibility for benefits.

To file a Fully Developed Claim, you'll need to review the appropriate forms listed in the following chapters and gather all relevant data. The form with names ending in "EZ" provide detailed instructions for filing an FDC, but applicants still have the option to file a normal claim.

Important Tips about VA Claims and Forms

Veterans and their surviving spouses or other family members have the option to file claim forms through the VA's eBenefits Portal online, by mail, or in person at the closest regional VA Benefits office.

Unless specifically requested, never provide original evidentiary documents in your claims. For example, many VA claims require discharge papers (DD Form 214 or the equivalent) to certify that a veteran has not been dishonorably discharged and is eligible for benefits. Provide COPIES of these records in your claim. If you provide originals, they will NOT be returned.

Make extra copies of your submitted claims forms AND evidentiary documents to keep for your own records. If you are mailing in your forms, it is recommended that you send your application via Certified Mail "Return Receipt." This way you will have proof that your application was delivered to the VA office.

CHAPTER 2

Required Forms for Veterans Benefits

Pensions

Veterans filing for Basic VA Pension will need the following:

- [VA Form 21-527EZ](#) (Application for Pension)
- Additional personal and household evidence including proof of income, net worth information, and all relevant medical records or where to find them (specifics are outlined in the beginning pages of the above form)

Veterans filing for Aid & Attendance or Housebound Pension will need the following:

- The above documents for Basic VA Pension
- [VA Form 21-2680](#) (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance)
- A statement from an attending physician attesting to the veteran's need for A&A or Housebound care
- If the veteran is currently in a nursing home, he or she will also need [VA Form 21-0779](#) (Request for Nursing Home Information in Connection with Claim for Aid and Attendance)

Required Forms and Information for Veteran Burial

For veterans who are eligible and wish to be buried in a national cemetery, family members will need to fax or scan and email the following to 1 (866) 900-6417 or NCA.Scheduling@va.gov respectively at the time of need:

- Discharge Papers (DD 214 or the equivalent). If you do not have access to or cannot find this document, you may submit an online request through the [National Archives eVetRecs site](#) or submit a request via mail or fax using a [SF-180 form](#). Certain fees may apply. Emergency requests can be made, but regular turn around times can be as long as 90 days.

You will then need to follow up with the National Cemetery Scheduling Office at 1 (800) 535-1117 (and a funeral home, if necessary) to make further arrangements. The VA recommends that you have the following information on hand before calling:

- The decedent's cemetery of choice
- Whether this is the first or a subsequent burial (is the veteran or a dependent already buried?)
- If this is a subsequent interment, provide the name of the person already interred, and the section and site number of their resting place (if known)
- The decedent's full name, gender, SSN, date of death, date of birth and relationship (veteran or dependent)
- Contact information for the funeral home you are using, if necessary (funeral director's name as well as the name, address, and email address of the funeral home)
- Next of kin information (name, relationship to deceased, SSN, phone number, address)
- Type of religious emblem for headstone
- Did the decedent reside within 75 miles of requested cemetery?
- ZIP code of decedent at time of death
- County of decedent at time of death
- Type of burial (casket or cremation)
- Marital status of deceased (if veteran is buried in a private cemetery, documentation of the spouse's marital status must be provided at the time of death)
- Measurements of selected casket/ grave liner/urn/urn vault
- Is the surviving spouse a veteran?
- Are any disabled children arranged for future interment? (must provide name and date of birth)
- Whether Military Honors are requested

Required Forms for Additional Burial Benefits

The following benefits are available to eligible veterans, regardless of whether they are buried in a national or private cemetery:

- If the decedent is eligible for a burial flag, submit [VA Form 27-2008](#) to a U.S. Post Office or Regional VA Office to procure a flag. A copy of their discharge papers may be necessary to ensure eligibility. A funeral director will typically be able to help secure a flag as well.
- To request a memorial marker or headstone, file [VA Form 40-1330](#) (with a copy of the decedent's discharge papers or equivalent attached) via fax to the Memorial Programs Service at 1-800-455-7143 or by mail to:
Memorial Programs Service (41B)
Department of Veterans Affairs
5109 Russell Road Quantico, VA 22134-3903
- To request a medallion for attachment to a privately purchased headstone in lieu of a VA-provided marker or headstone, file [VA Form 40-1330M](#) (with a copy of the decedent's discharge papers or equivalent attached) via fax or mail to the Memorial Programs Service address above.
- To request a Presidential Memorial Certificate, file [VA Form 40-0247](#) (with a copy of the decedent's discharge papers or equivalent AND their death certificate attached) via fax to 1 (800) 455-7143, or by mail to:
Presidential Memorial Certificates (41B3)
National Cemetery Administration
5109 Russell Road Quantico, VA 22134-3903
- See the following section for information on how to apply for burial allowances.

CHAPTER 3

Required Forms for Surviving Spouses and Other Relations

Surviving spouses and other dependents who need to apply for Dependency and Indemnity Compensation (DIC), Death Pension, and/or accrued benefits will need:

- [VA Form 21-534EZ](#) (Application for DIC, Death Pension & Accrued Benefits by Surviving Spouse or Child)
- A copy of the veteran's death certificate
- Additional personal and household evidentiary documents including proof of income, net worth information, marriage certificate, and all relevant medical records or where to find them (specifics are outlined in the beginning pages of the above form)

Surviving spouses who require increased care and benefits, such as Aid & Attendance or Housebound Benefits, will need:

- The documents listed above
- [VA Form 21-2680](#) (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance)
- A statement from an attending physician attesting to the applicant's need for A&A or Housebound care
- If the applicant is currently in a nursing home, he or she will also need [VA Form 21-0779](#) (Request for Nursing Home Information in Connection with Claim for Aid & Attendance)

A surviving spouse, child, parent of a veteran, or the executor/administrator of a veteran's estate will need the following documents to apply for burial benefits following the veteran's death (including burial allowance, plot or interment allowance, and transportation allowance):

- [VA Form 21P-530](#) (Application for Burial Benefits)
- Additional evidentiary information, such the veteran's discharge papers (DD 214 or equivalent), death certificate, and any other applicable receipts or information pertaining to burial, plot or transportation costs

APPENDIX

Additional Resources for Veterans and Their Families

There are numerous resources available for individuals who need assistance with applying for VA benefits. Help can be found online, through national organizations, or from local and community-based groups and charities.

Below is a list of resources that may be able to assist you and your family.

U.S. DEPARTMENT OF VETERANS AFFAIRS (VA)

The VA oversees all federal programs for veterans, their family members and survivors. For more information on the programs explained in this guide, access to required forms, relevant contact information and more, visit <http://www.va.gov/> or call **1 (800) 827-1000**.

To find an accredited attorney, claims agent, or Veterans Service Organization Representative to assist you in filing for benefits, visit <http://www.va.gov/ogc/apps/accreditation/>.

For information on burial benefits and national cemeteries, visit <http://www.cem.va.gov/>.

EBENEFITS: MY GATEWAY TO BENEFIT INFORMATION

This is a collaborative site managed by the Department of Veterans Affairs (VA) and the Department of Defense (DoD). EBenefits provides free accounts that allow veterans, caregivers and family members to apply for, manage and learn about available benefits. Visit <https://www.ebenefits.va.gov/ebenefits/> to create an account or find information and additional resources.

VETERANS OF FOREIGN WARS (THE VFW)

This organization offers a National Veterans Service (NVS) consisting of a nationwide network of experts to help veterans file their VA claims. Professional assistance from an expert service officer is provided free of charge. Visit <https://www.vfw.org/> to find a service officer in your area.

THE AMERICAN LEGION

Service officers at the American Legion are accredited and trained to provide veterans and their families with assistance in filing their benefits claims. These services are provided free of charge. Visit <http://www.legion.org/> or call **1 (202) 861-2700** to find a service officer who can assist you.

THE AMERICAN RED CROSS

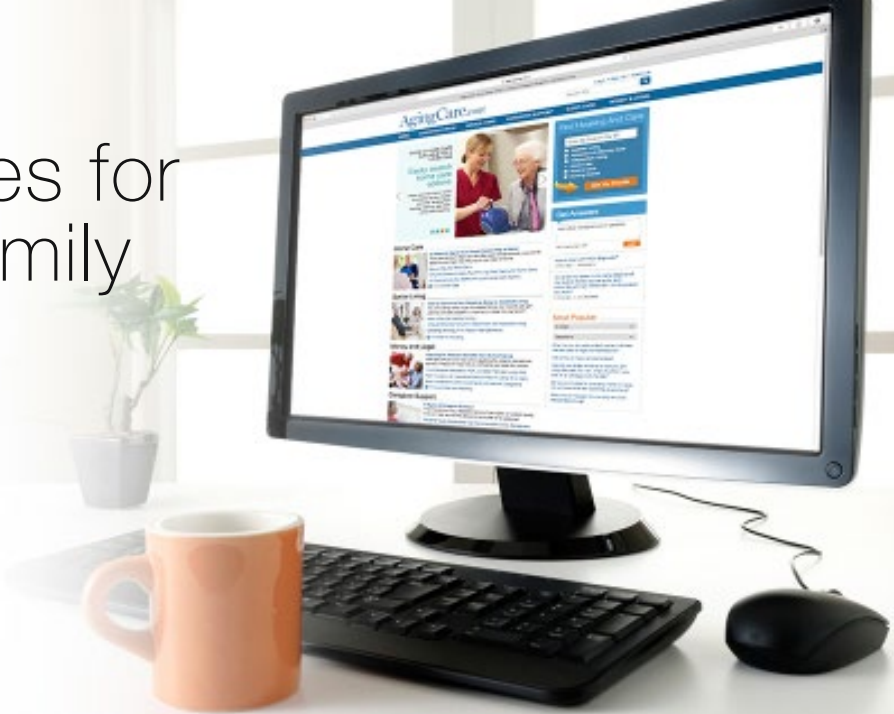
This organization can help veterans and their family members connect with appropriate government and community resources. Visit <http://www.redcross.org/> to find a local Red Cross Chapter or call **1-800-RED CROSS (1-800-733-2767)** for assistance.

IMPORTANT INFORMATION REGARDING MARRIAGE AND THE VA

Visit <http://www.va.gov/opa/marriage/> for specific information on how the VA recognizes marriage.

Helpful Resources for You and Your Family

Our goal is to provide families with the information and resources they need to care for their loved ones so they can enjoy their time together more and worry less. As an advocate for the family caregiver, all of our services are provided at no cost.



Home Care Services

FIND IN-HOME CARE www.AgingCare.com/Find-Home-Care

Our Home Care Referral Program assists families in finding home care services. A care advisor will assess your needs and arrange free in-home consultations with local agencies.

Speak with a Care Advisor 1 (888) 495-8727

Senior Housing Services

FIND SENIOR HOUSING www.AgingCare.com/Find-Senior-Housing

Senior housing includes assisted living, independent living and memory care communities. Have a care advisor provide you with pricing information, availability and a list of services for communities in your area.

Speak with a Care Advisor 1 (888) 848-5698

Support Groups

VIEW ALL SUPPORT GROUPS www.AgingCare.com/Caregiver-Forum

Get answers and support from other family caregivers and elder care experts in online Support Groups that address each of these topics:

[Alzheimer's & Dementia](#)

[Diabetes](#)

[New to Caregiving](#)

[Caregiver Burnout](#)

[Grief Support](#)

[Parkinson's Disease](#)

[Depression](#)

[Incontinence Care](#)

[Veterans Assistance](#)

Funeral Services

FREE PLANNING GUIDE www.AgingCare.com/Dignity

Download a funeral planning guide and locate funeral homes and cemeteries in your area to help you arrange a memorable final tribute for your loved one or yourself.

FIND A FUNERAL HOME: www.AgingCare.com/local/Funeral-Homes

FIND A CEMETERY: www.AgingCare.com/local/Cemeteries