

BERWITZ & DiTATA LLP

Attorneys and Counselors at Law
224 Seventh Street
Garden City, New York 11530
Telephone (516) 747-3200 • Facsimile (516) 747-3727

Lawrence N. Berwitz

Maureen Rothschild DiTata

Veteran's Administration Aid and Attendance Special Pension

Recently, we have received a number of questions about a little known veteran's benefit called "Aid and Attendance Special Pension." Aid and Attendance Pension benefits are additional veterans' benefits available to wartime veterans, and surviving spouses of deceased wartime veterans, who need the aid and attendance of another to meet their daily needs. There are now over 25 million US veterans eligible for some type of VA benefits, many of whom have no idea that this additional benefit exists. It is available to qualifying wartime veterans or surviving spouses, called "claimants" by the VA, even those whose incomes are above the congressionally mandated legal limit for a VA pension, who have significant and un-reimbursed medical expenses, including nursing home expenses.

Aid and Attendance provides benefits for veterans and surviving spouses who require the regular attendance of another person to assist in the activities of daily living such as eating, bathing, grooming, toileting, dressing and undressing. A claimant must be "incapable of self support" and "in need of regular personal assistance." It also includes individuals who are blind, bedridden, in need of assistance in the application or adjustment of a special prosthetic or orthopedic device, or in a nursing home because of mental or physical incapacity. Individuals in an assisting living facility who require assisted care may also be eligible.

For a claimant to qualify the veteran must have served at least 90 days of active military service, one day of which was during a period of war, and must have been discharged under conditions other than dishonorable. A surviving spouse (marriage must have ended due to death of veteran) of a war-time veteran may also apply.

The applicant must also qualify financially. The Veteran's Administration considers both the resources or assets and the income of the applicant and/or spouse. This means that the applicant must have less than \$80,000 in assets including bank accounts, certificates of deposit, annuities, stocks, bonds and retirements accounts (IRAs, 401Ks, 403Bs, Keoghs). The home and vehicles are excluded from consideration. Interestingly, the value of a life insurance policy which insures the life of the applicant and is owned by the applicant or another is not considered because the policy holder must be deceased in order to benefit from it. The Aid and Attendance Pension can provide up to \$1,632 per month to a veteran, \$1,055 per month to a surviving spouse, or \$1,949 per month to a couple.

Eligibility must be proven by filing the proper Veterans Application for Pension or Compensation. This application will require a copy of the veteran's separation papers, medical evaluation from a physician, current medical issues, net worth limitations, and net income, along with out-of-pocket Medical Expenses.