#### AMAC Foundation – 2020 Seminar Series

## Today's Workshop: Federal Benefits for Veterans





#### AMAC Foundation – 2020 Seminar Series

#### Association of Mature American Citizens, Inc.

"Better for You, Better for America"

#### **AMAC Foundation, Inc.**

"Supporting and Educating America's Seniors"





#### AMAC Foundation – 2020 Seminar Series

Today's Presenter:

G. Thomas Spencer, U.S. Army – Retired

Veterans' Liaison from VITAS Healthcare





# References





### **Additional References**

- The U.S. Department of Veterans Affairs website at www.va.gov
- For military records, <u>www.archives.gov</u>
- Veterans' services officers, Florida Department of Veterans Affairs



# **Basic Eligibility**

#### For most benefits:

- Discharge from active military service
- Other than dishonorable conditions
- Full-time service, other than for training
- Army, Navy, Air Force, Marine Corps or Coast Guard
- Wartime service?



# **Discharges**

- Honorable Administrative
- General Administrative
- Other Than Honorable (OTH) Most severe type of administrative
- Dishonorable A punitive discharge, usually implies a court martial
- Bad conduct A punitive discharge, usually implies a general court martial



# **Separation Papers**

- Nothing happens in the Veterans
   Administration without separation papers:
   "DD 214".
- Application must be made by the veteran or next of kin
- Mail-in forms or on-line at www.archives.gov
- Assistance: VSO's, Florida Dept of Veterans Affairs, County Veterans Assistance Commissions



# **Some Important Documents**

- DD-214 military discharge (separation) papers (or equivalent for pre-Korean War)
- Veteran's marriage certificate
- Veteran's death certificate



# **Service-Connected Disabilities**

- Paid to veterans who are disabled due to an injury or illness incurred or aggravated during active military service
- Varies with the degree of disability and the number of dependents



# **Basic Monthly Rates**

(Rates are slightly higher with dependents)



## **Nursing Home Care**

#### 3 programs

- VA Community Living Centers (VA facilities
- State Veterans Homes
- Community Nursing Home program



## **Nursing Home care**

#### **Criteria**

- Medically stable (not acutely ill)
- Have sufficient functional deficits to require institutional nursing home care
- Determined by appropriate medical provider to need institutionized home care



# **Nursing Home Care**

#### Criteria

- Enrolled veterans with service connected disabilities incl 60% or more
- Enrolled veterans in hospice
- Vesting Depends on VA facility



## **Home Health Aid Program**

#### Criteria

- Enrolled veterans
- Similar requirements to nursing home care
- No "double dipping" when on hospice



# Eligibility of Veterans for Pension

Veterans with <u>low incomes</u> who are either (1) rated permanently and totally disabled or (2) age 65 and older and:

- Had at least 90 days of active service
- One day of service must have been during a defined war period
- For Aid and Attendance Must be eligible for pension plus housebound/bedridden due to disability, blind, or needs assistance for daily activities



# Pension

- Veteran w/o dependents -\$12,648/yr (\$1,054/mo)
- Veteran with one dependent 16,560/yr (\$1,380/mo)



# **Aid and Attendance**

- For Veterans that qualify for a VA pension
- Must be housebound or bedridden, blind, or need assistance with daily activities such as bathing, eating, dressing, etc.
- Can be for care at home (incl nursing homes, etc)



# Veterans Needing Regular Aid and Attendance

- Veteran with no dependents –\$1758/mo
- Veteran with one dependent –\$2085/mo



# Aid and Attendance Warning!

- Moving or hiding assets to get qualified for A&A can hurt Medicaid eligibility!
  - >Medicaid's new "5 year look-back"
  - >Annual review





## **Burial and Memorial Benefits**

- Veterans, spouses, and dependent children
- The veteran does not have to die before a spouse or dependent child





## **Burial in VA National Cemeteries**

- At no cost to the family
- Includes
  - gravesite,
  - grave-liner,
  - popening and closing of the grave,
  - headstone or marker and perpetual care
  - Perpetual care as part of a national shrine
- For the veteran it also includes burial flag and military funeral honors



## **Burial in Private Cemeteries**

- Headstone or marker
- Medallions in lieu of headstone or marker
- Military funeral honors
- Veteran only



# Reimbursement of Burial Expenses

- Up to \$2,000 If veteran's death is service connected
- \$700 burial/funeral allowance if hospitalized by the VA at time of death; (\$300 if receiving pension/compensation by VA)
- Under some conditions there is a \$700 plot allowance if not buried in a national cemetery:
  - Discharge due to a service connected condition
  - or was receiving pension/compensation by VA or Veteran died in a VA facility
- If death occurred under VA care, some or all costs of transporting the remains may be reimbursed



## **Aid and Attendance**

- For surviving spouses who are eligible for DIC or VA death pension.
- Spouse must be housebound or bedridden, blind, or need assistance with daily activities such as bathing, eating, dressing, etc.
- \$1,130/mo maximum possible



# Divorce and Remarriage

- Divorce Ends all eligibility
- Burial in national cemetery Remarriage after veteran's death does not affect eligibility
- Health Care Surviving spouses who qualify lose eligibility if they remarry; Requalify if remarriage ends.
- Death Pension Surviving Spouses must not have remarried.



### **Enrollment for VA Benefits**

- Online <u>www.ebenefits.va.gov</u> or mail-in forms
- But highly recommend going to a certified veterans benefits officer:
  - Florida Dept of Veterans Affairs
  - County VACs (Veterans Assistance Commissions)
  - VSOs (Veterans Service Organizations)



## References

- Federal Benefits for Veterans (2018 Editions) Dependents and Survivors
- Military records, <u>www.archives.gov</u>
- U.S. Department of Veterans Affairs website at <a href="https://www.va.gov">www.va.gov</a>
- Veterans' services officers, Florida Department of Veterans Affairs
- Jeff Bumb, VSO, Deland FL



