

Veteran's Pension

Since we have been getting a number of calls about VA pension and widow's pension we would like to answer some basic questions. There are a lot of individuals giving misinformation out about this benefit. We recommend that you visit with the KCVA veteran service representative in your area, or a accredited representative of one of the many veteran service organizations that will represent you at no cost. While we do not encourage it, if you choose to deal with an individual that is not KCVA or a representative a service organization, make sure they have VA accreditation so they can represent you to the VA.

Here are the answers to some simple questions for more information contact one of the accredited representative listed on our [Website](#).

What is VA Pension for veterans?

Pension is a benefit paid to wartime veterans who have limited or no income, and who are age 65 or older, or, if under 65, who are permanently and totally disabled. Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits. These are benefits that are paid in addition to the basic pension rate.

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, visit with an accredited service representative they can help, particularly if your countable income appears to be near the maximum. Remember the VA

makes the determination if you are eligible we are here to assist in the filing and representing you in the filing for this benefit.

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.

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.

If I am already receiving monthly payments or a service-connected disability can I get a VA pension too?

You cannot receive a VA non-service connected pension and service-connected compensation at the same time. However, if you apply for pension and are awarded payments, VA will pay you whichever benefit is the greater amount.

What is Death Pension?

Death Pension is a needs based benefit paid to an un-remarried surviving spouse, or an unmarried child of a deceased wartime veteran.

How do I know if I'm eligible?

You may be eligible if:

- the deceased veteran was **discharged** from service under **other than dishonorable conditions, AND**
- the deceased veteran **served at least 90 days** of active military service **1 day** of which was during a war time period. If he or she entered active duty after September 7, 1980, generally he or she 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**
- you are the surviving spouse or unmarried child of the deceased veteran,

AND

- your countable income is below a yearly limit set by law (The yearly limit on income is set by Congress).

As you can see, there are a number of criteria that may affect your eligibility to pension benefits. That is why we encourage you to contact a veteran service representative to guide you.

Are there age requirements, or restrictions?

- An **un-remarried spouse** can be **any** age.
- A **child** must be:
 - under 18, **or**
 - in school **and** under 23, **or**
 - was incapable of self support before the age of 18.