

# VA Disability Pension Benefits

## Who is eligible?

Generally, you may be eligible if:

- you were discharged from service under conditions other than dishonorable,  
**AND**
- you served at least 90 days of active military service 1 day of which was during a war time period. **If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which called or ordered to active duty** (There are exceptions to this rule),  
**AND**
- your countable family income is below a yearly limit set by law (The yearly limit on income is set by Congress),  
**AND**
- you are age 65 or older, **OR**, you are permanently and totally disabled, not due to your own willful misconduct.

As you can see, there are a number of criteria that may affect your eligibility to pension benefits. If you are unsure if you meet all criteria, we encourage you to go ahead and file an application, particularly if your countable income appears to be near the maximum. VA will determine if you are eligible and notify you. If you do not initially qualify, you may reapply if you have unreimbursed medical expenses during the twelve month period after VA receives your claim that bring your countable income below the yearly income limit. (These are expense you have paid for medical services or products for which you will not be reimbursed by Medicare or private medical insurance.)

## What is countable income for veterans pension eligibility purposes?

This includes income received by the veteran and his or her dependents, if any, from most sources. It includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business.

There is a presumption that all of a child's income is available to or for the veteran. VA may grant an exception in hardship cases.

## What about net worth?

**Net worth** means the net value of the assets of the veteran and his or her dependents. It includes such assets as bank accounts, stocks, bonds, mutual funds and any property other than the veteran's residence and a reasonable lot area. There is no set limit on how much net worth a veteran and his dependents can have, but net worth cannot be excessive. The decision as to whether a claimant's net worth is excessive depends on the facts of each individual case. All net worth should be reported and VA will determine if a claimant's assets are sufficiently large that the claimant could live off these assets for a reasonable period of time. VA's needs-based programs are not intended to protect substantial assets or build up an estate for the benefit of heirs.

## Are there any exclusions to income or deductions that may be made to reduce countable income?

**Yes**, there are exclusions. The following are examples of what may be excluded:

- Public assistance such as Supplemental Security Income is not considered income.

- Many other specific sources of income are not considered income, however, all income should be reported. VA will exclude any income that the law allows.
- A portion of unreimbursed medical expenses paid by the claimant after VA receives the claimant's pension claim may be deducted. (These are expense you have paid for medical services or products for which you will not be reimbursed by Medicare or private medical insurance.)
- Certain other expenses, such as a veteran's education expenses, and in some cases, a portion of the educational expenses of a child over 18 are deductible.

### **How Does VA calculate your pension?**

Your annual pension is calculated by first totaling all your countable income. Then any deductions are subtracted from that total. The remaining countable income is deducted from the appropriate annual pension limit which is determined by the number of your dependents, if any, and whether or not you are entitled to housebound or aid and attendance benefits. This amount is then divided by 12 and rounded down to the nearest dollar. This gives you the amount of your monthly payment.

### **What are Aid and Attendance and Housebound benefits?**

- **Aid and Attendance (A&A)** is a benefit paid in **addition** to monthly pension. This benefit may not be paid without eligibility to pension. A veteran may be eligible for A&A when:
  1. The veteran requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting himself/herself from the hazards of his/her daily environment, **OR**,
  2. The veteran is bedridden, in that his/her disability or disabilities requires that he/she remain in bed apart from any prescribed course of convalescence or treatment, **OR**,
  3. The veteran is a patient in a nursing home due to mental or physical incapacity, **OR**,
  4. The veteran is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.
- **Housebound** is paid in addition to monthly pension. Like A&A, Housebound benefits may not be paid without eligibility to pension. A veteran may be eligible for Housebound benefits when:
  1. The veteran has a single permanent disability evaluated as 100-percent disabling **AND**, due to such disability, he/she is permanently and substantially confined to his/her immediate premises, **OR**,
  2. The veteran has a single permanent disability evaluated as 100-percent disabling **AND**, another disability, or disabilities, evaluated as 60 percent or more disabling.

A veteran cannot receive both Aid and Attendance and Housebound benefits at the same time.