



Department of

**Veterans Services**

# VA Pension Practical Application

2025 TDVS Annual Conference

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# What is a 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



MAPR EFFECTIVE DECEMBER 1, 2024	ANNUAL	MONTHLY	MED EXPENSES 5% OF MAPR
VETERAN W/O DEPENDENT	16,965.00	1,413.75	848.25
VETERAN W/ DEPENDENT	22,216.00	1,851.33	1,110.80
VETERAN PERMANENTLY HOUSEBOUND W/O SPOUSE	20,732.00	17,276.66	848.25
VETERAN PERMANENTLY HOUSEBOUND W/ DEPENDENT	25,982.00	2,165.16	1,110.80
VETERAN IN NEED OF A & A W/O DEPENDENT	28,300.00	2,358.33	848.25
VETERAN IN NEED OF A & A W/ DEPENDENT	33,548.00	2,795.66	1,110.80
SPOUSE W/O DEPENDENT CHILD	11,380.00	948.33	569.00
SPOUSE W/ DEPENDENT CHILD	14,893.00	1,241.08	744.65
SPOUSE PERMANENTLY HOUSEBOUND W/O DEPENDENT	13,908.00	1,159.00	569.00
SPOUSE PERMANENTLY HOUSEBOUND W/ DEPENDENT	17,414.00	1,451.16	744.65
SPOUSE IN NEED OF A & A W/O DEPENDENT CHILD	18,187.00	1,515.58	569.00
SPOUSE IN NEED OF A & A W/ DEPENDENT CHILD	21,696.00	1,808.00	744.65

# 2025 Income Limits & 5% MAPR

**2025 NET WORTH LIMIT: \$159,240**

# Pension Income and Net Worth Formula

Total Annual Family **Income** From All Sources  
- 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 Apr 1, 1952 - Jan 31, 1955
- 21-2680 shows A&A need for Veteran

## Assets:

- \$60,000 Ally Bank – saving
- \$5,000 Ally Bank - checking
- \$300,000 Valued home on 1.5 acres

- **Medical expenses monthly:**

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

- **Income monthly:**

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

# Eligibility Requirements (Exer. 1)

Does the Veteran meet the eligibility requirements for Pension?

- ✓ Service: Apr 1, 1952 - Jan 31, 1955 (Korean War Era)
- ✓ At least 90 days active and 1 day during a period of war
- ✓ Character of Discharge –Honorable

❖ **Yes**, the Veteran is eligible

# Income for VA Purposes (Exer. 1)

## IVAP

- Total **Yearly Household Income** from all sources:  
\$3,610/mo X 12 = **\$43,320**  
**(minus)**
- **Yearly Medical Expenses:** \$5,903/mo X 12 = \$70,836  
\$70,836 - \$1,110.80 (5% MAPR) = **\$69,725.20 annually**
- **IVAP** = 43,320 – 69,725.20 = (-\$26,405.20) **\$0**
- **MAPR** for Veteran w/spouse & A/A = **\$33,548**

❖ **IVAP does NOT exceed MAPR**

# Net Worth Requirement (Exer. 1)

## Net Worth: Assets + Income

Assets: \$60,000 + 5,000 = **\$65,000**

(plus)

IVAP: **\$0**

(equals)

Net Worth: **\$65,000**

Net Worth Limit: **\$159,240**

❖ **Net Worth does NOT exceed the NET WORTH LIMIT**

# Does He Qualify? How Much?

❖ YES, the Veteran qualifies for Survivors' Pension!

**Yearly Amount**

**MAPR – IVAP**

$\$33,548 - 0 = \$33,548$

**Monthly Amount**

$\$33,548 / 12$  months

❖ **\$2,795/Mo**

# 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 needs assistance to leave her home
- Widow is on a limited income

## 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 Survivors' Pension?

- ✓ Service: Sep 20, 1986 - Sep 19, 1990 (Gulf War Era)
- ✓ At least 24 months active and 1 day during a period of war
- ✓ Character of Discharge –Honorable

❖ **Yes, the Widow is eligible**

# Income for VA Purposes (Exer. 2)

## IVAP

- Total **Yearly Household Income** from all sources:  
 $\$1,200/\text{mo} \times 12 = \mathbf{\$14,400}$   
**(minus)**
- **Yearly Medical Expenses:**  $\$200/\text{mo} \times 12 = \$2,400$   
 $\$2,400 - \$569 \text{ (5\% MAPR)} = \mathbf{\$1,831 \text{ annually}}$
- **IVAP** =  $14,400 - 1,831 = \mathbf{\$12,569}$
- **MAPR** for Spouse w/o Dependents & Housebound =  $\mathbf{\$13,908}$

❖ **IVAP does NOT exceed MAPR**

# Net Worth Requirement (Exer. 2)

## Net Worth: Assets + IVAP

Assets: \$7,000 + 10,000= **\$17,000**

(plus)

IVAP: **\$12,569**

(equals)

Net Worth: **\$29,569**

Net Worth Limit: **\$155,356**

❖ **Net Worth does NOT exceed the NET WORTH LIMIT**

# Does she Qualify? How Much?

❖ YES, the widow qualifies for Survivors' Pension!

**Yearly Amount**

**MAPR – IVAP**

$\$13,908 - \$12,569 = \$1,339$

**Monthly Amount**

$\$1,339/12$  months

❖ **\$111.58/Mo**

# Resources and Tools

- TDVS Website: [TDVS VSO Tools](#)
- TDVS Website: [TDVS Job Aids-Survivor Benefits Checklist](#)
- VA Website: [VA Pension Benefits](#)
- [Lisa.Ware@tn.gov](mailto:Lisa.Ware@tn.gov)
- [Suzanna.Ellis@tn.gov](mailto:Suzanna.Ellis@tn.gov)

# 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 - \$185

## Assets:

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

# Eligibility Requirements (Exer. 3)

Does the Veteran meet the eligibility requirements for Pension?

- ✓ Service: Aug 1, 1974 – Jul 31, 1975 (Vietnam Era)
- ✓ At least 90 days active and 1 day during a period of war
- ✓ Character of Discharge –Honorable

❖ **Yes**, the Veteran is eligible to apply

# Income for VA Purposes (Exer. 3)

## IVAP

- Total **Yearly Household Income** from all sources:  
 $\$2,500/\text{mo} \times 12 = \mathbf{\$30,000}$   
**(minus)**
- **Yearly Medical Expenses:**  $\$185/\text{mo} \times 12 = \mathbf{2,220}$   
 $\$2,220 - \$848 \text{ (5\% MAPR)} = \mathbf{\$1,372 \text{ annually}}$
- **IVAP** =  $30,000 - 1,372 = \mathbf{\$28,628}$
- **MAPR** for Standard Veteran without Dependent =  $\mathbf{\$16,965}$

### **IVAP Exceeds the MAPR**

Stop and explain to the Veteran  
why he does not qualify for Pension