

Section 5

Veteran Information and Resources



VA Caregiver Support

By the Veterans Administration

Caregiver Services

You may know that VA provides benefits and services for Veterans, but did you know that VA also has a number of services designed specifically to support you in your role as a Family Caregiver? VA values your commitment as a partner in our pledge to care for those who have "borne the battle," and we have several support and service options designed with you in mind. The programs are available both in and out of your home to help you care for the Veteran you love and for yourself.

Caregiver Support

Asking for help isn't always easy – especially if you're not exactly sure what kind of support would be the best fit for your needs. Learn more about how VA's trained professionals can help you find the services and support that are right for you and the Veteran you care for.

Caregiver Support Line

With VA's Caregiver Support Line – 1-855-260-3274 – assistance is just a quick phone call away. Whether you're in need of immediate assistance or have questions about what services you may be eligible for, the caring licensed professionals who answer the support line can:

- Tell you about the assistance available from VA.
- Help you access services.
- Connect you with the Caregiver Support Coordinator at a VA Medical Center near you.
- Just listen, if that's what you need right now.

If you're just getting started with VA, calling the Caregiver Support Line is a great first step to take to learn more about the support that's available to you.

VA's Caregiver Support Line
1-855-260-3274 toll-free

Caregiver Support Coordinator

Your local Caregiver Support Coordinator is a licensed professional who can support you by matching you with services for which you are eligible, and providing you with valuable information about resources that can help you stay smart, strong and organized as you care for the Veteran you love. Find your local Caregiver Support Coordinator by visiting our Help Near Home page and entering your zip code.

Peer Support for Caregivers

VA has developed a Caregiver Peer Support Mentoring Program to connect Caregivers to one another, to provide support, and to learn from each other. Peer Support Mentoring

provides an opportunity for Caregivers to share their experience, wisdom, skills and passion with each other and benefit from the guidance of others.

Caregivers of Veterans of all eras are eligible to participate in the VA Caregiver Peer Support Mentoring Program, both as Mentors and as Mentees. Mentors and Mentees communicate using email, telephone, and letter writing depending on what works best for both of them. Mentors receive training before being paired with another Caregiver and are volunteers with their local VA medical center Voluntary Services Department. Caregivers participating in the Caregiver Peer Support Mentoring Program agree to participate for 6 months, but many participate for much longer.

Not sure if you are ready for this, but would like to try it out? VA also offers a one-time connection through the Compassionate Connections Program for those Caregivers who many need some brief support from an experienced Mentor but are not ready or able to commit to a longer-term mentoring relationship.

To learn more, please contact your local Caregiver Support Coordinator who can be located by using the zip code look-up.

Caregiver Services

Below are descriptions of various services available to Family Caregivers of Veterans. If you'd like additional information or are interested in signing up for any of the services listed below, contact VA's Caregiver Support Line or your local Caregiver Support Coordinator for assistance (see above).

Adult Day Health Care (ADHC) Centers

ADHC Centers are a safe and active environment with constant supervision designed for Veterans to get out of the home and participate in activities. It is a time for the Veteran you care for to socialize with other Veterans while you, the Family Caregiver, get some time for yourself. ADHC Centers employ caring professionals who will assess a Veteran's rehabilitation needs and help a Veteran accomplish various tasks so he or she can maintain or regain personal independence and dignity. The Veteran you care for will participate in rehabilitation based on his or her specific health assessment during the day (ADHC centers are generally open Monday through Friday during normal business hours). The ADHC Centers emphasize a partnership with you, the Veteran you care for and Centers' staffs.

Home-Based Primary Care

Home-Based Primary Care (HBPC) is a program designed to deliver routine health care services to your home when the Veteran you care for has medical issues that make it challenging for him or her to travel. Home-Based Primary Care is staffed with medical professionals who will come to your home. Some of their services are primary care and nursing, managing medication, and helping plan and put together nutritious and tasty meals. Home-Based Primary Care can also include physical rehabilitation, mental health care for your Veteran, social work and referrals to VA and community services. This

program can help ease the worry and stress of having to bring a Veteran to and from a VA medical center for routine medical appointments.

Skilled Home Care

The Skilled Home Care service provides a medical professional who comes to your home to help care for a homebound Veteran. Some of the care a Veteran can receive includes basic nursing services and physical, occupational, or speech therapies. To be eligible for this service, a Veteran must be homebound, which means he or she has difficulty traveling to and from appointments and so is in need of receiving medical services at home. The Skilled Home Care service is similar to Home-Based Primary Care, but it involves VA purchasing care for a Veteran from a licensed non-VA medical professional.

Homemaker and Home Health Aide Program

Feeding and bathing another person can be very stressful, physically tasking, and time-consuming for you. Often times, taking care of a Veteran's needs leaves no time for you to take care of your own needs. The Homemaker and Home Health Aide Program is designed to help a Veteran with personal care needs. Your local VA medical center can help arrange for a home health aide who will come to your home on a regular schedule to allow you time to take care of your own needs. Caring for yourself helps you stay strong for yourself and the Veteran you care for.

Home Telehealth

We know how difficult or challenging it can be to get the Veteran you care for to a VA medical center for assistance. The Home Telehealth program is designed to give you ready access to a care coordinator by using technology (e.g., telephone, computers) in your home. The Home Telehealth program enhances and extends care management to you, the Family Caregiver. The program is typically offered to individuals who live at a distance from a VA Medical Center. Home Telehealth services can also include education and training or online and telephone support groups. Please contact your Caregiver Support Coordinator to discuss which telehealth programs are available at your VA.

Respite Care

As a Family Caregiver, it can be hard to find time for a much-needed break from your daily routine and care responsibilities so that you have some time for yourself. Respite is time for relaxing and renewing your own energy, and respite care can provide you with the time to do that. If a Veteran requires a Caregiver, you are eligible to receive up to 30 days of respite care per year. The care can be offered in a variety of settings including at your home or through temporary placement of a Veteran at a VA Community Living Center, a VA-contracted Community Residential Care Facility, or an Adult Day Health Care Center. Respite care may also be provided in response to a Family Caregiver's unexpected hospitalization, a need to go out of town, or a family emergency. Staying strong for your Veteran means staying strong yourself. By taking an opportunity to be refreshed through respite care, you may be amazed at how your fresh outlook will help you and your Veteran.

Home Hospice Care

During the advanced stages of a terminal disease, Home Hospice Care can offer comfort and supportive services for you and the Veteran you care for in your own home. The professionals who provide Home Hospice Care understand the challenges you face and are there to help you and the Veteran you care for ease into the final stages of life. An interdisciplinary team of health care providers and volunteers from a local community hospice agency provide the services during this sad and challenging time. The team is there for you 24 hours a day, seven days a week. Bereavement care (grief counseling) is also available for you and other immediate family members.

Source: The Veterans Administration, VA Caregiver Support, www.caregiver.va.gov.

Veterans Pension with Aid and Attendance

By the Veteran's Administration

This is a benefit for Veterans or Surviving Spouses who meet eligibility requirements regarding (1) military service, (2) net worth limitations and (3) disabilities and level of care. The final eligibility consideration is (4) income. The purpose of this benefit is to provide some financial assistance when a veteran's (or surviving spouse's) health declines and their medical expenses increase. When a person qualifies for this benefit, the VA considers all sources of income and deducts eligible medical expenses to calculate countable income. The VA then supplements income to bring it back up to income levels as set by Congress.

Military Service Requirements:

Veteran with 90 days active duty, one day beginning or ending during a period of war. Veterans of Gulf War must serve minimum of 24 months. A surviving spouse of a War Veteran must have been married to the veteran at the time of veteran's death. Cannot have a dishonorable discharge.

War Time Service:

- WW II: 12/07.1941 through 07/25/1947
- Korean War: 06/27/1950 through 01/31/1955
- Vietnam War: 08/05/1964 through 05/07/1975
(Veterans who served in Vietnam as early as 02/02/1961 are also war time veterans)
- Gulf War: 08/02/1990 through a date to be determined

Household Net Worth/Asset Limitations:

Based on Household Net Worth/Asset Limitations: See Life Expectancy Chart Versus Rate of Spending Down Net Worth/Assets. This benefit is not intended to preserve an inheritance of heirs. (The primary residence is excluded as well as primary vehicle.)

Disabilities/Level of Care:

Require regular attendance of another person to assist in eating, bathing, dressing/undressing or taking care of the needs of nature. It also includes individuals who are blind or patients in a nursing home because of mental or physical incapacity. Assisted care in an assisted living facility may also qualify.

Household Income Limitations:

Single Veteran	\$21,962.00 per year
Married Veteran	\$26,036.00 per year
Surviving Spouse	\$14,113.00 per year

How Long is the application process?

To actually begin receiving payment from the VA takes an average of 6 to 8 months. However, the VA does pay retroactively to the date they receive the application.

How Do I apply?

In order for the VA to determine eligibility you must submit the appropriate VA application for pension with the following documents: DD-214 or separation papers, medical evaluation from physician showing current medical issues, net worth and net income along with out of pocket medical expenses (to include expense for assisted living or nursing home care). Surviving spouse must provide death certificate of veteran and proof of marriage.

The application process may be enhanced by filing VA form 21-0966, Intent to File. Free Application Assistance

The Arizona Department of Veterans Services (ADVS) has service officers available to answer questions, complete applications and provide assistance throughout the claims process. For information please call the Tucson ADVS office at 520.207.4960.

Source: VA Aid and Attendance, Veterans Administration; www.va.gov.

VeteranAid.org

How to Apply for Aid and Attendance

Veterans and their families seeking help in applying for Aid and Attendance pension benefit can use this information about eligibility requirements and application forms.

Eligibility for Aid and Attendance Pension

Any **War-Time Veteran** with 90 days of active duty, 1 day beginning or ending during a period of War, is eligible to apply for the Aid & Attendance Improved Pension. A **surviving spouse** (marriage must have ended due to death of veteran) of a War-Time Veteran may also apply. The individual applying must qualify both medically and financially.

To Qualify Medically:

- A War-Time Veteran or surviving spouse must need the assistance of another person to perform daily tasks, such as eating, dressing, undressing, taking care of the needs of nature, etc. Blind individuals, patients in a nursing home for mental or physical incapacity, or residents in an assisted living facility also qualify.
- Eligibility must be proven by filing the proper **Veterans Application for Pension or Compensation**.
- This application will require a copy of DD-214 (see below for more information) or separation papers, Medical Evaluation from a physician, current medical issues, net worth limitations, and net income, along with out-of-pocket Medical Expenses.

To Qualify Financially:

- An applicant must have on average less than \$80,000 in assets, EXCLUDING their home and vehicles.

The Aid and Attendance Application



Step 1: Gather the necessary documents

There is much information that needs to be gathered and prepared when applying for the Aid & Attendance Improved Pension. We have compiled a list of the documents you will need, as well as links to download some of the VA and Government Forms that you will need. While it may seem like a daunting task, we recommend that you read

through this site to better your understanding of the application process so you are prepared before you speak with any Veterans' Affairs Office.

To apply for the Aid & Attendance Improved Pension, you will need the following documents. Prepare these before making your filing.

- **Discharge/Separation Papers (DD-214).** If you need to request military records, you can either fill out Standard Form 180 or, you can visit the National Archives website for further instructions on how to request military records.
- **Copy of Marriage Certificate** and all marital information.
- **Copy of the Death Certificate** (surviving spouses only).
- **Copy of current Social Security Award Letter** (the letter that Social Security sends at the beginning of the year stating what your monthly amount will be for the following year).
- **Net Worth Information**, including bank accounts, CDs, Trusts, Stocks, Bonds, Annuities, etc.
- **Proof of all income** from pensions, retirement, interest income from investments, annuities, etc.
- If you are a **court-appointed guardian** of the veteran or surviving spouse, a certified copy of the court order of the appointment is required.
- **Proof of insurance premiums**, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare, or Medicaid.
- **Physician statement** that includes current diagnosis, medical status, prognosis, name and address, ability to care for self, ability to travel unattended, etc. If you are a veteran in a nursing home, or a family member of a veteran in a nursing home, you can use this form as a certification of that status: **Nursing Home Status Statement**.
- **Banking information** for Direct Deposit of A&A monthly payments (include a voided check).
- **Employment history** (does not apply if you are over 65).
- **List of all doctors and hospitals visited in the last year.** For a list of possible medical expenses, go to <https://www.veteranaid.org/docs/medical>. For a medical expense report (VA Form 21P-8416) go to <https://www.veteranaid.org/docs/21p-8416>.



Step 2: Complete the necessary VA Form for filing

Once you have this information compiled, you will need to obtain and complete **VA Form 21-527EZ** and/or **VA Form 21-534EZ** for Special Improved benefits with Aid & Attendance. These forms can be downloaded in PDF format at www.veteranaid.org:

- [VA Form 21-527EZ](#) (For Veterans)
- [VA Form 21-534EZ](#) (For Spouses)

Now that you have all your information, follow the instructions on Form 21-527EZ or Form 21-534EZ to file for your Aid & Attendance Improved Pension. If you need assistance with filing your paperwork, you can contact the VA. We encourage you to explore all the available options and services provided through the VA and service agencies to find the option that's right for you and your circumstances.



Step 3: Mail the application

In mailing your application, we highly recommend that you send your completed application via Certified Mail "Return Receipt" to help avoid the potential of the VA stating that the application was not received. Be certain to keep a copy of the entire application for your own records as well as any other correspondence to and from the VA.

The VA has established various processing center across the country that are solely dedicated to processing applications for Improved Pension. When mailing your application, you need to make certain that you send it to the appropriate center assigned for the state where the applicant resides (the applicant is the veteran or spouse). Listed below is the correct mailing address by state:

<p>AL, AR, IL, IN, KY, LA, MI, MO, MS, OH, TN, WI</p>	<p>AK, AZ, CA, CO, HI, IA, ID, KS, MN, MT, ND, NE, NM, NV, OK, OR, SD, TX, UT, WA, WY</p>	<p>CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NY, PA, PR, RI, SC, VA, VT, WV</p>
<p>Milwaukee Pension Maintenance Center Veterans Administration 5400 West National Avenue Milwaukee, WI 53214</p>	<p>St. Paul Pension Maintenance Center Veterans Administration 1 Federal Drive, Fort Snelling St. Paul, MN 55111-4050</p>	<p>Philadelphia Pension Maintenance Center Veterans Administration 5000 Wissahickon Avenue Philadelphia, PA 19144</p>

What to Expect after Filing for Aid & Attendance

It is hard to speculate on what you will experience while filing for the Aid & Attendance Pension. **Each case is unique and carries its own set of challenges.** It will also depend on which processing center will be handling the claim. For unknown reasons, some centers do a more efficient job than others. How complete the application package is will also impact the process.

One thing you can expect is that it will take between 8-10 months on average for your application to be processed and to receive a determination letter. Due to the current backlog of claims to be processed this timeframe can be much longer.

Many families can't afford to pay for care while waiting for the pension to be approved and funds to be released, which places an additional burden. Some Assisted Living Facilities will work with you if they know the resident qualifies for A&A. **Fortunately, all benefits are retro-dated back to the original filing date.**

If you or your loved one is age 90 or older, you should request the application process be expedited. The VA's own law states that applications for benefits for a veteran/widow age 90 or older are to be given priority. It is advised that you include a cover letter with the application noting this request.

Additional Forms That May Be Needed When Filing

The following forms are not required when filing for Aid & Attendance on your own, but rather may help when you are using outside help to apply for Aid & Attendance.

If you are using a Fiduciary:

You can request to be appointed as Fiduciary. The VA does not recognize Power of Attorney (POA) or Durable Power of Attorney (DPOA). Please see our **FAQ Section** for more detailed information on this subject: www.veteranaid.org.

The VA will have to approve the individual who acts as the fiduciary as someone reputable to handle the financial affairs according to their guidelines. This will require a meeting with a Field Agent if you request to be appointed. Due to a lack of Field Agents, the wait time for this meeting to be scheduled can be several months. Be sure to include **VA Form 21-0845** (Authorization to Disclose Personal Information to a Third Party), so that you will be able to call the VA on behalf of the claimant. Without this form the VA will not discuss the application with you.

As a special note: The person asking to be appointed as Fiduciary needs to be aware that a felony conviction or a filing of bankruptcy will make you an unacceptable candidate to hold this position.

If you are using a service organization:

If you would prefer to have a service organization assist you with your claim, you may use [VA Form 21-22: Appointment of Veterans Service Organization As Claimant's Representative](#).

- http://www.veteranaid.org/docs/FDC_Surviving_Spouse.pdf
- http://www.veteranaid.org/docs/FDC_VET.pdf
- <http://www.veteranaid.org/docs/21-526.pdf>

If you are still needing assistance, we are here to help! Head on over to our Forums to ask your questions and Join the discussions about Aid and Attendance.
<http://www.veteranaid.org/apply.php>.

All Content Copyright ©VeteranAid.org | All Rights Reserved
All Logos, Banners and Legal Names© Their Respective Owners
VeteranAidTM is a registered trademark
© 2015 A Place for Mom, Inc. All rights reserved.

Arizona Department of Veterans' Services

Veteran Benefits Counselors

When applying for benefits, please bring the veteran's military discharge papers, financial information such as bank statements, and documentation of medical needs.

Tucson Main Office

1661 N. Swan Rd., #128
Southwest corner of Pima & Swan
Monday—Friday
8:00 A.M.—3:30 P.M.
(520) 207-4960

Davis Monthan Air Force Base

Retired Affairs Office
3500 E. Craycroft Rd., Bldg 3210
Monday—Friday
9:00 A.M.—2:00 P.M.
(520) 228-5100

Tucson VA Hospital—SAVAHCS

3601 S. 6th Ave., Bldg 58 Room 3
Monday-Friday
8:00 A.M.—5:00 P.M.
(520) 792-1450 ext. 1-6588



SUMMARY OF VA BENEFITS

You have sacrificed to keep our country—and everything it represents—safe. The U.S. Department of Veterans Affairs honors and serves you by fulfilling President Lincoln’s promise **“to care for him who shall have borne the battle, and for his widow, and his orphan.”**

You may be eligible for VA benefits if you are a uniformed Servicemember; Veteran; or spouse, child, or parent of a deceased or disabled Servicemember or Veteran.

VA strives to understand the unique issues you face. We are here to help you and your eligible dependents obtain compensation, education, health care, home loan, insurance, pension, vocational rehabilitation and employment, and burial and memorial benefits for which you are

eligible. As you make important choices about your family, finances, and career, we encourage you to use the information found here and the VA resources available to you.

Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to apply for and learn about your benefits. Or visit the nearest VA regional office, call 1-800-827-1000, or go to our Web site at www.va.gov/benefits for more information.

Thank you for your service. Now let us serve you.



DISABILITY COMPENSATION

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability (or disabilities) that either:

- » Arose during service
- » Was worsened or aggravated by service
- » Is presumed by VA to be related to military service

To receive disability compensation, you must have been discharged under other than dishonorable conditions.



PENSION

Pension is a tax-free benefit paid to wartime Veterans with limited or no income who are either aged 65 or older or who are permanently and totally disabled due to a non-service-connected cause. Seriously disabled or housebound Veterans receiving Pension may also qualify for an additional Aid and Attendance or Housebound benefit.



EDUCATION AND TRAINING

VA pays benefits to eligible Servicemembers and Veterans pursuing an approved education or training program. There are four primary VA education benefit programs that cover Active Duty, National Guard, and Reserve Servicemembers and Veterans:

- » Post-9/11 GI Bill (Chapter 33)
- » Montgomery GI Bill-Active Duty (Chapter 30)
- » Montgomery GI Bill-Selected Reserve (Chapter 1606)
- » Reserve Educational Assistance Program (REAP)

The Post-9/11 GI Bill program provides financial assistance towards tuition and fees, books, and supplies, and it provides a monthly housing allowance. Eligible Servicemembers may transfer unused Post-9/11 GI Bill benefits to an eligible spouse or child. VA pays a monthly allowance under the other benefit programs to help offset educational costs. Information about VA education programs can be found at www.gibill.va.gov.



VETSUCCESS

VA assists Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment through the Vocational Rehabilitation and Employment VetSuccess program. First, VA conducts a comprehensive evaluation to help you determine your future career path. Based on your evaluation, VetSuccess provides you with vocational counseling, job-search assistance, and other education and training services.

VetSuccess career counseling benefits are also available to you if you recently separated from the military or are using VA education benefits, even if you do not have a service-connected disability.



LIFE INSURANCE

VA provides valuable insurance benefits to Servicemembers and Veterans to give you peace of mind knowing that your family is protected. VA insurance benefits were developed in consideration of the extra risks involved in military service.

- » Servicemembers' Group Life Insurance (SGLI) is a low-cost group life insurance program for Servicemembers. Coverage can be extended if the Servicemember is totally disabled.
- » Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) is an automatic feature of SGLI that provides payments to Servicemembers who suffer losses, such as amputations, blindness, and paraplegia, due to traumatic injuries.
- » Veterans' Group Life Insurance (VGLI) allows Servicemembers to convert their SGLI to lifetime renewable term coverage after separation from service.
- » Service-Disabled Veterans' Insurance (S-DVI) provides life insurance coverage for Veterans with a service-connected disability. If totally disabled, Veterans are eligible for additional coverage.
- » Veterans' Mortgage Life Insurance (VMLI) provides mortgage protection insurance to disabled Veterans who have been approved for a VA Specially Adapted Housing Grant.

TIME SENSITIVE—CONVERTING SGLI TO VGLI

Veterans who were separated from military service on or after November 1, 2012, may now apply to convert SGLI to VGLI within one year and 240 days from separation. Evidence of good health is not required for those who apply within 240 days of separation.



HOME LOANS

Veterans and Active Duty, National Guard, and Reserve Servicemembers may be eligible for VA's home loan program. VA loans have favorable terms, including no down payment or mortgage insurance premiums.

VA offers a number of housing benefits and grants:

- » **Guaranteed Loans:** VA can guarantee a portion of a loan made by a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or a condominium unit for your own personal occupancy. VA also guarantees loans for building, repairing, and improving homes.
- » **Refinancing Loans:** Whether you have a VA or non-VA mortgage, VA can help you refinance your loan.
- » **Specially Adapted Housing Grants:** Certain severely disabled Veterans and military personnel can receive grants to adapt or acquire suitable housing.



HEALTH CARE

VA provides a number of health care services, including:

- » Hospital, outpatient medical, dental, pharmacy, and prosthetic services
- » Domiciliary, nursing home, and community-based residential care
- » Treatment related to Military Sexual Trauma (MST)
- » Readjustment counseling
- » Homeless Veteran programs
- » Alcohol and drug dependency treatment
- » Medical evaluation for disorders related to Gulf War service or environmental hazards
- » Specialized health care for women Veterans

Caregivers: VA supports caregivers who provide personal care services to Veterans who are seriously injured, chronically ill, disabled, or are getting older and are no longer able to adequately care for themselves.

Vet Centers: VA assists combat Veterans through a nationwide network of community-based Vet Centers. Counselors provide individual, group, and family readjustment counseling to help you with the transition to civilian life, treat post-traumatic stress disorder, and help you with any other military-related problems. Other services include: outreach, education, medical referral, homeless Veteran services, employment, and VA benefit referral.

Veterans Crisis Line: If you or a Veteran you know is experiencing an emotional crisis, please call 1-800-273-8255 and push 1 for immediate assistance.



BURIAL

VA offers burial and memorial services to honor certain deceased Veterans:

- » VA can honor a Veteran by furnishing an inscribed headstone or marker at any cemetery, or a medallion in lieu of a headstone or marker to affix to one that is privately purchased.
- » VA can provide a burial allowance to partially reimburse the burial and funeral costs to certain Veterans.
- » VA can provide a Presidential Memorial Certificate (PMC) for the next of kin and loved ones of a deceased Veteran.
- » VA can provide an American flag to drape the casket of a Veteran.
- » A Veteran and his or her dependents can be buried in a VA national cemetery.



DEPENDENTS AND SURVIVORS

VA honors the sacrifices of Servicemembers' and Veterans' dependents and survivors through many benefit programs:

- » **Dependency and Indemnity Compensation (DIC)** is a monthly benefit paid to a surviving spouse, including additional payments for dependent children. It is available to an eligible spouse of a Servicemember who died during active military service or from a service-connected disability, or of a Veteran who was rated totally disabled at the time of death. **Parents' DIC** is paid to surviving parents based on financial need.

The surviving spouse and child(ren) who are eligible for DIC are also eligible for the following:

- » **The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** provides reimbursement for most medical expenses.
- » **The Survivors' and Dependents' Educational Assistance Program (Chapter 35)** provides assistance to obtain a degree and pursue other eligible education and training.
- » **A Survivors' Pension** is a monthly benefit payable to a low-income surviving spouse and child(ren) of a deceased Veteran with wartime service.

Our Mission



You have sacrificed to keep our country—and everything it represents—safe. We honor and serve you by fulfilling President Lincoln's promise "to care for him who shall have borne the battle, and for his widow, and his orphan."

We strive to provide you with the world-class benefits and services you have earned, and will adhere to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.

Thank you for your service. Now let us serve you.

U.S. Department of Veterans Affairs

VA PAM 27-12-2
SEPTEMBER 2012
P96516

Veterans Benefits Administration
Washington, DC 20420

T 800-827-1000
www.va.gov/benefits

VA Medical Foster Home

By the Southern Arizona VA Healthcare System

The Medical Foster Home Program:

- Provides 24-hour personal care and supervision for individuals who can no longer live without assistance
- Offers an alternative to nursing home placement
- Primary care is offered in the home by the VA Home Based Primary Care Team
- Includes room and board in a family setting
- The cost of care is paid by the Veteran or his/her family or legal representative
- Routine home visits are conducted by VA staff

Medical Foster Home Environment:

- Private/semi-private room
- 24-hour supervision
- Flexibility in daily routine
- Personalized care
- Medical supplies and equipment are available
- Long-term living situation
- Collaboration with primary care team
- Coordination of services

Medical Foster Home Benefits:

- Provides a safe, home-like environment
- Caregivers administer assistance with bathing, grooming, meals, laundry, medication management
- Offers opportunities for socialization and activities
- Routine health care is provided in the home
- Supports independence
- Enhances quality of life
- Transportation assistance
- May help to reduce ER visits and hospitalizations
- Help applying for VA benefits and resources

Medical Foster Home Program Requirements for Caregivers:

- Be at least 21 years old and physically able to provide the needed care
- Have a plan to provide 24-hour care and supervision
- Have formal or informal experience on patient care
- Ensure a compassionate and homelike atmosphere within the residence
- Complete an application and have an interview with the MFH Program Coordinator
- Be financially stable
- Provide four personal references
- Be able to work effectively with the Home Based Primary Care team and be willing to accept and follow the Veteran's treatment plan
- Participate in caregiver training at least twice each year

Medical Foster Home Requirements for Homes:

- Must be owned or rented by the caregiver and must be the caregiver's actual place of residence
- Be located, designed, equipped, and maintained to provide a home-like, safe environment
- Must be inspected by VA personnel
- Meet all local, state, and national licensure requirements and regulations, including construction, fire, maintenance, and sanitation standards
- Have no more than three residents

For more information, call the Medical Foster Home Program Coordinator at (520) 792-1450 Ext. 2520.

Source: Southern Arizona VA Healthcare System, VA Medical Foster Home, www.tucson.va.gov.

Southern Arizona VA Healthcare System: What You Need to Know About Eligibility, Co-Payments, and Insurance

By the Southern Arizona VA Healthcare System (SAVAHCS)

In October 1996, Congress passed Public Law 104-262, the Veterans' Health Care Eligibility Reform Act of 1996, enacted to simplify the rules for providing health care to Veterans and to introduce improvements in the quality and timeliness of the care Veterans receive.

Enrollment levels are set according to eight priority groups established by Congress to help ensure that VA resources are allocated to Veterans with the highest priority for VA care. Priority level funding may change from year to year, depending on congressional appropriations. This does not affect eligibility for cost-free services related to a Veteran's service connected disability(ies).

VA encourages Veterans to retain any current health care coverage they may already have. Veterans with private health insurance may choose to use these sources of health care coverage as a supplemental to their VA coverage. It is important to remember that VA health care depends primarily on congressional appropriations.

VA and Your Health Insurance

The VA is authorized to bill insurance carriers for the cost of medical care furnished to ALL veterans for non-service-connected conditions. A portion of the amount collected may be applied to the payment required under your Priority Group co-payment.

The patient will not be charged any deductibles or coinsurance that may be required by the insurance policy. However, the patient would still be responsible for any Priority Group co-payments, or portion thereof, that may be assessed.

Priority Groups

Once a Veteran applies for enrollment, his/her application will be verified for legal and administrative eligibility. Based on that Veteran's specific status, a priority level will be assigned.

Priority Group 1

- Veterans with service-connected disabilities rated 50% or more.

Priority Group 2

- Veterans with service-connected disabilities rated 30% - 40%.

Priority Group 3

- Veterans who are former POWS
- Veterans with service-connected disabilities rated 10% - 20% disabling.
- Veterans discharged from active duty for a disability incurred or aggravated in the line of duty.

- Veterans awarded special eligibility classification under 38 U.S.C., Section 1151 "benefits for individuals disabled by treatment or vocational rehabilitation".
- Veterans awarded the Purple Heart.
- Medal of Honor recipients.

Priority Group 4

- Veterans who are receiving aid and attendance or housebound benefits.
- Veterans who have been determined by VA to be catastrophically disabled.

Priority Group 5

- Non-service connected Veterans and service-connected Veterans rated 0% non-compensable disabled, whose income are below the established thresholds and Veterans awarded a VA pension.

Priority Group 6

- Veterans who are required to make co-payments with the exception of environmental registry exams, e.g., Agent Orange, radiation, and Persian Gulf conditions and OIF/OEF/ ONO Veterans receiving care possibly related to military service.

Priority Group 7

- Veterans whose income is greater than the national Means Test (MT) threshold, and less than or equal to the Geographic Means Test (GMT) threshold who are not eligible for placement in a higher enrollment category.

Priority Group 8

- Veterans whose income is greater than the national MT threshold and greater than the GMT threshold who are not eligible for placement in a higher enrollment category.

Income will be verified yearly by the Income Verification Match program with income reported to the IRS and Social Security to determine co-payment status. Priority groups 6, 7, 8 are required to make co-payments for their medical care.

How is your income assessed? Your total income under the eligibility assessment include:

- Social Security
- Civil Service Retirement
- Railroad Retirement
- Military Retirement
- Unemployment Insurance
- Any Other Retirement
- Total Wages from ALL Employers
- Interest and Dividends
- Workers' Compensation
- Black Lung Benefits
- Spouse's Income

You will be asked to complete a Financial Assessment (VA 10-10EZ) at the time you apply for care.

Co-Payment Charge:

- Primary care visit - \$15 per visit
- Specialty care visit - \$50 per visit

Priority Group	Outpatient Medication Tier	Co-Payment Amount		
		1-30 Day Supply	31-60 Day Supply	61-90 Day Supply
2-8	Tier 1 (Preferred Generics)	\$5	\$10	\$15
	Tier 2 (Non-Preferred Generics and Some OTCs)	\$8	\$16	\$24
	Tier 3 (Brand Name)	\$11	\$22	\$33
	\$700 Medication Copayment Cap			

Single Veteran

Household income greater than \$32,074

Married Veteran (or Veteran plus one dependent)

Household income greater than \$38,489.

Add \$2,205 to the income threshold for each additional dependent. Income thresholds may change January 1st each year.

Those Veterans required to pay the prescription co-payments are:

- Non-service connected (NSC) Veterans with an income above the VA pension levels.
- Service Connected (SC) Veterans rated less than 50% with income above the VA pension levels and medication is not directly related to the SC disability.

Those Veterans exempt from prescription co-payments are:

- SC 50% or more.
- Any Veteran's income below the pension level.
- Any medication related to a SC disability.

Prescription Co-Payment thresholds for CY 2017 are:

- Single veteran: Household income less than \$12,907.
- Married Veteran (or Veteran plus one dependent): Household income less than \$16,902 add \$2,205 to the threshold for each additional dependent.

For questions please contact: The Southern Arizona VA Health Care System Eligibility & Enrollment Center (520) 629-4952 or 1-800-470-8262; the Business Office (520) 629-1812

Veterans Funeral and Burial Benefits

By the Funeral Consumers Alliance

The Funeral Consumers Alliance is dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral

Veterans

All veterans are entitled to burial in a national cemetery, a granite or marble headstone (regardless of the cemetery), and a flag. There will be no charges for opening or closing the grave, a vault or liner, or setting the marker in a national cemetery. Usually, a family is responsible for all other expenses including transportation to the cemetery.

Death during active duty. All funeral expenses will be paid by the military—body preparation, casket, transportation to the place of disposition, interment (if in a national cemetery), and marker. In addition, next-of-kin are entitled to a “death gratuity” of \$100,000.

Death due to a service-related injury. There is a \$2,000 burial allowance for these veterans that may be used to cover some of the funeral director's expenses, the casket, and transportation to the cemetery. If the veteran is buried in a VA cemetery, some or all of the costs to transport the body may be paid. This is decided on a case-by-case basis.

If burial is not in a national cemetery, there is a \$300 interment allowance, but it is unlikely that will cover opening and closing or vault charges, let alone the cost of the lot. Although a marker is available at no charge, the private cemetery will probably have a setting fee.

Non service-related death in a VA health care facility. The VA will pay \$722 toward funeral or burial expenses. If burial occurs outside a VA cemetery the VA will pay an additional \$722 for the plot or interment costs.

Non-service-related death that occurs outside a VA health care facility, and when the veteran is collecting a VA pension or disability compensation. The VA will pay \$300 toward funeral or burial expenses. Although burial in a national cemetery is free to these veterans and spouses, all other mortuary expenses are the responsibility of the family. The \$300 interment allowance applies when burial is in other than a national cemetery.

Death of a veteran outside a VA facility, not receiving military pension or disability compensation. The \$2,000 and \$300 benefits do not apply, nor is there reimbursement for transportation to the cemetery. The lot in a national cemetery, any required vault, interment, a granite or marble marker, and flag are the only burial benefits. If interment is in other than a national cemetery, the family is responsible for the cost of the lot, opening and closing charges, the vault, and any fee charged for setting the government marker if that is selected. The family must also bear all other funeral costs.

State and County. Ask your local veterans' office if there are any state and county death benefits for veterans.

Spouse and dependents

A spouse and dependents of an eligible veteran are entitled to burial and a marker in a national cemetery, even if the veteran is not buried there. A spouse who remarries a non-veteran may claim burial rights from the prior marriage.

Spouses receiving military pay and who die in a military medical facility are eligible for military transport to the nearest national cemetery or no farther than the last permanent residence. Adult children of veterans are entitled to burial benefits only if disabled and dependent.

Others who may be eligible

There are a number of others eligible for veterans' burial benefits if the person has provided military-related service. The list is quite long and includes civilians who were involved with military efforts during wartime. Members of the National Guard and Reserves with 20 years of service are eligible. Some Public Health Service personnel are also eligible. You should inquire if you believe you might be entitled to such benefits.

Documentation needed to claim benefits:

- Discharge papers (DD214 or equivalent).
- For spouses, the DD214 plus marriage license.

Persons not eligible

- Divorced spouses.
- Adult children.
- Parents, siblings and others—even if they are dependents.
- Those with a dishonorable discharge.
- Those convicted of subversive activities or capital crimes.

Markers

- Memorials are available to all veterans, spouses, and dependent children buried in a national cemetery and will be set without charge. When burial is in a non-VA cemetery, the family must pay for the setting or installation of the marker. Several styles of markers are available and must be consistent with existing monuments. Niche markers for cremains are also available. It takes about 90 days to get a VA marker.
- Inscription must include name, branch of service, year of birth, year of death—in this order—and may include emblem of belief, rank, and decorations earned. At private expense, additional items—such as nicknames and terms of endearment—may be added but must be approved by the VA.

Burial at sea

- Burial (or the scattering of cremains) at sea is available to all veterans and dependents, and is provided by the Navy or US Coast Guard. A flag is required, and—if supplied by the family— can be returned. If supplied by the Navy, it will not be.
- Because sea burials are done at the convenience of the military, the family may not witness sea burial. Bodies waiting for sea burial must be embalmed to a state of preservation that will last for at least 60 days. A special non-sealing metal casket, with nylon bands and drilled holes, must be used.

Other information

- You may not reserve space in a national cemetery ahead of time; arrangements are made only at the time of death.
- Burials in a national cemetery are not usually conducted on weekends.
- National cemeteries provide space for both body burial and cremated remains.
- Check with the cemetery regarding gravesite adornments other than natural cut flowers.
- Military honors or a funeral honor guard may be available from nearby military installations or veterans groups. Fly-overs are reserved for those on active duty at the time of death.
- A flag is provided on request for the burial of any veteran. Apply through the VA and pick up at a US Post Office. Family members may wish to purchase a flag case for later display, available through private sources.
- Next-of-kin, other relatives or friends may request a “Presidential Memorial Certificate.” More than one may be requested.
- A family may apply directly to the VA for all benefits. Although it may be convenient to let the funeral home do so, you may wish to ask if they charge for submitting claims.
- Other than for sea burial, there are NO casket requirements for routine body burial.
- When the body of a veteran without next-of- kin is unclaimed from a VA facility and the estate is without sufficient assets, the VA will assume responsibility for burial. The undertaker must supply a container more durable than cardboard, unless the body is to be cremated.
- “No-fee” passports are available for family visiting overseas gravesites or memorials.
- You may ask the National Cemetery System to do a search to locate anyone interred in a national cemetery. In addition to general vital statistics, you will need to know the state from which the veteran entered military service.
- State-run veterans cemeteries offer similar benefits, with some restrictions. See www.cem.va.gov/.

Caution!

The VA has gotten complaints from vets who were approached by commercial funeral outfits offering “free” cemetery lots or other so-called “veterans’ benefits.” They DO NOT represent the US government! Be sure to ask:

- Must you also purchase another lot?
- Where is it located?
- How much will it cost?
- Is “perpetual care” additional?
- What are the costs for opening and closing each grave?
- Must certain memorials be purchased through the cemetery?
- What are the costs for setting memorials?
- Is a vault required? Even for cremated remains? May it be purchased elsewhere?
- Are there marker or planting restrictions?
- What are the “administrative” charges?
- Who owns the cemetery?
- Are there nearby municipal or religious cemeteries that charge less for the same services?

To reach the regional Veterans office in your area, call 800-827-1000, or visit www.cem.va.gov

Source: Funeral Consumer Alliance, Veterans Funeral and Burial Benefits, www.funerals.org.

Southern Arizona Veterans' Memorial Cemetery

By the Arizona Department of Veterans Services

Welcome to the Southern Arizona Veterans Memorial Cemetery. **We are located at 1300 Buffalo Soldier Trail in Sierra Vista, Arizona.** Take Exit 302 and drive south from I-10 approx. 30 miles. We are located 1 mile south of the main gate of Ft. Huachuca.

The cemetery is located on 145 acres of high desert landscaped property at the base of the Huachuca Mountains. Phase one of the cemetery includes 2,600 burial plots and 2,600 columbarium niches. Three phases are planned. We expect to reach capacity well after the year 2030.

The cemetery was made possible by a grant from the Department of Veterans' Affairs to the State of Arizona, authorizing the State to operate and maintain the Veterans' Cemetery.

Our first interment occurred December 3, 2002. Reservations are not accepted. Interment is on a first come, first served basis.

Burial Benefits

Burial in the Veterans' Cemetery is open to all members of the Armed Forces, and with certain exceptions, veterans discharged from active duty under conditions other than dishonorable. Their spouses, unremarried widow or widower, minor children, and under certain conditions, unmarried adult dependent children are also eligible for burial. Eligible spouses may be buried even if they predecease the veteran. Also eligible for burial are members of the reserve components of the Armed Forces, National Guard, and Reserve Officer Training Corps who die while on active duty for training or performing service, or who have 20 years of service in reserve components of the Armed Forces creditable for retired pay.

Burial in the cemetery includes a gravesite, opening and closing of the gravesite, a concrete liner (casket burials only), government marker, and perpetual care at no cost. Spaces are assigned at the time of need and may not be reserved. SAVMC provides two gravesite options: in-ground casket burial and columbaria for cremated remains.

Committal Services

All services are held at the committal shelter rather than at the gravesite. This insures the family's safety and provided a fitting location for military honors, along with the ability of our staff to continue burial operations. The date and time of committal services are scheduled once eligibility has been determined.

Burial Arrangements

The next of kin or the family's funeral director of choice may make arrangements directly with SAVMC staff. Before burial can take place, cemetery staff must verify the veteran's eligibility. To do this, the cemetery staff must be provided a copy of the veteran's properly signed discharge papers, or the veteran's service, social security, and VA claim numbers. There is no charge for interment for veterans and a one time nominal fee of \$300 for eligible spouses and dependents.

Honor Guard and Clergy

The engaging of clergy, buglers, and military honor guards is done by the family or their funeral director. The cemetery does not provide these services.

Markers and Inscriptions

Immediately after the interment, each gravesite is marked with a temporary grave marker. Within five days, the permanent marker is electronically ordered based on information provided by the family on the interment application. Delivery and installation of the marker is normally completed within ninety (90) days.

Cemetery Procedures

The cemetery serves as a national shrine and therefore, its procedures have been designed to ensure that its beauty, dignity and reverent atmosphere are preserved. Please adhere to the following while on the cemetery grounds:

- Do not bring pets
- No picnicking
- Place all litter in refuse containers
- Place all flowers according to the floral policy.

Please discuss specific questions with the cemetery staff or your funeral director.

Floral Policy

- Fresh cut and artificial flowers are permitted at any time. Arrangement may not be more than 24 inches high.
- All flowers will be removed on the 1st and 3rd Monday of every month for ground maintenance operations, and when they become withered.
- Temporary metal containers are available and are located in bins located throughout the cemetery. No more than two (2) vases per site are permitted on the grave year round. We request that you limit you flowers to one temporary container so that there are some available for all of our visitors.
- The artificial flowers will be removed and stored inside bins for a period of one week near the administration building. Small flags will be placed on graves by designated personnel one day before Memorial Day and removed one day thereafter. Flag standards will not be permitted at any time.
- Permanent plantings, potted plants, statues, vigil lights and breakable objects of any nature and similar commemorative items are not permitted on graves at any time.

- Holiday wreaths may be permitted from December 1st through January 5th.
- No grave blankets are allowed at any time.
- Floral items and other types of decorations attached to the headstone will not be permitted.
- Florists will not be permitted to deliver flowers to a grave without taking away all boxes, wrapping paper or other packaging material.

Source: Southern Arizona Veterans Memorial Cemetery, (520) 459-7144.