

We Honor Veterans



We Thank You For
Your Service and
Sacrifices

It is the Veteran, not the
lawyer, who has given us the
right to a fair trial.

It is the Veteran, not the
politician, who has given us the right to vote.

It is the Veteran who salutes the Flag.

It is the Veteran, who serves under the Flag.

And we are forever grateful.

We Care Every Day ... In Every Way



Call your local
Visiting Angels
for a Free
In-Home
Consultation.

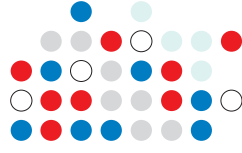
www.visitingangels.com

America's Choice In Homecare!



- Day or Night Live-In or Out Care
- Up to 24 Hour Care
- Meal Preparation
- Light Housekeeping
- Hygiene Assistance
- Errands
- Shopping
- Doctor appointments
- Respite for Family Caregivers
- Rewarding Companionship

Solution ...



Veterans & Spouses Benefits

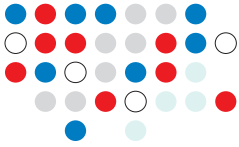
US Armed Services Pension Benefits



A guide for family, friends
and loved ones



A Public Service from Visiting Angels •
Each agency is privately owned and operated.



We Salute our Veterans of the US Armed Forces

Military Pension Benefits Are Available To Those Who Qualify!



Veterans of the US Armed Forces

Did you know that as a Veteran of the US Armed Services, you may qualify for a special Disability Pension benefit that can be used to cover some of the costs of home care services?

The Veteran's Disability Pension *Aid and Attendance Allowance*

Veteran's who served during a wartime and have a non service related disability which requires aid and attendance by another person may qualify.

Since the program applies to anyone who served at least 90 days, you could be eligible to take advantage of this earned benefit program.

Disability benefits are available for both service related and non-service related.

Certain requirements do apply and you should check with the United States Department of Veterans' Affairs in your state.

More information is available online at www.va.gov and search on "Disability Pension".

Qualification Criteria *Veterans or Widowed Spouses*

The Veteran, alive or deceased, must have served ninety (90) consecutive days active duty with at least one (1) day during war time. The Veteran must also hold an "Honorable Discharge" status.

If the Veteran had a service related medical discharge with less than ninety (90) days active duty and one day during war time, he or she may qualify.

A widowed spouse must have been married to the Veteran at the time of the Veteran's death and never remarried. The widowed spouse must have been married to the Veteran for at least one (1) year or have had children by the Veteran. The widowed spouse must also have been living with the Veteran at the time of the Veteran's death, unless the separation was due to medical or military reasons.

Total household liquid assets (stocks, bonds, CDs, IRA, 401k, annuities, savings, cash, cash value of whole life insurance policies, checking, appraised value of business or second property ... etc. cannot exceed \$80,000. In the case of a married Veteran, both spouses' assets count, even if assets were pre-marital. Exceptions may exist in the case of jointly owned assets where another adult is co-owner of the assets.

Housebound certification is required by the individual's doctor stating that they are in need of assistance due to an existing medical condition.

You may also qualify under a "Low Income" provision if the net monthly income after certain medical expenses is low enough and meets the US Department of Veterans Affairs criteria.

Additional Benefits Available

- A Veteran or Veteran's widow in receipt of service related compensation may be able to receive an increase if they are certified as housebound and in need of personal care.
- Once approved for Housebound or Aid & Assistance, Veterans may qualify for free medications, medical equipment, hearing aids and incontinence supplies.
- There may be special benefits available for Veterans who served "In Country", Vietnam or Gulf War and for POW's.

The Veteran's Pension fund can cover up to 60 hours each month for care needed by a qualified US Armed Forces Veteran with spouse.*

It can also cover up to 50 hours each month for a Veteran that is single.*

Surviving Veteran spouses can receive up to 30 hours of care each month for their home care.*

*These are guidelines and may vary.

