



Veteran's Aid and Attendance Benefit Generously Assists with the cost of Assisted Living

The Veterans Administration offers Aid and Attendance as part of an "Improved Pension" Benefit. Aid and Attendance provides generous benefits to assist with the cost of Assisted Living. This Improved Pension allows for Veterans and surviving spouses who require assistance in eating, bathing, dressing, undressing, medication administration, or with incontinence issues, monetary benefits. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Aid and Attendance can help with the cost of Assisted Living.

This is a "Pension Benefit" and IS NOT dependent upon service-related injuries for compensation. A Veteran is eligible for up to \$1,703 per month, while a surviving spouse is eligible for up to \$1,161 per month. A couple is eligible for up to \$2,019 per month. Many residents of The Inn at Belden Village have benefited from these generous benefits.

Documents needed to apply include:

- Discharge/separation Papers (DD-214). If you need to request military records, please visit www.vetrecs.archives.gov to get a copy.
- Copy of Marriage Certificate (for surviving spouse or when filing for both the veteran and spouse)
- Copy of current Social Security Award letter (Letter that SS sends at the beginning of the year stating what your monthly amount will be for the following year).
- Net worth information, including bank accounts, CD's, Trust, Stocks, Bonds, Annuities, etc.
- Proof of all income from pensions, retirement, interest income from investments, annuities, etc.
- Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance or Medicare.
- Physician statement that includes current diagnosis, medical status, prognosis, name and address, ability to care for self, ability to travel unattended, etc. If you are a veteran in a nursing home, or a family member of a veteran in a nursing home, you use this form as a certification of that status:
http://www.veteranaid.org/docs/nursing_home_status.pdf
- Banking information for Direct Deposit of monthly payments (include a voided check)
- List of all doctors and hospitals visited in the last year.

Be sure to include **VA form 21-0845** (Authorization to Disclose Personal Information to a Third Party) if you are filing for your loved one and need to over see the application process. Without this authorization, the VA will not discuss the application with you.

The VA looks at the value of assets on hand at the time the Aid and Attendance application is submitted. Although this program is intended to help those in financial need, there is no look back period. As a general rule, assets should not exceed \$80,000, but the amount drops depending on the age of claimant. In determining an applicant's need, if one qualifies for the Aid and Attendance benefit, **all costs** of Assisted Living are deductible. Please see the worksheet on the back of this flyer for assistance in the calculation of countable income.

For Assistance with the Application Process you may contact:

Patrick Seaman
Seaman Financial Services
Certified Government
Benefit Analyst
4327 Executive Cr
Canton, Oh 44718
330-244-2240

Tim Corbi or VS
Representative
Veteran Service Commission
110 Central Plaza Ste. 400
Canton, OH 44702
330-451-7457

Determining Countable Income

The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: Does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible.

- Do NOT count their residence or vehicle when estimating net worth.
- Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it).
- DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc.
- DO count any assets owned by the spouse as well.
- As a rule of thumb, assets should not exceed \$80,000. That amount drops depending on the age of claimant.

List below the estimated ANNUAL income of the veteran or surviving spouse

Estimate total income (If married include spousal income): \$ _____
All income must be included. This includes social security, pension, interest income, dividends, income from rental property, etc.

List all unreimbursed, recurring health care expenses

This includes:

Assisted Living costs (per month): \$ _____

Nursing Home costs (per month): \$ _____

Home Care service (per month): \$ _____

Health Insurance premium (per month): \$ _____

Medicare premium (per month): \$ _____

Regular (unreimbursed) prescriptions
(per month & verifiable through a pharmacy print-out): \$ _____

Incontinence Care Products, and other Medical Supplies \$ _____

TOTAL Expenses per month: \$ _____

Multiply x 12 to get total annual expenses: \$ _____

Subtract your total annual health care expenses from your total annual income and write the amount here: \$ _____
This is your "countable" income