

This is a general worksheet to calculate if you may qualify for pension.

PENSION FOR VETERANS OR SURVIVING SPOUSES

WHO: Honorably discharged **WARTIME** veterans, medically discharged or disabled veterans or surviving spouses of veterans who had at least 90 days active duty. At least one day of active duty must have been in the following specified periods of war:

- Mexican Border War: 5/9/16 to 4/5/17
- WWI: 4/6/17 to 11/11/18
- WWII: 12/7/41 to 12/31/46
- Korea: 6/27/50 to 1/31/55
- Vietnam: 8/5/64 to 5/7/75
- Persian Gulf: **8/2/90 - (thru a date yet to be set by law)**

WHAT: Tax-free financial assistance based upon the following:

Total income from all sources: pensions, Social Security, stocks, bonds, CD's

Minus allowable un-reimbursed medical expenses (Medicare / health care premiums, out of pocket burial expenses you paid – if death of spouse within one year).

Equals your **Countable income**

Pension rate ceiling (from chart)

Minus your Countable income

Equals = **Pension benefit**

There are increased pension rates for veterans or surviving spouses who are **housebound (if they are over 65 they qualify for this)** or in need of the **aid and attendance** of others or they need help with bathing, dressing, ambulation, feeding, and toileting. The out of pocket cost of the aid and attendance is an allowable expense. The person providing the A&A does not need to have special training or a special license. The cost of adult day services is an allowable expense.

*** NOTE must meet basic criteria for pension before housebound or A&A status.**

Current 2010 Pension Rate Ceilings

Veteran	Yearly	Monthly	Surviving Spouse	Yearly	Monthly
Alone	\$11,830	\$ 986	Alone	\$ 7,933	\$ 661
With 1 Dependent	\$15,493	\$1,291	With one Child	\$ 10,385	\$ 865
Housebound – Alone	\$14,457	\$1,205	Housebound – Alone	\$ 9,696	\$ 808
Housebound with 1 Dep	\$18,120	\$1,510	Housebound with 1 Child	\$ 12,144	\$1,012
Aid & Attendance-Alone	\$19,736	\$ 1,645	Aid & Attendance-Alone	\$ 12,681	\$1,057
A & A with 1 Dependent	\$23,396	\$ 1,950	A & A with 1 Child	\$ 15,128	\$1,261

The back side of this sheet can be used to calculate to see if you **may** qualify for pension.

Use this space to calculate your **Countable income**:

Veterans Name: _____

_____ Total **Gross** household income - all sources
(Soc Sec, pensions, interest etc.)
(Includes Medicare premiums – if appropriate)

_____ Minus allowable **un-reimbursed med expenses**
(Ex: Medicare and healthcare premiums)

_____ Minus 5% Med Exp Deductible _____

_____ Equals your **Countable income**

INCOME		
Item	Veteran	Spouse
Soc Sec		
Medicare		
Pension		
Pension		
Interest Inc		
Other Income		
Other Income		
Other Income		
TOTAL		
GRAND TOTAL		

Now determine your category (use the front side of this worksheet)

_____ From the front side – select category that fits you:
Veteran , Spouse - alone, Housebound, A&A
etc..
this is the pension rate ceiling.

_____ Minus your **Countable income (from above)**

_____ This equals your approximate **pension benefit.**
(divide by 12 to see what the monthly rate is)

MEDICAL EXPENSES		
Item	Veteran	Spouse
Medicare		
Priv Med Ins		
Med Part D		
EPIC RX Ins		
RX		
Dental Bills		
DR Bills		
Other Med Ex		
TOTAL		
GRAND TOTAL		

Example: **Spouse alone**

\$7,500 Total household income from all sources.
- \$1,500 Minus allowable **un-reimbursed medical expenses**
\$6,000 Equals your **Countable income**

Now determine your category (use the front side of this worksheet)

\$7,933 From the front side – select category that fits you – ***Spouse alone***, A&A etc. this is the pension rate ceiling

- \$6,000 Minus your **Countable income**

\$1,933 This equals your approximate **Pension benefit divided by 12**

= \$161.00 **this is what you could receive - in addition to your other income.**

If your countable income exceeds the pension ceiling – then you could be determined to be ELIGIBLE - but EXCEED the income limit and then would receive nothing.

This is only a very brief summary of benefits that could help veterans and their spouses. ***However, if you have applied and are deemed over income by letter from the VA – you may possibly qualify at the end of the year by submitting a complete medical expense report.*** Also if the veteran died within one year of application and you paid out of pocket for the funeral – they could be counted as an expense. For more specific information about these programs and help applying for these and other federal, state, and local benefits, please contact:

Patrick R. Rourk, Director
St Lawrence County Veterans Service Department
80 State Highway 310, Suite 5
Canton NY 13617-1495
(315) 386-4754

Updated: 11/23/2009