

## Elder Law

## VETERAN'S BENEFITS

For those that served in the US armed forces and their spouses, certain benefits are available that may help to cover some of the expenses of long-term care. This little-known and under-utilized benefit is a VA pension benefit, commonly referred to as "Aid and Attendance." Critchfield's Elder Law attorneys are accredited with the Department of Veterans Affairs in order to serve our Veterans and assist them in utilizing all available VA benefits.

Aid and Attendance has several requirements: the Veteran must have served 90 days active duty with at least one day occurring during a wartime period; the Veteran must have had a discharge other than dishonorable; the Veteran (or spouse of the Veteran) must require assistance with at least two activities of daily living; and the Veteran must be below certain net worth limits. Aid and Attendance, unlike many other VA benefits, is available for spouses of Veterans. The benefit will pay tax-free monthly income (just like a pension or social security) that can be used for any monthly care expenses, including any nursing home or assisted living or in-home care (even in-home care provided by a family member). This benefit will pay out over \$2,200 per month for a married Veteran; over \$1,900 per month for a single Veteran; and over \$1,200 per month for a surviving spouse of a Veteran.

There have been several important changes to the eligibility requirements of Aid and Attendance in recent years, including a three-year look back period, making it critical to plan correctly in order to receive the full value of this benefit. Critchfield's Elder Law attorneys are ready to assist clients in navigating the VA system and managing the Aid and Attendance application process.

## ATTORNEYS

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