

# Veterans & Spouses Benefits

*U.S. Armed Forces Pension and Survivors Pension benefit programs*



## We Honor Veterans

We thank you for your service and sacrifices. We are forever grateful.

*A Nation's Strength*

*Not gold, but only man  
can make  
A people great  
and strong;  
Men who,  
for truth and  
honor's sake,  
Stand fast and  
suffer long.*

*Brave men who  
work while  
others sleep,  
Who dare while  
others fly --  
They build a  
nation's pillars  
deep  
And lift them to  
the sky.*

*-Walt Whitman*



## We Care Every Day... In Every Way

Call your local Visiting Angels for a free in-home consultation to discuss the home care aid needed and the services you may be eligible.

# We Serve Military Veterans of the U.S. Armed Forces

Did you know that as a veteran of the U.S. 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?

## *Aid and Attendance Allowance*

Veterans who served during 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 Department of Veterans' Affairs in your state. More information is available online at [www.va.gov](http://www.va.gov) and search on "Disability Pension."

## *Qualification Criteria for Veterans or Widowed Spouses*

The veteran, alive or deceased, must have served 90 consecutive days of active duty with at least one day during wartime. The veteran must also hold an "Honorable Discharge" status.

If the veteran had a service related medical discharge with less than 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 year or have had children with 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 accounts, 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 premarital.

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 U.S. 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 and 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 the Gulf War and for POWs.

The veterans pension and survivors pension benefit program can cover up to 60 hours each month for care needed by a qualified military 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.



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- Up to 24 Hour Care
  - Meal Preparation
  - Light Housekeeping
- Personal Hygiene Assistance
  - Errands Shopping
- Rewarding Companionship
- Respite for Family Caregiving
- Day/Night, Live-In or Live Out Care\*\*

**208-415-1000**

[www.visitingangels.com/cda](http://www.visitingangels.com/cda)

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Each Visiting Angels office is independently owned and operated.

\*\*Not all services available in every state. Check with your local agency.