



KENTUCKY DEPARTMENT OF VETERANS AFFAIRS



Veterans Affairs

- Compensation and Pension
- Healthcare
- Home Loan Guarantee
- Education
- Mental Healthcare
- Vocational Rehabilitation
- Employment Assistance



Disability Compensation:

- discharged under conditions other than dishonorable
- injury incurred or aggravated in service in line of duty
- disability not result of willful misconduct or abuse of alcohol or drugs
- does NOT have to be in combat!



What is a disability?

- Injury, disease, or condition that would impair the average civilian in earning a living

Gout Diabetes Tendonitis Cancer
Anxiety Arthritis Loss of Vision
PTSD Amputation Hearing Loss
Heart Disease
Fibromyalgia Bursitis
Depression Scars
Tinnitus Sinusitis Disfigurement



Service Connected Disabilities

- A 0% rating still documents disability
- Payments begin at 10% and are tax free
- Survivor annuity payable if your death is service-connected
- Service Disabled Veterans Insurance (SDVI) policy available to disabled
- Evidence of disability within one year of discharge/retirement

Compensation Chart



Veteran	129	255	395	569	810	1026	1293	1503	1689	2816
Veteran & Spouse	N/A	N/A	442	631	888	1120	1402	1628	1830	2973
Veteran & Spouse + 1 Child	N/A	N/A	476	677	946	1189	1438	1720	1933	3088
Veteran w/ Child only	N/A	N/A	426	611	862	1089	1366	1587	1783	2921
Each Additional Child	N/A	N/A	23	31	39	46	54	62	70	78
Each Additional School Child *	N/A	N/A	75	100	126	151	176	201	226	252
Additional for A&A Spouse	N/A	N/A	43	58	72	86	101	115	129	144

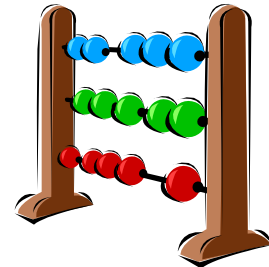
Family Members

- ▣ Veterans 30% or more disabled are also entitled to additional compensation for their dependents
- ▣ Birth certificates, marriage license, etc. should be submitted w/initial claim



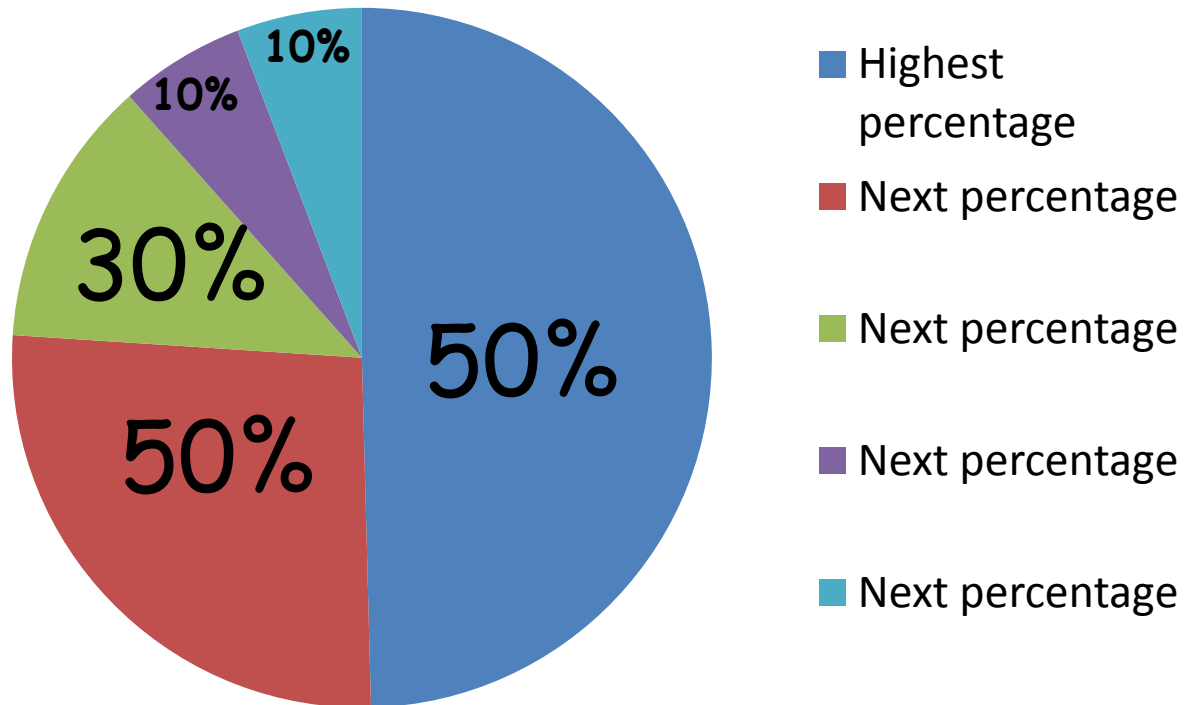
Combined Rating Table

- ▣ Arrange disabilities from highest to lowest
- ▣ Use table to add all disability ratings beginning with the most severe
- ▣ After combining all disabilities, the number is converted to the nearest degree divisible by 10
 - 4 rounded down
 - 5 rounded up



VA Math

Rating Percentages



In VA Math, $50 + 50$ does not equal 100!

Medical Evidence

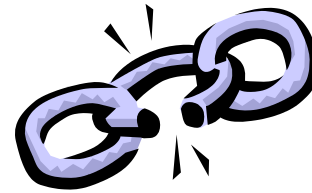
- Diagnosis of current disability made by medical professional
- Service medical records may establish current disability
- VA examination may verify current disability



Conditions Diagnosed after Service

- ▣ Must prove link between military service and current disability.
- ▣ VA healthcare provides evidence
- ▣ Get an accredited veterans' benefits representative!!!

Link



- ▣ Evidence of a direct causative link between incident in service and current disability
- or
- ▣ Medical evidence linking current disability to another, already service connected condition (heart disease secondary to diabetes)
- ▣ 0% service-connected is important, but not compensable

Vietnam Presumptive

- B cell leukemia's
- Parkinson's disease
- Ischemic heart disease.
- AL Amyloidosis

Total of 15

Stressor



- Event that involved actual or threatened death or serious injury to self or others
- Response involved intense fear, helplessness or horror
- Stressor does not have to occur in combat
- Personal assault, physical attack, torture, automobile accident, plane crash, ship sinking, explosion, natural disasters, etc.

Individual Unemployability

- ▣ Unable to secure gainful employment
- ▣ 1 service-connected disability rated 60% or more
- ▣ 2 or more disabilities totaling at least 70%, with 1 rated 40% or more
- ▣ Paid at 100% rate



Dependency Indemnity Compensation

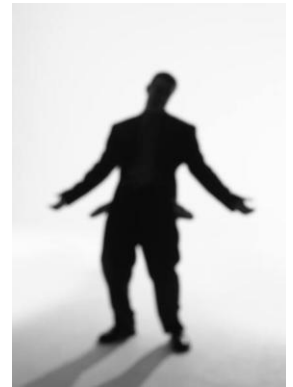
- Monthly benefit paid to eligible survivors of certain deceased veterans
 - Died on active duty
 - Died as result of s/c disabilities
 - Totally disabled for last 10 yrs
 - Totally disabled for at least 5 yrs
- Basic Rate - \$1,195 per month



Non-Service Connected

- ▣ Disabilities or conditions NOT related to military service
- ▣ NOT eligible for compensation
- ▣ Do count for pension benefits
 - Wartime veterans
 - Limited or no income
 - 65 or older, or
 - Permanently & totally disabled

Pension Eligibility



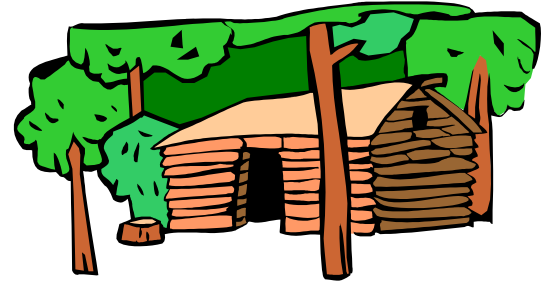
- ▣ Other than dishonorable discharge
- ▣ Served 24 months or full period called to active duty (some exceptions)
- ▣ Low countable income - includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business of all household members

Pension (con't)



- ▣ Income limits set annually by Congress
 - Veteran alone - \$12,463
 - One dependent - \$16,324
- ▣ Medical expenses can be deducted
 - Veteran alone - if exceed \$623
 - One dependent - if exceed \$816

Housebound



- ▣ Paid in addition to monthly pension
- ▣ Must be eligible for pension
- ▣ Single permanent disability evaluated as 100-percent disabling AND, due to disability is confined to home, OR,
- ▣ Single permanent disability evaluated as 100-percent disabling AND, another disability, or disabilities, evaluated as 60 percent or more disabling

Aid & Attendance

- ▣ Paid in addition to monthly pension
- ▣ Must be eligible for pension
- ▣ Require aid of another person in order to perform personal functions required in everyday living
- ▣ Bedridden
- ▣ Cannot protect self
- ▣ Nursing home patient
- ▣ Blind or nearly blind



Accredited Representation

- 87 organizations recognized by VA
- Trained and passed test
- Services at no cost to veteran
- Counseling, gather information, prepare forms, submit claim, interpret letters/decisions, advice, communication with VA
- ~\$7,000 more annually

VA Healthcare

- Primary Care – lifelong relationship
- Medications
- Transportation
- Emergency Care Access
- Inpatient Care
- Medical Evidence (new, emerging conditions; old, worsening conditions)

VA Mental Healthcare

- Emergency Care Access
- Inpatient Care
- Marriage and Family Counseling
- Outpatient Mental Healthcare
- Outpatient Substance Abuse Counseling
- PTSD Outpatient Therapy
- PTSD Residential Treatment Program
- Readjustment Counseling
- Substance Abuse Residential
- Rehabilitation Treatment Program

Links

www.veterans.ky.gov - Ky Dept of VA

www.gibill.va.gov - GI Bill Information

www.homeloans.va.gov - Loan Guarantee

www.dol.gov/vets/ - Employment

www.govbenefits.gov - Benefits

www.sba.gov - Small Business Admin

www.nasdva.com - State Directors

VA: 1-800-827-1000

USDVA Points of Contact

On-line:

- <http://www.va.gov>
 - Send e-mail inquiries
 - Download forms
 - Get benefits information
 - Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person

- State VA Director



**General Questions
about
Benefits?**