

TABLE OF CONTENTS

1.0	Veterans Administration Disability Programs	
1.1	History.....	1
1.2	Disability Compensation.....	1
1.3	Disability Pension.....	1
2.0	Understanding Qualifications and Determining Eligibility	
2.1	Military Service Requirements.....	2
2.2	Discharge Requirements.....	3
2.3	Medical Requirements.....	3
2.4	Liquid Assets Limits and Guidelines.....	4
2.5	Income Limits and Guidelines.....	5
2.5.1	Included Household Income.....	5
2.5.2	Excluded Household Income.....	5
2.6	Defining and Calculating Qualified Expenses.....	6
2.6.1	Regular Recurring Expenses.....	6
2.6.2	Non-Recurring Expenses.....	6
2.7	Determining Veteran with NO Spouse or Dependent Countable Income.....	7
2.7.1	Qualified Expense Adjustment.....	7
2.7.2	Calculating Veteran with No Spouse Countable Income.....	7
2.8	Calculating Veteran with No Spouse Estimated Benefit Amount.....	8
2.9	Determining the Veteran WITH Spouse or Dependent Countable Income.....	9

Handbook to Understand the VA Disability Pension Benefit

2.9.1	Qualified Expense Adjustment.....	9
2.9.2	Calculating Veteran + Spouse Countable Income.....	9
2.10	Determining the Veteran WITH Spouse Estimated Benefit Amount.....	10
2.11	Determining the Widowed Surviving Spouse Countable Income.....	11
2.11.1	Qualified Expense Adjustment.....	11
2.11.2	Calculating Widowed Surviving Spouse Countable Income.....	11
2.12	Determining Widowed Surviving Spouse Estimated Benefit Amount.....	12
3.01	VA Disability Pension Rates – Veterans.....	13
3.02	VA Disability Pension Rates – Widowed Surviving Spouse.....	14
4.0	Important Qualification Notices.....	15
5.0	Gathering the Required Documentation	
5.1	Discharge Document.....	16
	Copy of WWII Discharge Certificate.....	17
	Copy of Korean and Vietnam Discharge Certificate.....	18
	Copy of Merchant Marine Discharge Certificate.....	19
	Copy of Lost Discharge Document Certification.....	20
5.2	Medical Documentation.....	21
5.3	Financial Documentation.....	22
5.4	Qualified Expense Documentation.....	22
5.5	Marital Documents.....	23
5.6	Death Certificates	23

Handbook to Understand the VA Disability Pension Benefit

5.7	The VA Claim Application.....	23
6.0	Tips on What You Should and Should Not Include with You Application	
6.1	General Tips before You Begin.....	24
6.2	Veterans.....	25
	Tips for VA Form 21-526 Part A.....	25
	Tips for VA Form 21-526 Part C.....	27
	Tips for VA Form 21-526 Part D.....	27
	Sample of a Completed VA Form 21-526.....	30
6.3	Widowed Surviving Spouse.....	42
	Sample of a Completed VA Form 21-534.....	45
6.4	Tips for VA Form 21-8416.....	53
	Sample of a Completed VA Form 21-8416 for a Veteran.....	54
	Sample of a Completed VA Form 21-8416 for a Widowed Surviving Spouse..	56
7.0	Checklist to Compile and Mail Your Claim Application.....	58
8.0	What to Expect (and not Expect) During The Claim Processing Time	
8.1	VA Processing Time.....	59
8.2	Notices to Expect From the VA.....	60
	Sample VA Notice Letter #1.....	61
	Sample VA Notice Letter #2.....	62
	Sample VA Notice of Approval for Veteran (Letter #3).....	69
	Sample VA Notice of Approval for Widowed Surviving Spouse.....	75

Appendix Table of Contents

Appendix A – Worksheet to Gather Liquid Asset Information.....	81
Appendix B – Physician Evaluation Report.....	82
Appendix C – Home Care Agency Services Letter.....	83
Appendix D – Assisted Living and Nursing Home Facility Services Letter.....	84
Appendix E - Private Caregiver Services Letter.....	85