

OF FEDERAL & STATE VETERANS BENEFITS

This Presentation Provides Basic Information Concerning:

- ▣ Veterans Benefits:
 - Service connected disability compensation
 - Special entitlements
 - Non-service connected pension
 - Survivors benefit
 - Burial benefits
 - Education assistance
 - Government life insurance
 - VA home loan guarantee
 - Medical
 - State veteran benefits

MANY BENEFITS FIT TOGETHER

- Meeting entitlement to one benefit will often build entitlement to another benefit

DISABILITY COMPENSATION

- Disability compensation: What is it?
- What is meant by the term “Service Connection.”

Compensation (continued)

- Veterans may be service connected by having a chronic medical condition
 - Directly related to service (Direct)
 - Presumed by VA to be related to service (Presumptive)
 - Occurred before service that was permanently made worse by service (Aggravation)
 - Caused or made worse by a service connected condition (secondary)
 - Paired extremities or organs

Compensation (Continued)

- Two other ways to obtain VA Compensation the same as if it were service connected:
 - Injuries incurred or aggravated while receiving VA-sponsored medical treatment.
 - Chronic disability caused by VA Voc Rehab Training.

Compensation (continued)

- VA compensation is paid in monthly installments
- Compensation payments based on the current severity of the service connected disability
- Veterans may file for higher compensation ratings
 - Ratings protected after 10 years
 - Service connection protected after 20 years
- Monthly benefit can range from as little as \$133 to \$2,900 and more a month

Special Monthly Compensation

Higher benefit paid to service connected veterans due to non-economic factors, such as:

- Personal Inconvenience,
- Social Inadaptability, or
- The profound Nature of the Disability
- Can be as high as \$8,000 a month

Special Entitlements

- Annual Clothing allowance: currently \$753 per year
- Auto and adaptive equipment allowance: \$18,900

Most commonly provided when the veteran has a service connected loss or loss of use of an extremity

- Special Adaptive Housing Grant (50% of the loan up to a maximum allowance of \$63,780)

Non-Service Connected Pension

Guarantees an annual income - \$12,465 for single veterans with added amounts for a veteran with dependents.

- Eligibility Requirements:
 - Totally and permanently disabled by physical or mental disability or age, or
 - Patients in nursing home, or
 - Who have been found disabled by the Social Security Administration, and
 - Have ben discharged from active duty under other than dishonorable conditions, and
 - Have served at least 90-days active duty, and
 - Have served at least one day during a period of war, and
 - Meet income and net worth limitations

(Note: veterans who served after Sep 1980 need to fulfill a 2-year service requirement. Unless the discharge was due to service connected disability, convenience of the government or the fulfillment of the contract)

Non-Service Connected Pension (continued)

Pension Claimants Must also Meet Net Worth Requirements

A formal net worth administrative decision must be completed if:

- The claimant has an estate of a least \$80,000, and
- It has been determined that net worth is not a bar to entitlement.

Note: VA will always consider a claimant's net worth even though it might be below \$80,000.

Non-service Connected Pension (continued)

Net Worth Determination Factors

- Income from all sources
 - Family expenses
 - Claimant's life expectancy, and
 - Convertibility into cash of the assets involved.
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- Note: In general, the older an individual is, the smaller estate the individual requires to meet his/her financial needs. The VA pension program is not intended to protect substantial assets or build up a beneficiary's estate for the benefit of heirs.

Non-service Connected Pension Benefits (continued)

- Pension benefit rates can be increased if due to disability, the veteran is:
 - Housebound (single rate \$15,724), or
 - In need of regular aid & attendance (single rate \$21,466)
- Pension benefit rates also increased if the veteran is married or has dependent children
- Pension benefits are reduced by most all family income, but countable income for VA pension purposes is reduced by unusually high medical expenses paid by the veteran.

Non-service Connected Pension Benefits (cont)

- The following expenses may also reduce countable income for VA pension purposes if VA finds the claimant is entitled to Special Monthly Pension Benefits (Housebound or Aid & Attendance)
 - All assistant living expenses if the facility provides at least two medical or nursing services for the disabled person, and
 - Fees paid to an in-home attendant if the attendant provides at least some medical or nursing services for the disabled person.
 - The attendant does not have to be a licensed healthcare professional.

Non-Service Connected survivors Pension Benefits

- Works much like the NSC pension benefits for veterans
- The surviving spouse, however, does not have to be disabled.
- Rates for surviving spouse are less than they are for the veteran; basic = \$8,630, housebound = \$10,548 and A&A = \$13,794.
- That income is increased based on the number of dependent surviving children, but decreased by family income.

Medical Benefits

- Qualifications for VA Healthcare (time in service):
 - Veteran's who served before 9-7-1980; must have had at least one day service on active duty (Title 10) with an other than dishonorable discharge.
 - Veteran's who served after 9-7-1980; must have served at least 24 months or the full period for which called to active duty unless discharged for a service connected disability or convenience of the government, and received a discharge other than dishonorable.
 - Only Guard or Reserve duty without an active duty call up does not meet the veterans status qualification for VA medical benefits.

Medical Benefits (cont)

- Other qualifying factors:
 - Must either met one of the special VA healthcare qualification categories, or have income and under the VA or HUD income threshold before being accepted for VA healthcare services.
 - Veterans automatically eligible for VA healthcare;
 - POWs
 - MOH / Purple Heart
 - In-country Vietnam Vets (Agent Orange)
 - Vets exposed to ionizing radiation (A-bomb)
 - Vets s/c 10% or greater
 - Low income vets (as stated above)
 - Vets under non-service connected pension program
 - Vets who enrolled prior to 01-16-2003

Medical Benefits (Cont)

- Once enrolled, veterans are entitled to a complete package of VA healthcare services, including in-patient and out patient care for most any condition along with prescription drug services.
- Charges for VA healthcare are determined by what category you are placed in depending on things such as POW, Purple heart recipient, service connected, in-country Vietnam vet, etc ;
- Co-payments for certain veterans;
 - \$8 co-payment for 30-day supply of medication, or \$9 co-pay if in category 7 or 8
 - \$15 office visit co-pay.
 - \$50 specialty appointment co-pay (audiologist, cardiologist, podiatrist, etc.)
 - (Priority group 8) \$1,184 Inpatient co-pay for 1st 90-days of care during a 365-day period. \$592 for each additional 90-days of care.
 - (Priority group 7) \$236.80 for 1st 90-days inpatient care. \$118.40 for each additional 90-days of care.

Indiana State Benefits

- Indiana Remission of Fees for Child of a Disabled Veteran.
 - Veteran must have served on active duty during a wartime period;
 - A resident of the State of Indiana for not less than 3 consecutive years;
 - Have a service connected disability on record with the Veterans' Administration, or received the Purple Heart medal.
 - Student (child);
 - Must attend a State college or university; state will pay all tuition and fees.

New requirements for vets who enter service after July 1, 2011 and Remission of Fees for a vet who received a Purple Heart medal.

Indiana State Benefits (continued)

- Property Tax Deductions/Excise Tax Credit
 - Tax code 1 - \$12,480
 - s/c disabled vet (peacetime) who is 62 yrs. of age or older, or veterans drawing non service connected pension
 - Tax code 2 - \$24,960
 - s/c disabled veterans (wartime service) who have a disability rating 10% thru 90% disabling
 - Tax code 3 - \$37,440
 - s/c disabled veterans who are rated 100% and served during a wartime period.

Excise credit (license plates) for wartime service disabled veterans who do not own property. \$70.00 credit up to 2 vehicles = \$140.00.

Indiana State Benefits (continued)

Other State benefits;

- Reduced fee for hunting and fishing license
 - Service connected disabled veterans can receive a license at a reduce fee - \$2.75 yearly or \$27.50 10-yr license to hunt and fish in the State of Indiana.
- Delayed High School Diploma
 - Veterans of WWI, WWII, Korea and Vietnam who left high school (in good standings) to join the military are eligible.
- Peddler's, Vendors or Hawkers License
 - Wartime veterans who has an honorable discharge shall be granted these licenses free of charge
- Golden Hoosier Passport
 - Provides unlimited admission to all Indiana State owned parks, recreation areas, reservoirs, forests, historic sites, museums, memorials and other DNR facilities. Must have a Veteran Disabled License Plate or a former POW.

State Benefits (cont)

- County Burial Allowance
 - Each County Auditor is authorized to pay up to an amount not to exceed \$1,000 for the burial of a veteran or the veteran's spouse, which may include up to \$100 for the setting of a federal headstone.

Questions?

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