

## **VA offers a variety of financial benefits for veterans**

Compensation and pensions is one of the main categories of benefits provided by the Veterans Administration.

The primary VA benefit is a service-connected compensation commonly called disability compensation. This tax-free benefit is paid to veterans with disabilities resulting from a disease or injury experienced or aggravated during active military service.

Compensation may also be paid for post-service disabilities considered related or secondary to disabilities that occurred during service and for disabilities presumed to be related to the circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are designed to compensate for a considerable loss of working time from exacerbations or illnesses.

There are numerous causes for this type of disability, and they are divided into several categories. Direct causation is an injury (usually traumatic) that occurs while the veteran was in the service. An example would be veterans who injured their knee or back that was treated in the service and has been a chronic condition since the service time.

Presumptive causations are usually substances that the service member was exposed to while in service. It could be Agent Orange, radiation, weapons of mass destruction or conditions that prisoners of war were exposed while in enemy captivity. The most common presumptive service connected disabilities are the ones associated with Agent Orange. Secondary conditions are conditions that are caused by the service-connected condition. An example would be a veteran who has service-connected diabetes and then develops peripheral neuropathy due to the diabetes.

Non-service connected pension is a benefit that is like a safety net for disabled veterans with very low or no income and a low amount of liquid assets. VA offers two broad categories of pension benefit programs:

- Veterans Pension: Tax-free monetary benefit payable to low-income wartime veterans.
- Survivors Pension: Tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried **minor children** of a deceased veteran with wartime service.

Veterans and survivors who are eligible for pension benefits and are **housebound** or require the **aid and attendance** of another person may be eligible to receive additional monetary amounts. This benefit may help wartime veterans who have non-service connected conditions that prohibit them from working or if they are over age 65 and not working.

The widows of wartime veterans who were married to the veteran at the time of the veteran's death and have not remarried may also apply for this benefit. This VA benefit is offset by any other form of income, including Social Security. For VA purposes, income is also offset by medical expenses.

The aid and attendance part of the veteran's pension is very popular with elderly and disabled veterans who are living in assisted-living facilities and skilled-nursing facilities. In most cases the entire cost of the assisted-living and skilled-nursing facility may be an income offset and qualify the veteran or widow for the pension with aid and attendance. There are liquid asset limits and veterans or widows with more than \$80,000 of liquid assets may not qualify. This does not include house and cars.

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