

VA Aid and Attendance Benefit Information

Introductory Overview

This special VA benefit program is designed to help veterans or their surviving spouse receive the financial support necessary to ensure their continuing care in an assisted living or nursing home setting. Benefits may also be available for house-bound individuals that require daily assistance to maintain their health, dignity and safety. This tax-free benefit is paid directly to the recipient and is available in addition to any other resources the resident uses to pay for their care. Obtaining this benefit can help relieve a big concern that many privately paying seniors encounter - specifically, the uncertainty of depleting their savings.

In 2012, the benefit will pay up to:

\$2,613 per month for two married veterans, both needing assistance
\$2,019 per month for a Veteran with Spouse, both needing assistance
\$1,703 per month for a single Veteran
\$1,094 per month for a Surviving Spouse

MAIN REQUIREMENTS:

- **Wartime Service:** The Veteran must have served at least 90 days of active duty with at least one day served during a time of war. This wartime service does not require that the veteran was in direct combat activity nor does it require any injury from the former wartime service period. If uncertain how your dates of service may apply, you are welcome to contact us for clarification.
- **Marital Status:** If you are the surviving spouse of a veteran, you must have been married to the veteran at the time of their death. If you remarried, you may still qualify depending upon certain conditions.
- **Need for Care:** A wide range of physical and mental conditions are considered by the VA. What determines need? Most importantly, there must be a medical reason why the veteran or the surviving spouse cannot live independently and requires ongoing assistance with Activities of Daily Living (ADL's), such as bathing, dressing, using the bathroom, or mental incapacitation such as dementia or mental illness. In addition, other conditions and needs may be taken into consideration such as medication management.
- **Income:** In general, an applicant's income level is assessed by the VA based upon how it is impacted by several care related variables. These variables include offsetting charges from an assisted living community. It is best to accurately evaluate this in more detail with a VA certified representative.
- **Assets:** Many variables require each case to be evaluated individually regarding the level of assets an applicant may have. In general, the lower the level of assets, the easier it is to qualify for the benefit. Assessment of assets by the VA can often be complex. Again, a VA Certified representative will be able to help you and see if how soon you will qualify.

Upon approval, this tax-free pension is paid retroactively back to the first day of the month following receipt of the application by the VA. Therefore, if you are eligible to apply, the sooner you begin the application process, the sooner you can establish an effective starting date for future benefits to begin.

Identification Checklist

Answers to the following 3 questions will identify your basic eligibility status and determine if you should proceed to contact a VA certified representative for further evaluation. This profile is not a complete picture because there are several additional benefit requirements depending upon your specific circumstances.

Answer YES or NO as best you can, then see below for interpretation and guidance.

1. Did you or your spouse serve in the military during a VA defined time of war?
(Combat activity or injury is NOT required and dates of your active duty service may extend beyond VA defined wartime)
2. If you are the surviving spouse of a veteran, were you married at the time of their death?
(If you remarried, you may still qualify depending upon certain conditions.)
3. Do you need ongoing help from other people in at least one or more of the following areas?
The need for care must go beyond meal preparation and housekeeping services. Some amount of supervision and assistance with ADL's, or supervision and monitoring for safety must be present for a rating of Aid and Attendance to be granted by the VA.

Check all that may apply:

- Bathing
- Dressing
- Transfers
- Medication Mgt.
- Personal hygiene
- Use of the Toilet / Incontinence
- Ambulation (fall risk, walker, wheelchair)
- Legal Blindness
- Feeding Assistance
- Diagnosis of dementia or mental illness requiring supervision for safety

The "Traffic-Light" colors below translate your YES or NO answers into an appropriate next action to take as indicated under each color category.

RED- Stop Here

If you answered NO to either question 1 or 2 as applicable. These require a YES answer in order to proceed with this benefit. ACTION: No further action is possible due to disqualification. Unfortunately, Red means come to a complete stop.

YELLOW

If you answered NO to question 3. This question relates to “when” you can apply for benefits. Currently, the prospect is too healthy and independent to qualify. You may certainly be able to proceed at some point in the future but presently do not yet require the necessary level of care assistance. Additionally, this delay could be due to waiting for completion of a care placement search. ACTION: Contact us for a free evaluation to confirm eligibility. Then, maintain ongoing follow-up contact with us to reconfirm your status if either the need for care changes or your care placement search is completed. Yellow means temporarily yield or stop for now until Green later.

GREEN

If you answered YES to all 3 questions... You have an eligibility profile that is appropriate to explore the additional financial requirements pertaining to an applicant’s income and assets. These requirements often involve several variables that are best discussed in more detail with us through a phone consultation. ACTION: Talk to a VA certified representative to fully review all benefit requirements and if appropriate, how to proceed with the application process.