

ELLA SPRINGS

SENIOR LIVING COMMUNITY

Who is Eligible for the Pension Benefit with Aid and Attendance?

To receive **Pension**, a veteran must have served on active duty at least 90 days, during a period of war. There must be an honorable discharge or other qualifying discharge. Single surviving spouses of such veterans are also eligible.

Only 1 of the 90 days or more of active duty service must have been during a period of war. Service in combat is not required. For veterans of the Gulf War, the service requirement is 24 months or completion of the requirement for active duty service – including discharge for health reasons – whichever comes first. Eligibility for **Survivors Pension** for surviving spouses or dependent children of a deceased veteran requires the same wartime service for the deceased veteran.

Here are the periods of war for eligibility. Even though 90 days of active duty are required, only one of those days needed to be included in the dates listed below.

Period of War	Beginning and Ending Dates
World War II	December 7, 1941 through December 31, 1946
Korean Conflict	June 27, 1950 through January 31, 1955
Vietnam Era	August 5, 1964 through May 7, 1975; for veterans who served "in country" before August 5, 1964, February 28, 1961 through May 7, 1975
Gulf War	August 2, 1990 through a date to be set by law or Presidential Proclamation

Needs-Based Requirement

The veteran must also meet at least one of the following criteria to receive senior care benefits:

- Age 65 or older, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care, **OR**
- Receiving Social Security Disability Insurance, **OR**
- *Receiving Supplemental Security Income*

Am I eligible for VA Aid and Attendance or Housebound benefits as a Veteran or survivor?

VA Aid and Attendance eligibility

If you get a VA pension and you meet at least one of the requirements listed below, you may be eligible for this benefit.

At least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, **or**
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, **or**
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, **or**
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

Housebound benefits eligibility

If you get a VA pension and you spend most of your time in your home because of a permanent disability (a disability that doesn't go away), you may be eligible for this benefit.

Note: You can't get Aid and Attendance benefits and Housebound benefits at the same time.

Eligibility for Survivors Pension

Application for **Survivors Pension** should not be made unless it is certain that the surviving spouse meets the rules as a surviving spouse. All of these following conditions must apply or the surviving spouse is not eligible.

1. The surviving spouse must have met the conditions to be married under VA rules. Generally, this means a marriage lasting at least one year or a child was born as a result of the marriage regardless of the length of time married. Under certain conditions, VA will also accept common-law marriages or marriages where the couple held themselves out to be married and can prove that was their intent.
2. The surviving spouse must have lived continuously with the veteran while they were married unless they were separated due to the fault of the veteran. Evidence regarding such a separation will be required.
3. The surviving spouse must have been married to the veteran when the veteran died.
4. The surviving spouse cannot have remarried after the veteran's death even if the surviving spouse is currently single. There is one exception to this rule. If the surviving spouse remarried after the veteran's death and that marriage was terminated either through death or divorce prior to November 1 of 1990 and the surviving spouse has since remained single, that person is eligible. See 38 CFR § 3.55
5. If the surviving spouse was married more than once and the most recent marriage was to a veteran who served during a period of war and that marriage ended in the death of the veteran, and the surviving spouse did not remarry, the surviving spouse is eligible for Survivors Pension based on this second marriage.

How much does the benefit pay per month?

The Aid & Attendance Benefit

The Department of Veteran Affairs offers a special benefit to war era veterans and their surviving spouses called Aid and Attendance.

This is a tax-free benefit designed to provide financial assistance to help cover the cost of long term care in the home, in an assisted living facility or in a nursing home.

Benefit Table	
Status	Monthly Benefit
Surviving Spouse	\$1,228 Monthly / \$14,742 Annually
Single Veteran	\$1,911 Monthly / \$22,939 Annually
Married Veteran	\$2,266 Monthly / \$27,195 Annually
Two Vets Married	\$3,032 Monthly / \$36,387 Annually
Tax Free	

What is the Asset / Net Worth Limit for Aid and Attendance Pension?

Up to December 1, 2020, a claimant for Aid and Attendance Pension cannot have a net worth of more than \$129,094. This amount goes up every December 1 with inflation. Net worth is defined as assets plus IVAP (Income for VA Purposes).

The net worth limit for Pension or Survivor Pension entitlement is \$129,094 for effective dates of payment starting December 1, 2019 through November 30, 2020. This limit is increased by the same percentage as the COLA in Social Security benefits each year on December 1 of each year and will parallel Medicaid's Community Spousal Resource Allowance (CSRA). The divisor for calculating the penalty period to be used for 2020 is \$2,266 a month.

****Net assets does not include house and car.**

Cost of Living Comparison

Many people think that in-home care is a more affordable option than paying for assisted living. To better gauge your current living expenses, take a few minutes and fill out the chart below. Then, compare these figures with the costs of living at Ella Springs. We think the outcome may surprise you!



Monthly Expenses	Your Present Cost	Your Cost at Ella Springs
Rent/Mortgage	\$ \$824	Included
Local Property Taxes	\$ \$400	Included
Property Insurance	\$ \$100	Included
Household Utilities (electric, heat, air conditioning)	\$ \$170	Included
Cable with Internet	\$ \$100	Included
Water & Sewer	\$ \$75	Included
Yard Maintenance (gutter cleaning, landscaping)	\$ \$66	Included
Rubbish/Garbage Removal	\$ \$10	Included
Leaf & Snow Removal (sidewalks, driveways, vehicles, etc.)	\$	Included
Home Repair & Maintenance (plumbing, painting, roofing, security & electrical repairs)	\$ \$250	Included
24-hour Emergency Response + medication management.	\$ \$400	Included
Transportation (car payments, gas, insurance)	\$ \$546	Included
Recreation & Social Activities + housekeeping.	\$ \$206	Included
Personal Laundry & Linens	\$ \$100	Included
Wellness, Lifestyle & Exercise Programs (gym membership, community groups)	\$ \$30	Included
Meals (three daily, plus snacks and beverages)	\$ \$300	Included
Monthly Total	\$ \$3,577	\$3,650 - \$1,991 (VA) \$1,659

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