

Benefits for Veterans and Their Families

There are actually millions of honorably discharged veterans and their families who don't take advantage of the VA benefits they're entitled to because they either don't know they exist or they don't think they would qualify for them. Here's what you and your spouse, or parents should know.

Underused Benefits

While the VA provides a wide range of commonly-known benefits and services for its veterans – like health care, education support through the GI Bill and home loans - they also provide a bevy of lesser-known benefits that were specifically created to help veterans and their family members, as well as their survivors.

To be eligible, however, your parents'/spouses' income and assets in most cases will need to be below certain limits and the discharge from the military must have been under conditions other than dishonorable. Here's a breakdown of four benefits that are often overlooked by older vets and their families.

Veterans' Pension: This is available to limited-income veterans that are age 65 and older or are totally disabled, who served at least 90 days of active military service with at least one day of service during a period of war (stateside or overseas). To be eligible, your parents'/spouses' assets will generally need to be under \$80,000 not counting their house and vehicle and their annual "countable income" must be under \$15,493 or \$11,830 for a single veteran. Countable income includes earnings, disability and retirement payments, interest, dividends and net income from business or farming, minus medical expenses if they exceed at least 5% of their total income.

Death Pension: This is available to low-income surviving spouses and dependents of wartime veterans whose death was not related to military service. To receive this benefit, a surviving spouse's annual income must be under \$7,933, or under \$9,696 if he/she is housebound (minus medical expenses), with cash assets under \$80,000.

Aid and Attendance: This little known benefit can help veterans and their spouses pay for in-home care, an assisted living facility or nursing home care. It pays up to \$1,949 per month, in addition to the monthly pension benefits. To qualify, the veteran must be 65 or older (or permanently disabled), have served during wartime and meet certain financial and medical requirements.

To qualify medically, one of your spouse/parents would need assistance with basic everyday living tasks like eating, bathing or dressing. Being blind or in a nursing home or assisted living facility for mental incapacity also qualifies.

And to qualify financially, your spouse/parents' annual income as a couple (minus medical and long-term care expenses) cannot exceed \$23,396; \$19,736 for a single veteran; or \$12,681 for a surviving spouse. And their assets must be less than \$80,000, excluding their home and car.

Hospice Benefit: Hospice is now a covered benefit for all enrolled veterans, home hospice care is in the VA budget for the first time, and we have a national standard for purchasing hospice care from community providers.

- An estimated 1,600 veterans die each day in the United States; most served in World War II, Korea, and Vietnam and are approaching the end of their natural life span. Veterans now comprise about 28% of all national deaths each year.
- Availability of quality, compassionate care through hospice is now mandated nationwide for dying veterans and their families.
- Home hospice care is included in the VA budget for the first time, thanks to partnerships with local/regional/state hospice providers.

New national Hospice policy and standards for VA medical centers include:

- Provision of needed hospice services in all settings.
- Inpatient hospice beds or access to them in the local community.
- Referral assistance to area community hospices.
- A designated hospice contact person responsible for local and national communications and for information distribution.
- An interdisciplinary palliative care consult team.
- Tracking of hospice services provided in all settings.

Burial Benefits: Regardless of income and assets, this benefit provides all veterans, spouses and dependents a free burial at a national cemetery and a free grave marker. Unfortunately, funeral or cremation costs are not covered. However, some veterans may qualify for a \$300 funeral allowance and \$300 for a plot if they choose to be buried in a private cemetery. To learn more see www.cem.va.gov memorial and burial benefits.

VA Resources

A good place to learn about all types of veterans' benefits is at the online at www.ebenefits.va.gov or www.vba.va.gov or, contact your regional VA office or local veterans service organization where you can get personalized help and assistance in filing claims. See www.va.gov/statedva.htm for contact information or call the VA benefits helpline at 800-827-1000. **VSO Fresno/Madera County, contact: Charles Hunnicutt**, County Veteran Service Officer, 3845 North Clark Street, #101 Map Fresno, CA 93726. Hours: Monday - Thursday, 9:00 am - 4:00 pm 559.454.5436