

There are actually millions of honorably discharged veterans and their families who don't take advantage of the VA benefits they're entitled to, because they either don't know they exist, or they don't think they would qualify for them. Here's what you and your spouse, or parents should know. And please, when applying for benefits, be patient, don't give up. It's a process that's long but worth it. Every Veteran that served their country deserves these benefits. Thank you, for your service to our country.

## **Underused Benefits**

While the VA provides a wide range of commonly-known benefits and services for its veterans – like health care, education support through the GI Bill and home loans - they also provide a bevy of lesser-known benefits that were specifically created to help veterans and their family members, as well as their survivors. To be eligible, however, your parents'/spouses' income and assets in most cases will need to be below certain limits and the discharge from the military must have been honorable. Here's a breakdown of four benefits that are often overlooked by older vets and their families.

**Veterans' Pension:** This is available to limited-income veterans that are age 65 and older or are totally disabled, who served at least 90 days of active military service with at least one day of service during a period of war (stateside or overseas). To be eligible, your parents'/spouses' assets will generally need to be under \$80,000 not counting their house and vehicle and their annual "countable income" must be under \$15,493 or \$11,830 for a single veteran. Countable income includes earnings, disability and retirement payments, interest, dividends and net income from business or farming, minus medical expenses if they exceed at least 5% of their total income.

**Aid and Attendance:** This little known benefit can help veterans and their spouses pay for in-home care, an assisted living facility or nursing home care. It pays up to \$1,949 per month, in addition to the monthly pension benefits. To qualify, the veteran must be 65 or older (or permanently disabled), have served during wartime and meet certain financial and medical requirements.

To qualify medically, one of your spouse/parents would need assistance with basic everyday living tasks like eating, bathing or dressing. Being blind or in a nursing home or assisted living facility for mental incapacity also qualifies. Up to 5 hours a day of in-home care is sometimes available too.

To qualify financially, your spouse/parents' annual income as a couple (minus medical and long-term care expenses) cannot exceed \$23,396; \$19,736 for a single veteran; or \$12,681 for a surviving spouse. And their assets must be less than \$80,000, excluding their home and car. Your VSO will walk you through.

**Hospice Benefit:** Hospice is now a 100% covered benefit for all enrolled veterans, home hospice care is in the VA budget for the first time, and we have a national standard for purchasing hospice care from community providers. Many treatments not covered by Medicare are covered by the VA. Just ask.

- One in Four Dying Americans is a Veteran. An estimated 1,600 veterans die each day in the United States; most served in World War II, Korea, and Vietnam and are approaching the end of their natural life span. Veterans now comprise about 28% of all national deaths each year.
- Availability of quality, compassionate care through hospice is now mandated nationwide for dying veterans and their families. Hospice care at home is included in the VA budget for the first time, thanks to partnerships with local/regional/state hospice providers like Hinds Hospice.

#### New national Hospice policy and standards for VA medical centers include:

- Provision of needed hospice services in all settings.
- Inpatient hospice beds or access to them in the local community.
- Referral assistance to area community hospices that partner with the VA.
- A designated hospice contact person responsible for local and national communications and for information distribution.
- An interdisciplinary palliative care consult team at the VA Hospital.
- Tracking of hospice services provided in all settings.

Death Pension: This is available to low-income surviving spouses and dependents of wartime veterans whose death was not related to military service. To receive this benefit, a surviving spouse's annual income must be under \$7,933, or under \$9,696 if he/she is housebound (minus medical expenses), with cash assets under \$80,000.

Burial Benefits: Regardless of income and assets, this benefit provides all veterans, spouses and dependents a free burial at a national cemetery and a free grave marker. Unfortunately, funeral or cremation costs are not covered. However, some veterans may qualify for a \$700 funeral allowance and \$300 for a plot if they choose to be buried in a private cemetery. To learn more see www.cem.va.gov memorial and burial benefits.

# VA Resources Fresno/Madera County

### VSO Fresno/Madera County Veteran Service Officer: David Rose

1320 E. Shaw Ave., Ste 105, Fresno, CA 93710. Hours: Monday - Thursday, 9:00 am - 4:00 pm 559-600-5436 drose@co.fresno.ca.us

Link to California VSO offices by County: http://www.cacvso.org/county-contacts/

A good place to learn about all types of veterans' benefits is online at www.ebenefits.va.gov or www.vba.va.gov, or contact your Central Valley VA eligibility office 559-225-6100 ext 6950, or local veteran's service organization 559-600-5436; where you can get personalized help and assistance in filing claims, FREE. See www.va.gov/statedva.htm for more information or call the VA benefits helpline at 800-827-1000.

Fresno Vet Center: PTSD & MST Counseling, Support Groups, Medical Referrals, Employment Counseling, Community Resources, Assessments. 1320 E. Shaw Ave, Suite 125 Fresno, CA 93710 Phone: 559-487-5660 Or 877-927-8387 www.va.gov/rcs

### **VA Central CA: Homeless Program**

(559) 225-6100 ext.4181 2615 E. Clinton Ave Fresno, CA 93703

My Healthy Vet: www.myhealth.va.gov

### EDD Veterans' Employment Services,

Manchester- 559.230.4077 3302 N. Blackstone Ave. Ste. 155 Fresno, CA 93726 Hours: Monday-Friday, 8:00 am-5:00 pm Fresno West- 559.445.6744

2555 S. Elm Ave. Fresno, CA 93706 Hours: Monday-Friday, 8:00 am-5:00 pm

Hinds Hospice: Hospice Veteran Partnership & We Honor Veterans - Level 4. Hinds Hospice is a CHOICE partner with VACCHCS.

Hinds Hospice Patient Care Services and Center for Grief and Healing : Fresno/Madera 559-226-5683/ Merced 209-383-3123 www.hindshospice.org

