

Veterans Benefits for Seniors

Are You Eligible?

- Must have at least **90 days active duty**
- At least **1 active duty day during period(s) of war** listed below
- Active duty service not required to have been “in theater”
- Service-connected disability not required

Periods of War	
World War II	December 7, 1941 through December 31, 1946
Korean Conflict	June 27, 1950 through January 31, 1955
Vietnam	February 28, 1961 through August 4, 1964 “in country” service August 5, 1964 through May 7, 1975
Gulf War	August 2, 1990 through a date to be set by law or presidential proclamation

2018 Maximum Benefit Amounts		
<i>Benefit Level</i>	<i>Maximum Monthly Benefit</i>	<i>Maximum Annual Benefit</i>
Single Veteran	\$1,830	\$21,960
Married Veteran	\$2,170	\$26,040
Spouse needs care, living Veteran does not	\$1,436	\$17,232
Surviving Spouse*	\$1,176	\$14,112

* Death pension plus aid and attendance allowance benefit

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Points of Interest

Living Veteran

- Is the Veteran age 65 or over, or receive Social Security Disability if under age 65?
- Did the Veteran receive a discharge of any type other than dishonorable?

Surviving Spouse

- Was the Surviving Spouse married to the Veteran at the time of the Veteran's death and for one or more years prior to Veteran's death?
- Has the Surviving Spouse NOT remarried? (Exception applies if remarriage was terminated before November, 1990)

Care Needs

- Does the Veteran, Spouse of Living Veteran, or Surviving Spouse require the assistance of another person for at least one activity of daily living? (Activities of daily living are: bathing, dressing, walking, eating, toileting, transferring (from bed or chair).)
- Does the Veteran, Spouse of Living Veteran, or Surviving Spouse have a physical or mental need to live in a protected environment such as a facility or with a caregiver at home?
- Is the Veteran, Spouse of Living Veteran, or Surviving Spouse legally blind?

Pension Myths

Myth: The Veteran, Spouse, or Surviving Spouse has to be poor to qualify.

Truth: There is much misinformation and confusion about how income and life savings impact eligibility. It is always wise to speak to a qualified professional to see how your specific circumstances fit with the pension. Many people find out too late that they did not have to spend down to poverty to qualify. Let us educate you so you can make informed decisions about your loved one's care!

Myth: If I am married, I can have no more that \$80,000 in assets.

Truth: Each individual's situation is different and much depends on care costs and monthly income. The numbers that worked for your neighbor are specific to their situation and may be completely different for you.

For example: VA allows income to be reduced by allowable expenses such as the recurring future costs of assisted living, independent living, or home care. Even those with a sizable retirement income can qualify for benefits.

Myth: The Veteran, Spouse, or Surviving Spouse must have low net worth to qualify.

Truth: Middle class individuals/families who wish to prudently preserve assets for future needs can qualify, even if they have a high net worth, with allowable financial planning.

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