



Pension

Veterans of Foreign Wars

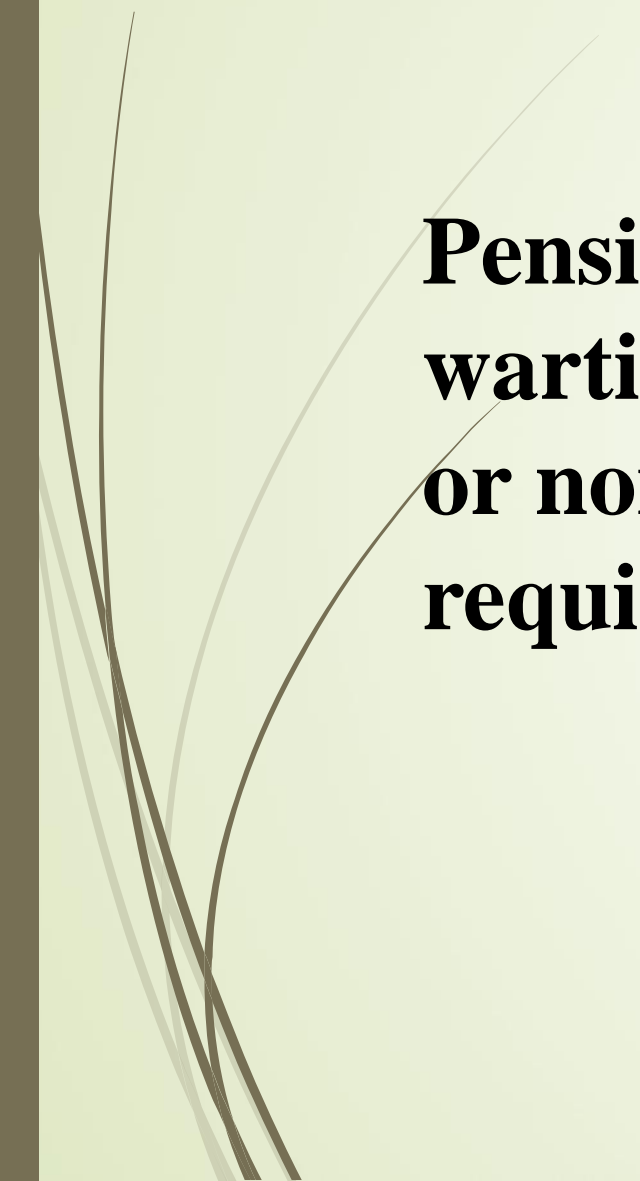
Department of Georgia Service Office

July 2019



Pension

Pension is a needs-base benefit paid to wartime Veterans, who meet certain age or non-service connected disability requirement





Pension Eligibility Requirements

- Discharged from service under other than dishonorable conditions
- Veteran must have served *90 days* with at least *ONE* day during war time
- Countable/Annual income of \$13,855 or less
 - Must report all income
 - May deduct unreimbursed medical expenses
- Net worth \$127,061 or less
 - Countable/Annual income
 - Assets



Pension Eligibility Requirements



Pension Eligibility Requirements

- Age 65 or older, OR
- Totally and permanently disabled, OR
- A patient in a nursing home receiving skilled nursing care, OR
- Receiving Social Security Disability Insurance, OR
- Receiving Supplemental Security Income
- Limited household income



War Time Periods

War Time Periods

- ***World War I:*** April 6, 1917, through November 11, 1918, inclusive. If the veteran served with the United States military forces in Russia, the ending date is April 1, 1920. Service after November 11, 1918 and before July 2, 1921 is considered World War I service if the veteran served in the active military, naval, or air service after April 5, 1917 and before November 12, 1918.
- ***World War II:*** December 7, 1941, through December 31, 1946, inclusive. If the veteran was in service on December 31, 1946, continuous service before July 26, 1947, is considered World War II service.



War Time Continued

- ***Korean War:*** June 27, 1950, through January 31, 1955, inclusive.
- ***Vietnam War:*** The period beginning on February 28, 1961 and ending on May 7, 1975, inclusive, in the case of a veteran who served in the Republic of Vietnam during that period. The period beginning on August 5, 1964, and ending on May 7, 1975, inclusive, in all other cases.
- ***Persian Gulf War:*** August 2, 1990, through date to be prescribed by Presidential proclamation or law.



Dependent or Surviving Spouse



Survivors pension (formerly death pension is a needs-base benefit paid to surviving spouses and child of wartime Veterans



Dependent or Surviving Spouse



Survivors Eligibility Requirements

- Discharged from service under other than dishonorable conditions
- Veteran must have served *90 days* with at least *ONE* day during war time
- Unmarried surviving spouse
- Unmarried child of the deceased veteran who is under 18



Survivors Eligibility Requirements

- Unmarried child between under 23 attending a VA-approved school
- Child permanently incapable of self-support before a 18
- Countable/Annual income of \$13,855 or less
 - Must report all income
 - May deduct unreimbursed medical expenses
- Net worth \$127,061 or less to include home
 - Countable/Annual income
 - Assets



Countable/Annual Income Assets



Countable/Annual Income

- Pension is a claim for an income-based benefit AND must be denied if countable income exceeds the applicable income limit.
- The level of countable income determines the rate of VA benefits. VA benefits are reduced dollar for dollar by countable income.



Assets

- **The VA has an \$127,061 asset threshold:**
 - Bank accounts
 - CD, IRA, money market
 - Real Property (not including the family home)
- Cases involving assets over the threshold, require an administrative decision.
- Lower asset limits may be applied in special cases such as advanced age or terminal case.



Pension Benefits Requirements



How to apply of Pension Benefits

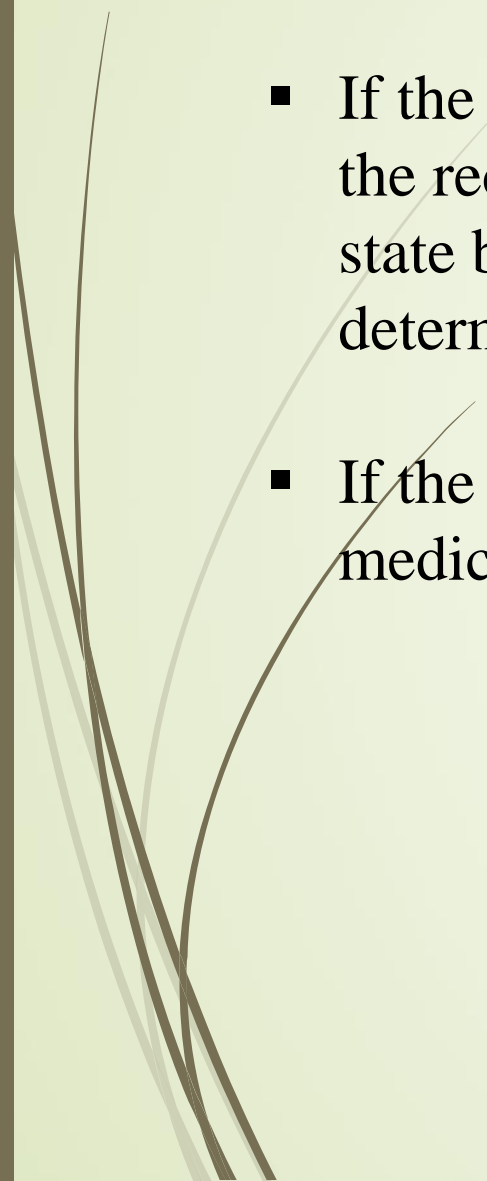
- Countable/Annual income of \$13,855 or less
- Net worth \$127,061 or less
- Unreimbursed medical expenses
- File using Form 21p-527EZ

3 Levels of Disability Pension

- **Basic - Permanent and total (P&T):**
 - The veteran is deemed unemployable by age or facts shown
- **Housebound (HB):**
 - The veteran or surviving spouse is deemed totally disabled PLUS is demonstrated to be unable to leave the residence without assistance of another person
- **Aid and Attendance (A&A):**
 - The veteran or surviving spouse requires assistance with activities of daily living (bathing, dressing, toileting, meal preparation, etc or is a resident in state licensed nursing home)



Disability Determination

- If the veteran is under age 65 total disability must be proven unless in the receipt of Social Security Disability, or similar other federal or state benefit, in which case total disability is presumed and no medical determination is necessary.
 - If the veteran is over age 65, total disability is presumed and no medical determination is necessary.
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Aid & Attendance/Housebound Benefits



Aid & Attendance Benefits

The Aid & Attendance Benefit provides benefits for war era veterans and their surviving spouses who require the regular attendance of another person to assist in at least two of the daily activities of living such as eating, bathing, dressing and undressing, transferring and the needs of nature.



Aid & Attendance Benefits

- You require 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 yourself from the hazards of your daily environment
- You are bedridden, in that your disability or disabilities requires that you remain in bed apart from any prescribed course of convalescence or treatment
- You are a patient in a nursing home due to mental or physical incapacity
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less

Housebound Benefits

- Housebound benefits are payable when the claimant is substantially confined, due to service connected disability(ies), to their dwelling and the immediate premises or, if institutionalized, to the ward or clinical areas, and it is reasonably certain that this is permanent.
- Housebound benefits are also payable for a single service connected disability rated as totally disabling with additional service connected disability(ies) independently ratable at 60 percent, separate and distinct from the totally disabling service connected disability.



How to apply of Aide and Attendance and Housebound Benefits

- Evidence, like a doctor's report, that shows you need Aid and Attendance or Housebound care, along with VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance), which your doctor can fill out [Download VA Form 21-2680 \(PDF\)](#)
- The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.



How to apply of Aide and Attendance and Housebound Benefits

- Whether the claim is for Aid and Attendance or Housebound, the report should indicate how well the applicant gets around, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises
- Details about what you normally do during the day and how you get places
- File using form 21-2680
- File using form 21-0779 (Nursing Home Care)

Questions?





Check on Learning

- Pension is what type of benefit?
- To eligible for pension a veteran must serve 180 days and no war time (T/F)
- Are surviving spouse and dependent children eligible for pension benefit?
- What is the minimal amount of accountable/annual income to be eligible for pension
- What is the age to be eligible for pension?
- Can you deduct unreimbursed medical expenses?
- Housebound is not a benefit (T/F)
- A veteran needs help with dressing, bathing, feeding, taking medicine; can apply for _____ benefit.

Check on Learning

Answers

- Pension is what type of benefit? (**Income Based**)
- To eligible for pension a veteran must serve 180 days and no war time (T/F) (**F**)
- Are surviving spouse and dependent children eligible for pension benefit? (**Yes**)
- What is the minimal amount of accountable/annual income to be eligible for pension?
 - (**\$13,855 or less**)
- What is the age to be eligible for pension? (**65**)
- Can you deduct unreimbursed medical expenses? (**Yes**)
- Housebound is not a benefit (T/F) (**F**)
- A veteran needs help with dressing, bathing, feeding, taking medicine; can apply for **Aide and Attendance** benefit.