



VETERAN'S AID & ATTENDANCE PLANNING

A Guide to Veteran's Aid & Attendance FAQ 2023

Are you a Veteran or the Surviving Spouse of a Veteran who served during a war-time period? Are you looking for a tax-free benefit to help supplement out-of-pocket medical expenses? You may be entitled to vital pension benefits to help cover expenses under the Veteran's Aid & Attendance (A&A) pension program.

2022 Maximum Monthly Benefits for the VA Aid & Attendance Level of Pension:

Surviving Spouse of a Veteran	\$1,432
Single Veteran:	\$2,229
Married Veteran	\$2,642
Married Veteran, but Spouse requires care	\$1,750* (*basic pension rate)
Two Married Veterans	\$2,642 - 3,3536

We look at 4 prongs to see if you are eligible for the VA Aid & Attendance benefit:

1) Dates of Service

2) Medical Need

3) Income for VA Purposes ("IVAP")

4) Net Worth

1) Dates of Service

a) Did the Veteran serve during one of the covered wartime periods?

➤ World War II

- (December 7, 1941 - December 31, 1946)

➤ Korean conflict

- (June 27, 1950 - January 31, 1955)

➤ Vietnam War era

- (February 28, 1961 - May 7, 1975, for Veterans who served in the Republic of Vietnam during that period. August 5, 1964 - May 7, 1975, for Veterans who served outside of the Republic of Vietnam.)

➤ Gulf War

- (August 2, 1990, through a future date to be set by law or presidential proclamation.)

b) Does the Veteran's service meet the criteria listed below?

- You didn't receive a dishonorable discharge, and
- Started on active duty before September 8, 1980, and you served at least 90 days on active duty with at least 1 day during wartime, or
- Started on active duty as an enlisted person after September 7, 1980, and served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions) with at least 1 day during wartime, or
- Were an officer and started on active duty after October 16, 1981, and you hadn't previously served on active duty for at least 24 months

2) Medical Need

- a) Are you age 65 or older?
- b) Do you need another person to help you perform activities of daily living "ADLs"?
 - ADLs are functions or tasks of self-care usually performed in the normal course of the day such as dressing, bathing, eating, toileting, or transferring.
- c) Are you legally blind?
- d) Do you have a diagnosis by a doctor of Alzheimer's disease or Dementia?

3) Income for VA Purposes ("IVAP")

- Is your Income for V A Purposes ("IVAP") below the 2023 Maximum Monthly Benefit amounts?
- The VA looks at your gross household income and your Unreimbursed Medical Expenses ("UMEs") to come up with your IVAP.
 - Your IVAP is the difference between your gross household income and your UMEs.
 - $IVAP = \text{Gross Income} - \text{UMEs}$
 - Examples of UMEs include expenses paid to caregivers, assisted living facilities, adult day services, and recurring health insurance premiums such as Medicare Part B, Medicare supplements, and supplemental health insurance plans.
 - If your IVAP is zero or a negative number, you may qualify for the maximum V A A&A benefit award.
 - If your IVAP is more than zero, but less than the 2023 Maximum Monthly Benefit amount listed in the table above, you may qualify for the VA A&A benefit at a reduced award amount.

4) Net Worth


d) Is your net worth below \$150,538?

- The net worth is set by Congress and usually increases every year.
- Net worth equals the value of everything you own (except your house, your car, and most home furnishings), minus any debt you owe.



NEVER ASSUME YOUR LOVED ONE IS NOT ELIGIBLE!

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