



## Veterans and Widows Pension with Aid & Attendance

**MAY 2016**

Qualifying disabled veterans and their widows are eligible for supplemental benefits to help cover the cost of daily living expenses. Veterans Pension is a cash benefit paid to wartime veterans age 65 or older who have limited or no income and to veterans under 65 with the designation of permanently and totally disabled (meaning they are unable to work). More seriously disabled veterans (those who cannot take care of themselves) may also qualify for Aid and Attendance or Housebound benefits. These benefits are paid in addition to the basic pension rates. The requirements for these benefits include having at least 90 days of active military service – one day of which was during a war-time period – and a discharge under honorable conditions. The veteran does not have to have served in the war zone, only served during the war-time period. This benefit is income based and is offset by any other form of income. Income may be offset by medical expenses. The most common uses for this benefit are veterans who have a non-service connected disability that renders them 100 percent disabled. This could be anything from a stroke to a vehicle accident. One of the most popular uses for this benefit is helping war-time veterans and their widows who end up in an assisted-living facility due to health conditions that render them unable to care for themselves and live on their own. When a veteran enters an assisted living facility that provides some healthcare services, the monthly charge for this facility may be used as an offset for their income.

This in turn may make the veteran or the widow eligible for the Aid & Attendance part of the benefit. A typical example is a World War II veteran develops dementia and cannot live on his or her own. The cost of the facility is \$3,500 a month. The veteran's income is \$3,500 a month in retirement and Social Security. The Veteran's Administration could consider the monthly charge from the assisted living facility a medical expense, thus offsetting the income to zero. The veteran may then be eligible for the full pension with aid and attendance benefit of \$1,704 a month tax free to help them live and pay their other bills. A married veteran and spouse whose income is totally offset by medical expenses is eligible for up to \$2,020 a month, tax free. There is also a net worth cap of \$80,000 in liquid assets, not including primary residence and autos. A widow of a wartime veteran who falls under the aforementioned circumstances may also apply for Widows Pension with Aid & Attendance. Qualifying widows could receive up to \$1,139 a month for this benefit. Again, all the income from any sources must be offset by the medical expenses, and the liquid assets must be less than \$80,000. If income is not totally offset, the benefit is pro-rated. Other medical expenses may also offset income. These include medications, in home support and care, co-pays and other allowable expenses that are too many to mention here. If you feel that you or your family members may be eligible, please contact our office and we'll mail you an information package. Once you've fill out the forms, come in and we can advise you on how to file a claim to get this benefit if you qualify.



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