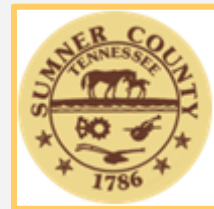


# VA Pension: Practical Application Session

Suzanna Ellis, Training Officer  
Tennessee Department of Veterans Services



Jeff Oakey, Director of Veterans Services  
Sumner County, TN



# VA Pension Scenario

A frazzled 55 year old woman (Mrs. Frizzell) visits after visiting the Regal Homestead Assisted Living Facility (RHALF) in your county.

The Director there recommended she call the Veterans Service Office to ask about getting “Aid and Attendance” for her mom, who was married to a veteran.

**What is your response?**



Veterans Service Officer



[Slide Chef](#)



**The first 8 questions to ask when a caller/visitor asks about some VA help for a veteran's spouse?**

The image shows a grid of 8 numbered boxes arranged in two columns of four. The boxes are numbered 1 through 8. A large, bright red 'X' is drawn across the entire grid, obscuring the text inside the boxes. The boxes are arranged in two columns of four. The numbers 4 and 8 are visible in the bottom row of the grid.

## Answers to VSO's questions

1. Veteran's name and last 4? **John Smith, 1967**
2. When did the Veteran serve? **1964-1966**
3. Is the Veteran alive? **No, DOD: 5/18/2018**
4. Was mom married to the Veteran when he died? **Yes**
5. What is Lisa's relationship to the widow? **Daughter/POA**
6. Was the Veteran receiving VA benefits? **No**
7. What was the cause of death? **Alzheimer's Disease**
8. What is mom's net worth? **\$148,500**
9. What is mom's income? **\$3,000/mo**
10. Has mom's doctor told her that ALF is needed? **Yes**

# Documents and Calculations



## Documents

1. DD214 or discharge papers
2. Death Certificate (if applies)
3. Marriage Certificate
4. Current and previous spouse information
  - a) Full Name
  - b) SSN
  - c) DOB
  - d) Location if birth and marriage
5. All Bank / CD statements (all accounts)
6. SS award letter
7. Any outside pension letters
8. Statements: any
  - a) Stocks / money markets
  - b) Retirement Accts (IRA, 401K)
  - c) Permanent / Whole life insurance

ASSETS AND INCOME WORKSHEET								
Vet: Smith, John		File -	xxxxx1967	Survivor: Alma Mae Smith		VS:	734866	2-Oct-23
<b>Assets / NET WORTH:</b>	<b>Veteran</b>	<b>Spouse</b>	<b>Gross Monthly Income</b>	<b>Veteran</b>	<b>Spouse</b>	<b>VA-Deductible Monthly Expenses</b>		
Retirement / IRA-Fixed Annuity	0	50000	Wages/Bonuses:	0	0	Medicare Part B	\$164.90	
Retirement / Annuity	0	0	Social Security:	0	\$2,949.00	Medicare Part D		
Pension IRA-Annuity	0	0	IRA-RMD	0	\$25.00	Farm Bureau Health insurance	\$0.00	
Annuity	0	0	IRA-RMD	0	\$0.00	IHC - (Name)	\$0.00	
Savings Bonds	0	50000	Unemployment income:	0	\$0.00	ALF of Gallatin	\$3,800.00	
Cash in Checking Account(s)	0	23500	Savings Bonds or Business:	0	\$25.00			
Cash in Svgs Account(s)	0	25000	Whole Life Ins Dividends:	0	\$0.00	Dr. Copays	\$0.00	
Whole Life Insurance	0	0	Interest Income:	0	\$1.00	12-stone Rx Copays	\$0.00	
Business/Farm/ Investment property	0	0	SS Death Benefit	0	0	Other medical	\$0.00	
<b>Total Assets:</b>	\$0.00	\$148,500.00	<b>Total Income:</b>	\$0.00	\$3,000.00	<b>Total Expenses:</b>	\$3,964.90	
<b>Net worth:</b>	<b>\$148,500.00</b>		<b>Net Income:</b>	<b>-\$964.90</b>		<b>Max monthly Benefit:</b>	<b>\$1,432.67</b>	
		<b>\$150,538</b>	<b>Net Monthly Benefit (Per VA)</b>			<b>Net Monthly Benefit (calc)</b>	<b>\$1,432.67</b>	
<b>Survivor (no dependents) A&amp;A</b>								Notes:
VETERAN			Survivor					
Maximum Annual Pension Rate (MAPR)	<b>Annual Amount</b>	<b>Monthly</b>	Maximum Annual Pension Rate (MAPR)	<b>Annual Amount</b>	<b>Monthly</b>			
<b>NO DEPENDENTS</b>			<b>NO DEPENDENTS</b>					
Standard	\$16,037	\$1,336.42	Standard	\$10,757	\$896.42			
Housebound	\$19,598	\$1,633.17	Housebound	\$13,147	\$1,095.58			
Aid and Attendance	\$26,752	\$2,229.33	Aid and Attendance	\$17,192	\$1,432.67			
<b>ONE DEPENDENT (SPOUSE OR CHILD)</b>			<b>ONE DEPENDENT (Spouse or Child)</b>					
Standard	\$21,001	\$1,750.08	Standard	\$14,078	\$1,173.17			
Housebound	\$24,562	\$2,046.83	Housebound	\$16,462	\$1,371.83			
Aid and Attendance	\$31,714	\$2,642.83	Aid and Attendance	\$20,509	\$1,709.08			

# Documents

## Bank Statements: Asset & Income 21-0969 Sec V

CAM/CA/2023/W3C 04:25 FX FAX No. F.002

Date 11/25/22 Page 1  
Primary Account XXXXXXXXXXXX482  
Enclosures 2

**CITIZENS BANK**  
BANK OF CLEVELAND - CLEVELAND  
SOUTH COUNTY BRANCH - TRADERS BANK  
AMERICAN BANK & TRUST  
401 Mt. St. Thomas, Columbus, TN 37019  
Tennessee Service Corporation

XXXXXXXXXXXX482 Plus Checking 5,516.18 6

CHECKING ACCOUNT(S)  
Account Title: [REDACTED]

Plus Checking	Account Number	Number of Enclosures
Previous Balance	XXXXXXXXXXXX482	Statement Dates 10/26/22 thru 11/27/22
2 Deposits/Credits		Days in the statement period 33
18 Checks/Debits		Average Ledger 6,661.53
Service Charge		Average Collected 6,661.53
Interest Paid		Interest Earned .91
Current Balance	8,616.18	Annual Percentage Yield Earned 0.15%
		2022 Interest Paid 6.48

Deposits and Additions	Date	Description	Amount	Ref
	10/26	X2SOC SEC SSA TREAS 310 DEPOSIT	1,134.00	
	11/23	X2SOC SEC SSA TREAS 310 DEPOSIT	1,134.00	
	11/27	Interest Deposit	.91	

Checks and Withdrawals	Date	Description	Amount	Ref
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## SSA Statement: Income & Med Exp 534EZ Sec IX, X

**Your New Benefit Amount**

BENEFICIARY'S NAME [REDACTED]

Your Social Security benefit will increase by 8.7% in 2023 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

**How Much You Will Get**  
Your monthly benefit before deductions \$1,416.00

**Deductions:**

Medicare Medical Insurance (If you did not have Medicare as of November 17, 2022 or if someone else pays your premium, we show \$0.00)	\$164.00
Medicare Prescription Drug Plan (We will notify you if the amount changes in 2023. If you did not elect withholding as of November 1, 2022, we show \$0.00)	\$0.00
U.S. Federal tax withholding	-\$0.00
Voluntary Federal tax withholding (If you did not elect voluntary tax withholding as of November 17, 2022, we show \$0.00)	-\$0.00

After we take any other deductions, you will receive the payment you are due for December 2022 on or about January 25, 2023. **\$1,253.00**

The information above shows your monthly benefit amount before and after deductions. Please remember, we will pay you in the month following the month for which it is due.

If you still get a paper check, you must visit the Department of the Treasury's website at [www.godirect.gov](http://www.godirect.gov) to request electronic payments.

If you disagree with any of these amounts, you must file an appeal with us in writing within 60 days from the date you get this letter. We will assume you got this letter 5 days after the date of the letter, unless you show us that you did not get it within the 5-day period. You must have good reason for waiting more than 60 days to file an appeal. You can go to [www.ssa.gov/non-medical/appeal](http://www.ssa.gov/non-medical/appeal) to complete and submit the "Request for Reconsideration" form, SSA-561-U2 online. You may also contact us by phone to request the form or go to our website at [www.ssa.gov/forms](http://www.ssa.gov/forms) to locate the form. If you need help with the form, please call us.

**Need more help?**

1. Visit [www.ssa.gov](http://www.ssa.gov) for fast, simple, and secure online service.
2. Call us at 1-800-772-1213, weekdays from 8:00 am to 7:00 pm. If you are deaf or hard of hearing, call TTY 1-800-325-0778. Please mention this letter when you call.
3. You may also call your local office at 1-866-964-7392.

SOCIAL SECURITY  
687 COMMONS DRIVE  
GALLATIN TN 37066

How are we doing? Go to [www.ssa.gov/feedback](http://www.ssa.gov/feedback) to tell us.

## Whole Life Insurance Statement: Asset & Income 21-0969 Sec V

Farm Bureau INSURANCE TENNESSEE

TENNESSEE FARMERS LIFE INSURANCE COMPANY  
P.O. BOX 307 COLUMBIA, TN 38402-0307  
877-876-2222 www.fbfn.com

1 14 08  
525  
STATEMENT DATE:  
07-18-2022

STATEMENT OF DIVIDEND NOTICE

INSURED [REDACTED]  
NO PAYMENT REQUIRED

WESTMORELAND TN 37186

POLICY NUMBER	ANNIVERSARY DATE	DIVIDEND OPTION \$	TOTAL DUE
[REDACTED]	08-06-22	222.00	.00

COVERAGE AMT: 10,000 PLAN: SEC II P

YOUR DIVIDEND OF 222.00 WILL BE DEPOSITED TO ACCUMULATE AT INTEREST.

PREVIOUS ACCUMULATIONS	1,422.57
CURRENT DIVIDEND	222.00
PLUS INTEREST	18.24
CURRENT BALANCE	1,722.81

ILLUSTRATED DIVIDENDS ARE BASED ON THE COMPANY'S CANTONLINE EXPERIENCE. DIVIDENDS ARE NEITHER GUARANTEES OF FUTURE DIVIDENDS PAYABLE NOR ESTIMATES OF FUTURE COMPANY PERFORMANCE.

WE APPRECIATE THE OPPORTUNITY TO SERVE YOU  
FOR INFORMATION ON YOUR INSURANCE POLICY, CALL YOUR FARM BUREAU AGENT.

AGENCY: SURREY - GALLATIN (615) 452-3130  
400 N JOYERS AVE  
GALLATIN TN 37066-2566

STATEMENT OF DIVIDEND NOTICE

INSURED [REDACTED]  
NO PAYMENT REQUIRED

POLICY NUMBER	ANNIVERSARY DATE	DIVIDEND OPTION \$	TOTAL DUE
[REDACTED]	08-06-22	222.00	.00

TENNESSEE FARMERS LIFE INSURANCE CO.

AMOUNT ENCLOSED \$ \_\_\_\_\_  
ADDRESS CHANGE  
STREET/PO BOX \_\_\_\_\_  
CITY \_\_\_\_\_ ST \_\_\_\_\_ ZIP \_\_\_\_\_



# Important Considerations



## Considerations

1. ALWAYS → Is DIC an option (the greater benefit)
2. Assets > \$25K or 4 incomes? → 21-0969
3. Previous marriages? → List the Name, Dates, Places
4. Pension level / amount? → 21-2680
5. Rehab/Nursing home or Medicaid? → 21-0779
6. Own land or business? → Current Appraisal
7. Asset Transfers? → Affects net worth (M21-1 Article ID: 554400000177525)
8. Assisted Living or In-Home Care? → Requires worksheet, account statements
9. Bank accts with/without interest? → 21-0969 Sections 3, 5, 7, 8
10. Annuities, trusts, LTC policies? → 21-0969 Section X

**AVOID VA DEVELOPMENT LETTERS!!**





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# Tools to assist you in doing Pensions can be found on the TDVS website Learning and Development Division:

<https://www.tn.gov/veteran/about-us/learning---development-division.html>

What tools can you find??

Wartime Service dates

2023 Improved Pension and DIC rates

Quick Reference Guide for Income and Assets

Sumner County's Pension Spreadsheet and Initial Pension Packet

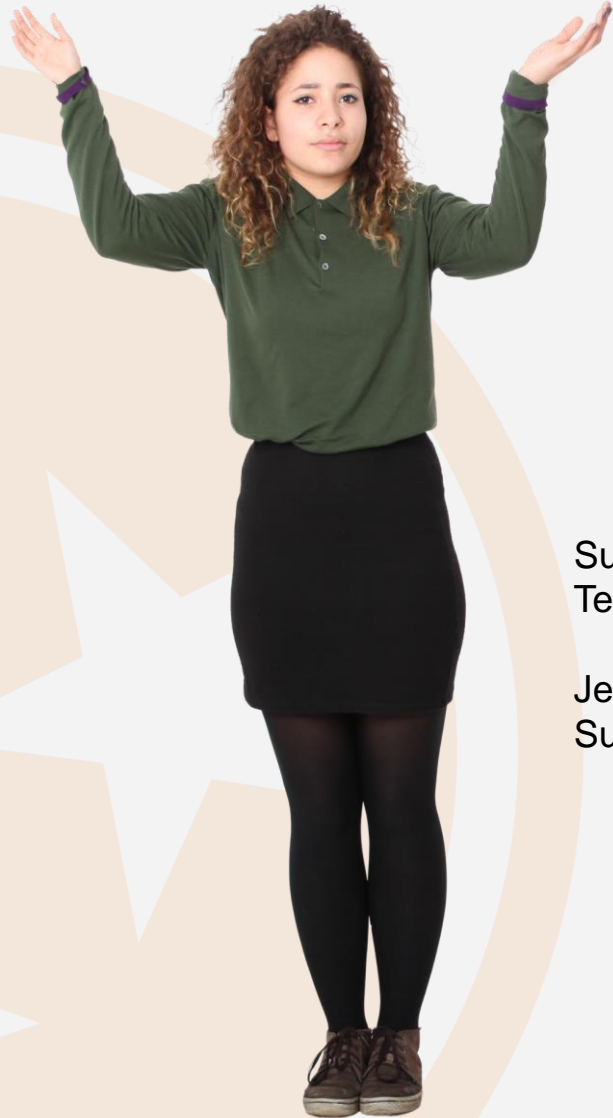
2023 Veteran and Survivor's Pension Worksheets

TDVS Fact Sheets

VA Fact Sheets

Videos of past Training on Pension and DIC

CHAMPVA, Federal Benefits, & Fiduciary Information



# Questions??

Suzanna Ellis, Training Officer  
Tennessee Department of Veterans Services [Suzanna.Ellis@tn.gov](mailto:Suzanna.Ellis@tn.gov)

Jeff Oakey, Director of Veterans Services  
Sumner County, TN

615-451-6014  
[JOakey@SumnerCountyTN.gov](mailto:JOakey@SumnerCountyTN.gov)

**The first 8 questions to ask when a caller/visitor asks about some VA help for a veteran's spouse?**

**214/Vet's name and last 4?**

27

**Is the veteran alive?**

18

**When did the veteran serve?**

17

**Was Mom married to the veteran when he died?**

15

**What is caller's relationship to Mom?**

9

**Mom's net worth?**

6

**Counting SSA, what is total income?**

5

**Mom's doctor write that ALF is needed?**

3

x

x

x