

VA Aid & Attendance BENEFIT BLUEPRINT



**Your Guide
to
Preparation**



TENNESSEE HEALTH ADVOCATES

Bringing the Pieces Together

Read the most up to date information on our website in [VA Aid & Attendance Benefits - What You Should Know](#). In this article you will find the updated income limitations along with the maximum benefits available.



VETERAN INFORMATION:

Name: _____ Spouse Name: _____

Date of Birth: _____ Date of Birth: _____

SERVICE INFORMATION

Did the Veteran serve during one of the following war-times? YES NO

WWII (12/7/1941 - 12/31/1946)

Korean War (6/27/1950 - 1/31/1955)

Vietnam Conflict (8/5/1964 - 5/7/1975)

Gulf Ware (8/2/1990 - Present)

Branch: _____ Dates of Service: _____ Type of Discharge: _____

VETERAN HEALTH INFORMATION:

Is the Veteran alive? (If not, skip this section) YES NO

Is the Veteran blind YES NO

Does the Veteran need assistance with:

Eating Bathing Dressing Toileting Transferring

Does the Veteran suffer from a mental disability YES NO

(Alzheimer's)?

Does the Veteran drive? YES NO

Has the Veteran used tobacco within the past 2 years? YES NO

Is there a family history of Cognitive Impairment(alzheimer's YES NO

or dementia) or cancer?

Has the Veteran suffered a stroke or been diagnosed with YES NO

diabetes?

VETERAN HEALTH INFORMATION (CONT)

List medical conditions and surgeries treated/performed in the last 5 years

Medication	Diagnosis	Surgery/Treatment

SPOUSE HEALTH INFORMATION:

Is the spouse alive? (If not, skip this section) YES NO

Is the spouse blind YES NO

Does the spouse need assistance with:

- Eating
 Bathing
 Dressing
 Toileting
 Transferring

Does the Veteran suffer from a mental disability (Alzheimer's)? YES NO

Does the spouse drive? YES NO

Has the spouse used tobacco within the past 2 years? YES NO

Is there a family history of Cognitive Impairment(alzheimer's or demention) or cancer? YES NO

Has the spouse suffered a stroke or been diagnosed with diabetes? YES NO



SPOUSE HEALTH INFORMATION (CONT)

List medical conditions and surgeries treated/performed in the last 5 years

Medication	Diagnosis	Surgery/Treatment

VETERAN HOUSING INFORMATION

- Does the Veteran live alone, without any assistance? YES NO
- Does the Veteran currently reside in an assisted living facility? YES NO
- Does the Veteran currently reside in a nursing facility? YES NO
- Is the Veteran receiving care through a caregiver agreement? YES NO

SPOUSE HOUSING INFORMATION

- Does the Veteran live alone, without any assistance? YES NO
- Does the Veteran currently reside in an assisted living facility? YES NO
- Does the Veteran currently reside in a nursing facility? YES NO
- Is the Veteran receiving care through a caregiver agreement? YES NO



MONTHLY INCOME

	Veteran	Spouse
Social Security		
Retirement (gross)		
VA Disability		
Annuity Income		
Rental Income		

Total Monthly Income



Do not include interest and dividend income on this form.

If there is a pension, please list the gross pension amount, including any monies taken out for federal income taxes, health insurance, or any other reason.

NOTES:



MONTHLY UNREIMBURSED MEDICAL EXPENSES

	Veteran	Spouse
Nursing Home		
Assisted Living		
Home Health Care		
Medicare Premiums		
Insurance Premiums		
Prescription Cost		
Other		

Total Monthly UME

_____ ● _____ ●

NOTES:



MONTHLY HOUSING EXPENSES

Rent/Mortgage	
Real Estate Taxes	
Water/Sewer	
Utilities (heat/electric/homeowners insurance premiums)	
Condominium Fees	

Total Monthly
Housing Expenses



Please divide annual expenses by 12 and quarterly expenses by 3.
This should be an average monthly expense based on the last 12 months of actual expenses.

NOTES:



MONTHLY NON- HOUSING EXPENSES

Food
Medical
Clothing
Clothing
Telephone
Transportation (include insurance)
Home Maintenance
Life Insurance Premiums
Health Insurance Premiums
Cable TV
Federal/State Income Taxes
Other

Total Monthly Non-Housing Expenses





DETERMINING COUNTABLE INCOME

The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible.

- Do NOT count their residence or vehicle when estimating net worth.
- Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it).
- DO count cash values of life insurance policies.
- DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc.
- DO count any assets owned by the spouse as well.
- As a rule of thumb, assets should not exceed \$80,000. That amount drops depending on the age of claimant.

List below the estimated ANNUAL income of the veteran or surviving spouse

Estimate total income (If married include spousal income): \$ _____

- All income must be included. This includes social security, pension, interest income, dividends, income from rental property, etc.

List all unreimbursed, recurring health care expenses

This includes:

Assisted Living costs (per month): \$ _____

Nursing Home costs (per month): \$ _____

Home Care service (per month): \$ _____

Health Insurance premium (per month): \$ _____

Medicare premium (per month): \$ _____

Regular (unreimbursed) prescriptions
(per month & verifiable through a pharmacy print-out): \$ _____

TOTAL Expenses per month: \$ _____

Multiply x 12 to get total annual expenses: \$ _____

Subtract your total annual health care expenses from your total annual income and write the amount here:

This is your "countable" income



IMPORTANT INFORMATION TO NOTE: