

## THE IMPROVED PENSION PROGRAM

Perhaps the most underutilized Veteran's program is the Improved Pension Benefit (IPB) Program. Unfortunately, you will see no billboards or hear any radio advertisements informing veterans or their spouses that they may be entitled to receive this benefit. The IPB benefits can be used by a veteran and/or their surviving spouse to help finance the costs incurred for in-home care, assisted living facility costs, and nursing home costs.

The eligibility requirements for the IPB Program are dramatically different than other VA programs. As a result, many veterans believe that they are not eligible for the IPB Program or simply do not fully understand the eligibility requirements.

The IPB Program has three tiers of benefits, including the "Basic Pension" benefit, the "Housebound" benefit, and the "Aid and Attendance" benefit. Each tier has its own eligibility requirements and benefit limits.

## ELIGIBILITY REQUIREMENTS

All three benefit tiers require the veteran to have 90 days or more of active military service, with at least one day of

service occurring during one or more of the following wartimes:

- World War II: December 7, 1941 through December 31, 1946
- Korean War: June 27, 1950 through January 31, 1955
- Vietnam War: August 5, 1964 (February 28, 1961, for veterans who served "in country" before August 5, 1964), through May 7, 1975
- Gulf War: August 2, 1990 through a date to be set by law of Presidential Proclamation

The veteran **does not** need to have a service-related disability, **does not** need to have retired from the military, and **does not** have to have been in combat.

The Basic Pension benefit does not require any physical disability. However, the Housebound and Aid and Attendance benefits require the veteran and/or the veteran's spouse to be in need of regular aid and assistance with certain activities of daily living, be blind, or reside in an assisted living facility or nursing home because of a mental or physical incapacity.

All three benefits require the veteran and/or veteran's spouse to have monthly countable income less than the allowable pension amount (according to the

applicable tier) to be eligible for all or a portion of the pension. Countable income is the income a veteran and/or their spouse retain each month, **after** being reduced by un-reimbursed, "deductible," recurring medical expenses. Deductible medical expenses include assisted living costs, home health care, insurance and Medicare premiums, prescriptions, and more.

The VA does not provide a set figure for determining whether a veteran and/or veteran's spouse meet the VA's "net worth" test. However, the net worth test boils down to a determination by the VA that your net worth is such that it will probably not support you through the remainder of your life. The VA excludes a primary residence and a motor vehicle when determining net worth.

## THE BENEFIT

The Basic Pension benefit provides the lowest monthly benefit, while the Aid and Attendance pension benefit offers the highest monthly benefit. An eligible single veteran can receive a maximum monthly benefit of \$1,644. If an eligible veteran is married, the maximum monthly benefit is \$1,949. The maximum monthly benefit for the surviving spouse of a veteran is \$1,056. All of the benefits are **tax free!**

## OUR MISSION

Will you qualify for any of the IPB Program benefits? We would like the opportunity to assist you in determining your rights and whether you should apply for such benefits.

EPS' dedicated staff provides counseling concerning the IPB Program, including advice on how to receive the maximum benefit allowed, as soon as possible. Mistakes can be time consuming and costly. Care must also be exercised to ensure that any action taken to qualify for the VA IPB Program does not adversely affect a senior's opportunity to qualify for Medicaid nursing home benefits in the future.

Once you schedule a consultation, our firm will provide you a free, complimentary pre-screening. If you are a candidate for the IPB Program we will counsel you on what actions are necessary to qualify.

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**EPS is not affiliated with the Veterans Administration or any government entity.** This brochure is not intended to give specific legal or tax advice. For specific information about planning your estate, contact one of our attorneys at Estate Planning & Elder Law Services, P.C.

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## VA IMPROVED PENSION BENEFITS



**For Veterans & Their  
Surviving Spouses**