



Department of
Veterans Services

VA Pension Practical Application

2024 TDVS Annual Conference

What is VA Pension?

- Veterans Pension is a needs-based benefit for wartime Veterans who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth.
- Survivors Pension is a needs-based benefit for unmarried surviving spouses or unmarried children of Veterans with wartime service, and who have limited income and net worth.

Veteran and Survivor Pension

Eligibility Requirements

- 1) Military Service
- 2) Disabled or 65 years or older (Veterans Pension)
- 3) Limited Income and Net Worth

(38 CFR 3.3) (M21-1 Part IX.i Chapters 1 and 2)



Military Service Requirements

- Not a Dishonorable Discharge
- Service Length
 - Before September 8, 1980: 90 days
 - After September 7, 1980: 24 months
- At least 1 day must be during wartime

Wartime Service

Eligible Wartime Periods

Updated: 4/18/2023

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- Mexican Border Period (**May 9, 1916 - April 5, 1917** for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (**April 6, 1917 - November 11, 1918**)
- World War II (**December 7, 1941 - December 31, 1946**)
- Korean conflict (**June 27, 1950 - January 31, 1955**)
- Vietnam era (**November 1, 1955 - May 7, 1975** for Veterans who served in the Republic of Vietnam during that period; **otherwise August 5, 1964 - May 7, 1975**)
- Gulf War (**August 2, 1990 -** through a future date to be set by law or Presidential Proclamation)

Disabled or 65 Years Old or Older

For Veterans Pension

- 65 Years old or older
- OR**
- Have a permanent and total disability

Surviving spouse

- No age or disability requirement
- Cannot be remarried



Level of Need

- Standard
- Housebound
- Aid and Attendance (A&A)

VA Form 21-2680

Doctor or examiner must fill out 2680 to determine level of need



Income Limits 2024

Veteran		
Maximum Annual Pension Rate (MAPR) NO DEPENDENTS	Annual Amount	Monthly Amount
Standard	\$16,551	\$1,379.00
Housebound	\$20,226	\$1,685.00
Aid and Attendance	\$27,609	\$2,300.00
ONE DEPENDENT (Spouse or Child)		
Standard	\$21,674	\$1,806.00
Housebound	\$25,348	\$2,112.00
Aid and Attendance	\$32,729	\$2,727.00
Surviving Spouse/ Child		
Maximum Annual Pension Rate (MAPR) NO DEPENDENTS	Annual Amount	Monthly Amount
Standard	\$11,102	\$925
Housebound	\$13,568	\$1,131
Aid and Attendance	\$17,743	\$1,479
ONE DEPENDENT (Spouse or Child)		
Standard	\$14,529	\$1,211
Housebound	\$16,989	\$1,416
Aid and Attendance	\$21,166	\$1,764

Medical Expense 5% of MAPR

	Subtract this amount...
Standard Veteran	\$827
Standard Veteran with spouse	\$1083
Housebound Veteran	\$827
Housebound Veteran with spouse	\$1083
A&A Veteran	\$827
A&A Veteran with spouse	\$1083

Do not calculate the 5% off the increase rate for A&A or housebound status

Pension Income and Net Worth Formula

Total Annual Household **Income** From All Sources
(minus)

Annual **Medical Expenses** (Less 5% MAPR)
= Annual **Income for VA Purposes (IVAP)**

The **IVAP** cannot exceed the Maximum Annual Pension Rate (MAPR).

Assets + IVAP
= **Net Worth** (cannot exceed Net Worth Limit)

Pension Exercise 1

Married Veteran:

- Honorably served 1952-1955
- 21-2680 shows A&A need for Veteran

Income monthly:

- SS veteran \$1500
- SS wife \$900
- TCRS Veteran \$1200
- Bank Interest \$10

Medical expenses monthly:

- Medicare Spouse - \$171.50
- Medicare Veteran - \$171.50
- Morningside ALF - \$5560

Assets:

- Savings Acct - \$60,000
- Checking Acct - \$5,000
- Home Value - \$300,000 on 1.5 acres

Eligibility Requirements (Exer. 1)

Does the Veteran meet the eligibility requirements for Pension?

Income for VA Purposes (Exer. 1)

Does Veteran's IVAP exceed the MAPR?

Net Worth Requirement (Exer. 1)

Does the Veteran's Net Worth exceed the Net Worth Limit?

How Much? (Exer. 1)

Does the Veteran qualify for Pension?

IF YES:

Yearly Amount?

Monthly Amount?

Pension Exercise 2

62 y/o widow calls to inquire about benefits:

- Veteran killed in a motorcycle accident
- Honorable Discharge
- Served in the Navy
Sep 20, 1986 - Sep 19, 1990
- Widow is legally blind, no family to help
- States having trouble making ends meet

Monthly Income:

- Civilian Pension - \$1200

Monthly medical expenses:

- Health Ins - \$200.00

Financial Actions:

- Sold husband's boat - \$7,000
- Sold husband's car - \$10,000

Eligibility Requirements (Exer. 2)

Does the widow meet the eligibility requirements for a Survivor's Pension?

Income for VA Purposes (Exer. 2)

Does the IVAP exceed the MAPR?

Net Worth Requirement (Exer. 2)

Does the Net Worth exceed the Net Worth Limit?

How Much? (Exer. 2)

Does the widow qualify for Survivors' Pension?

IF YES:

Yearly Amount?

Monthly Amount?

Pension Exercise 3

Single Veteran:

- Honorable Discharge
- Served in the Army
Aug 1, 1974 – Jul 31, 1975

Monthly Income:

- SS - \$1,500
- Retirement - \$1,000

Monthly medical expenses:

- Medicare - \$174.70

Assets:

- Sold car - \$20,000
- Savings Bond - \$100,000

Eligibility Requirements (Exer. 3)

Does the Veteran meet the eligibility requirements for Pension?

Income for VA Purposes (Exer. 3)

Does the IVAP exceed the MAPR?

Net Worth Requirement (Exer. 2)

Does the Veteran's Net Worth exceed the Net Worth Limit?

Resources and Tools

- TDVS Website: [TDVS VSO Tools](#)
- TDVS Website: [TDVS Job Aids-Survivor Benefits Checklist](#)
- VA Website: [VA Pension Benefits](#)
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