

Answer Sheet

1. **Answer:** The veteran MUST have been discharged under ‘Honorable’ or ‘General under honorable’ conditions in order to be eligible.
2. **Answer:** The veteran MUST have served a MINIMUM of 90 days in the military, at least ONE day of which was during one of the listed combat eras.
3. **Answer:** Net worth is a bit of a hazy issue. The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible.

Do NOT count their residence or vehicle when estimating net worth.

Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it).

DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc.

DO count any assets owned by the spouse as well as the veteran.

As a rule of thumb, assets should not exceed \$80,000. That amount drops depending on the age of claimant.

4. **Answer:** All income must be included. This includes social security, pension, interest income, dividends, income from rental property, etc.

If the veteran is married, then any spousal income must also be included.

5. Make sure your answers are unreimbursed expenses. If recording Assisted Living costs, record the full amount paid to the facility per month.

6. **Determining Eligibility from an income stand point:**

VETERAN: To be eligible for Basic Pension:

A veteran alone must have countable income LESS than: **\$10,929/yr.**

A veteran with a spouse must have countable income LESS than: **\$14,313/yr.**

VETERAN: To be eligible for Housebound Benefit:

A veteran alone must have countable income of LESS than: **\$13,356/yr.**

A veteran with a spouse must have countable income LESS than: **\$16,740/yr**

VETERAN: To be eligible for the Aid & Attendance:

A veteran alone must have countable income LESS than: **\$18,234/yr.**

A veteran with a spouse must have countable income LESS than: **\$21,615/yr.**

SURVIVING SPOUSE: *To be eligible for Basic Pension:*

A spouse must have countable income LESS than: **\$7,329/yr.**

A spouse with a dependent must have countable income LESS than: **\$9,594/yr.**

SURVIVING SPOUSE: *To be eligible for Housebound Benefit:*

A spouse alone must have countable income LESS than: **\$8,957/yr.**

A spouse with a dependent must have countable income LESS than: **\$11,219/yr.**

SURVIVING SPOUSE: *To be eligible for the Aid & Attendance:*

A spouse alone must have countable income LESS than: **\$11,715/yr.**

A spouse with a dependent must have countable income LESS than: **\$13,976/yr.**

If you fit the service criteria, the net worth criteria, and your countable income falls into one of the above listed categories, you are likely eligible for Improved Pension. Remember, that in order to receive Housebound or Aid & Attendance benefits, your physician must provide evidence that you require some level of daily assistance.