



Veteran Aid & Attendance

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Aid & Attendance is a benefit for War Veterans and their spouses. The pension is a reimbursement for medical expenses including assisted living. To be eligible, 3 criteria must be met:

- The veteran must have served at least 6 months of active duty with at least one day of service occurring during a war time period (see below for dates of eligibility.)
- The discharge cannot be a dishonorable discharge.
- The veteran and/or spouse must meet certain financial requirements

Pension Calculator

Your yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. If eligible, your pension benefit is the difference between your “countable” income and the annual pension limit set by Congress. VA generally pays this difference in 12 equal monthly payments.

Income and Net Worth Limitations

Countable income includes income from most sources as well as from any eligible dependents. It generally includes earnings, disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Some expenses, such as unreimbursed medical expenses, may reduce your countable income.

Net worth includes assets such as bank accounts, stocks, bonds, mutual funds, annuities, and any property other than your residence and a reasonable lot area. You should report all of your net worth. VA will determine whether your assets are of a sufficiently large amount that you could live off of them for a reasonable period of time.

Hypothetical Example VA Pension Benefit Calculation

Your pension is calculated to be an amount equal to the **difference** between your **countable family income** and the [annual pension](#) limit set by Congress.

- If, for example, the **annual income limit** on December 1, 2005, for a Veteran and spouse, as set by Congress, is **\$13,855** and your income combined with your spouse's income is \$10,855, your VA pension will be \$3,000 ($\$13,855 - \$10,855 = \$3,000$) paid in monthly installments.
- If your total **countable family income** is **more** than \$13,855 in this example, then you are **not eligible** for a VA Pension for that year. You may reapply again at any time your countable income falls below the limit.
- **A portion of your unreimbursed medical expenses** (what you paid out of pocket after medical insurance pays) may **reduce** your countable income. Using the example above for combined family income (\$10,855):
 - If your medical expenses for a year are \$8,000 and your medical insurance pays \$6,400 of that, your **unreimbursed medical expense is \$1,600**.
 - That **portion** of your unreimbursed medical expenses (\$1,600 in the example above) which is **more than 5%** of the maximum rate of pension, or **\$693** in this example ($\$13,855 \times .05 = \693), may be deducted from your total combined income which then increases the amount VA will pay to you.
 - Since the \$1,600 out of pocket expenses is greater than \$693, you may reduce your family income by \$907 ($\$1,600 - \693). So, your income for VA pension purposes is now **\$9,948** ($\$10,855 - \907).
 - Your VA pension would then be \$3,907 (maximum rate for a veteran with a spouse) minus \$9,948 (total family income after deducting unreimbursed medical expenses), or **\$3,907** for that year.

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)

- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

How To Apply For Benefits

Every county in the United States has a Veteran Services Office to help veterans apply for and receive the benefits they are entitled to. They can also assist in locating military service records, marriage certificates or death certificates you'll need to apply.

Mecklenburg County Veterans Services Office

700 North Tryon Street
Charlotte, NC 28202

Office Hours:
Monday - Friday
8:30AM to 3:30PM

Main phone (Gail Timmons)
704-336-2102
(8 a.m. - 5 p.m.)

Veterans can also contact an Elderlaw Attorney of Financial Planner approved by the VA to assist with understanding the benefits they may be eligible for. TR Sanford is an accredited Elderlaw Attorney in Charlotte providing a free consult regarding benefits. You can contact him at 704-900-0544 or email TRS@trsanfordlegal.com

For information on how to choose the best housing or care services for your loved one contact Carol Connors at 704-579-4480 or 65seniorstreet@gmail.com

