Living Your Best Life

Veterans Benefits For Seniors





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What You Need to Know

Not All Veterans Apply for Benefits

Did you know that some veterans aged 65 or older, aren't even aware that they are eligible for VA benefits? They might not know what the eligibility requirements are, or they may even have been told in error that they do not qualify

Who Should Check to See If They're Eligible?

Anyone who served in the Armed Forces of the United States, or has a spouse who served, may be eligible for some of the various benefits available through the VA for seniors.

Special Programs for Seniors

Eligible Veterans and their spouses or widows over 65 are entitled to some special programs designed to help these heroes in their senior years.

Veterans Benefits and Medicaid - What You Need to Know

We'll go into this a little further on, but when you are applying for VA benefits, it's essential to look at how Medicaid fits into the picture since it's not always possible to receive both benefits.

Types of Veterans Benefits

VA Pensions - Three Levels

Level #1 - Basic VA Pension

Level #2 - Housebound Pension

Level #3 - Aid and Attendance

Eligible veterans are reviewed for countable assets and income to determine pension eligibility

Service-Connected Disability Compensation

Veterans who received a disability or disease during military service should see if they are eligible for this additional, monthly tax-free benefit payment.

Dependency and Indemnity Compensation

This monthly, tax-free benefit is payable to a surviving spouse, child, or parent who lost a service member during active duty or training for active duty.

Health and Medical Benefits

Health and medical benefits are available through the VA system for those veterans who qualify. If you're interested in applying for this benefit, get some advice from a specialist before applying.

Long Term Care

A variety of options are available through the VA

Burial and Memorial Expenses

Benefits available to qualifying veterans

VA Benefits Eligibility

How Complex is the System?

It's no secret that the Veteran's Administration can be difficult to deal with. The system is complex, and the application process can be overwhelming. This is one of the reasons that many seniors don't apply.

Questions to Ask to Determine Eligibility

- Have You or Your Spouse Ever Served in the Military?
- ♥ What Type of Discharge Did You or Your Spouse Receive?
- ♦ What Time-Period and Location did the Service Take Place?
- Are You Currently Receiving VA Pension Benefits?

If so, how much?

◆ Are You Currently Receiving Payments for a Service-Connected Disability?

If so, what is the disability?
What is your current disability rating?

Are You Currently Suffering from any injury or disease?

When did that injury happen/develop?

Long-Term Care for Veterans

Long Term Care Services

Typically, nursing home care is only available under certain circumstances, which are:

- Service-Related Condition
- ▼ Service-Connected Disability of 70% or more
- ▼ Service-Connected Disability of 60% or more and unemployable

Extra Services for VA Health Care System Beneficiaries

Seniors in the VA Health Care System may be eligible to receive some of the following benefits.

- **♥** Geriatric Evaluation
- Assisted Living
- **▼** VA Nursing Homes
- **♥** Adult Day Health Programs
- ♥ Hospice and Palliative Care
- ♥ Respite Care
- ♥ Skilled Home Health Care
- Program of All-Inclusive Care for the Elderly (PACE)

VA Pension vs. Medicaid Long Term Care Benefits

It is essential to take a good look at VA benefits AND Medicaid benefits to see which gives better coverage.

Burial and Memorial Services for Veterans

VA Cemeteries

There are over 100 National VA cemeteries. The requirements to be granted burial in one of these locations are:

- ▼ The veteran died while on active duty
- The veteran died while on active duty for training
- The veteran died from a service-connected disability or disease
- ▼ The veteran was discharged from military service with a status other than dishonorable.

If the veteran can meet ONE of these criteria, they are eligible for a benefit that covers the cost of the gravesite, and the opening and closing of the grave.

Private Cemeteries

Whether they choose to be buried in a VA cemetery or a private cemetery, they may also be eligible for a government headstone, burial flag, and presidential memorial certificate.

Spouses and Dependents

If a veteran is eligible to be laid to rest at a national VA cemetery, their spouse and dependent children may also be buried there, even if the veteran does not predecease them.

The Application Process

On average, the time to process your application after it has been submitted is six-to-nine months.

Know What Documents the VA Needs, and Gather Them All Together Before Applying

The first document you will need is a certified discharge document showing that you were not discharged dishonorably from military service.

For most veterans who served in the Korean War, or later, this will be their DD-214. If that document is not available, it can be ordered through the VA by submitting form SF-180.

If applying for spousal or dependent benefits, you will need to have birth certificates and/or marriage certificate.

Real Talk about the Application Process

Applying for VA benefits is a very long, complex process. There are people who have made a specialty service out of helping veterans get the benefits to which they are entitled.

If you would like help to apply for benefits, contact a:

- ♥ VA Accredited Attorney
- ♥ Accredited Agent
- ♥ Veterans Service Organization
- ▼ www.va.gov/vaforms

How Lean on Dee Can Help Seniors?

Senior Wellness Check-Ins

We offer direct communication and support while assuring that the emotional, physical, and spiritual well-being of your loved ones are addressed. We do this by providing three Wellness Check-In visits per month where we utilize a monthly assessment tool to gauge any changes that may occur.

Home Safety Assessment

We will assess the living environment, and make recommendations for hardware and fixtures that may need to be installed or repaired. We help to support your loved one in the home and by making referrals to our list of trusted partners for services that can assist in fixing or installing them. Our goal is to reduce falls and avoidable hospitalizations

Housing Placement

There is a range of reasons why your loved one may need assistance in relocating to a senior living community or skilled nursing facility. If the occasion ever arises, we will be there to help you find the best option for your price range and level of care.

