

THE BASICS OF VETERANS BENEFITS

INTRODUCTION TO THE SPECIAL MONTHLY PENSION

Most people think of veterans' benefits as being only for servicemen and women who were wounded or disabled while serving in the armed forces. By and large, that is true. But we have learned that there are substantial benefits that may be available to wartime veterans who are now senior citizens. In fact, the Veterans Administration estimates that millions of wartime veterans and their spouses may be eligible for Special Monthly Pension benefits and not even aware of it!

There are many types of VA Benefits, but two major categories of benefits are compensation and pension.

Compensation is a benefit that veterans receive when the veteran has a disability cause by, or exacerbated by, military service. Disability compensation is available to a qualified veteran regardless of their level of income. A spouse or dependent may be eligible for Dependency and Indemnity Compensation (DIC).

A **Pension** is a benefit for veterans with low incomes who are permanently and totally disabled when that disability is not related to military service. This is sometimes referred to as a "Special Monthly Pension" (or sometimes an "Improved Pension"). A veteran will be considered permanently and totally disabled if they are, (1) a patient in a nursing home for long-term care because of disability; (2) receiving Social Security disability benefits; (3) unemployable as a result of a disability that is reasonably certain to continue throughout their life; or (4) suffering from any disease or disorder that renders them permanently and totally disabled as determined by the Secretary of the Dept. of Veterans Affairs. A spouse or dependent may be eligible for a Death Pension, and a higher pension is awarded if the spouse or dependent is housebound. An even higher pension may be available if the spouse or dependent is in need of regular aid and attendance.

Who can help you file a claim? (1) Recognized Veterans Service Organizations, like the VFW or American Legion; (2) An accredited agent, such as an employee of the State of Missouri Dept. of Veterans Affairs; (3) A licensed attorney. Only accredited agents and attorneys can receive fees for their services, however, no one can receive a fee for filling out forms or actually filing a claim for you once you have decided to make a claim.

The Law Firm of Christopher W. Dumm offers pre-filing and asset protection consultation to veterans who may qualify for a pension. Our consultation is part of our overall long-term care planning practice. Contact us today



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CHRISTOPHER W. DUMM
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for at **417.623.2062** or email us at **info@protectingwealth.com.**

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417.623.2062

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