

VETERANS JOURNAL



PUBLISHED BY
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Spring 2008 Issue

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The information in this journal is being provided to make the veteran community aware of some current events, activities and veterans issues that are of mutual concern. From time to time, we will include some relevant information important enough to be repeated to insure that veterans and their families are aware of the full range of benefits and entitlements available to them.

(Photo by Michelle Covert)



Representatives of the Franklin County Commissioners Office, Franklin County Veterans Service Commission and Columbus Neighborhood Health Centers, along with local area veterans, were on hand for a Jan. 14 press conference announcing a new dental benefit for veterans.

By Al Burzynski
VAOPC Public Affairs Officer

Franklin County announce new dental benefit for veterans, spouses

The Franklin County Veterans Service Commission recently implemented a preventative maintenance dental

program to assist veterans and their families who may otherwise go without dental treatment due to financial constraints.

"Preventive dental care is a very important step in maintaining overall health and like most things done preventively, it will probably reduce the need for more extensive and costly dental care later on," said Michael P. Jung, D.D.S., chief of the Columbus Veterans Affairs Outpatient Clinic Dental Service.

The preventive dental care services offered through the program are dental examinations, teeth cleanings and X-rays.

The program will not cover root canals, braces or crowns, but if other dental problems are discovered during the course of the examination, the FCVSC may assist veterans with additional items up to a maximum of \$1,000 on a case-by-case basis.

To qualify for the program, veterans must meet the following criteria:

- Honorably separated armed forces veteran;
- Resident of Franklin County for a minimum of 90 days;

- Income verification;
- Meet financial eligibility criteria of earning less than 25,525 (single veteran) or \$34,225 (family) per year; and
- Have no dental insurance or Medicaid.

"The Franklin County Veterans Service Commissioners want to recognize the service of our veterans and, with the support and funding provided by the Franklin County commissioners, were instrumental in establishing our preventive dental program," said Doug Lay, director of the FCVSC.

For additional information about the program, visit www.franklincountyohio.gov/vets.



VA simplifies PTSD claims for some veterans

By Kelly Kennedy - Staff writer
Posted : Wednesday Feb 20, 2008
9:43:24 EST
From the Air Force Times

The Department of Veterans Affairs has scrapped a policy requiring combat veterans to verify in writing that they have witnessed or experienced a traumatic event before they can file a claim for post-traumatic stress disorder — but only if the military has already diagnosed them with PTSD.

“This change provides a fairer process for veterans with service-connected PTSD,” Sen. Daniel Akaka, D-Hawaii, said in a written statement. “[It] leaves claim adjudicators more time to devote to reducing the staggering backlog of veterans’ claims.”

In the past, a veteran has needed written verification — a statement from a commander or doctor, or testimony from co-workers — that he or she was involved in a traumatic situation to receive disability compensation from VA if they had not already been diagnosed by the military during a disability retirement process. But PTSD is the only condition that a veteran must “reprove” to receive disability benefits from VA.

“They don’t have to reprove their diabetes,” said Mary Ellen McCarthy, special projects counsel for the Senate Veterans’ Affairs Committee. “They don’t have to reprove a leg injury. I have never seen any other condition diagnosed in service [for which] people had to reprove their injury.”

The VA regulation was written at a time when the military was not diagnosing PTSD among troops, McCarthy said.

She travels to VA regional offices to check the progress of veterans going through the disability claims system. Even though many of the former troops had already proven they had witnessed a traumatic event in writing as they went through the military disability retirement system, often that paperwork had been lost by the time they reached VA, McCarthy said.

“It could take months to get that paperwork,” she said.

That slows up the paperwork process. And the veteran has to go through the stressful process of reproveing that they lived through a roadside bomb explosion or that they witnessed a friend’s death or that they killed an insurgent.

“Revisiting those stressors in a non-therapeutic environment can make the diagnosis worse,” McCarthy said.

Akaka said he asked VA Secretary Dr. James Peake if the rule was necessary and requested that it be removed, and Peake agreed.

“I am pleased that the secretary took quick action to reverse this requirement after it was brought to his attention,” Akaka said.

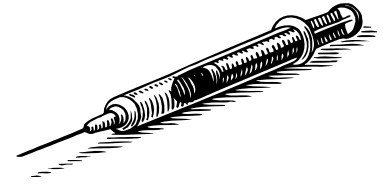
Peake has already informed VA regional offices of the decision, Akaka said. VA officials could not be reached for comment by press time.

U. S. Department of Defense and Labor to Announce New Career Initiative for Military Spouses

Released on November 13, 2007

Secretary of Defense Robert Gates and Secretary of Labor Elaine Chao will sign the Military Spouse Career Advancement Initiative Nov. 14 at 11:15 a.m. EST, in B6, Pentagon Conference Center.

The Secretaries of Defense and Labor are jointly offering Career Advancement Accounts for military spouses at 18 installations in eight states. The initiative will support military spouse training and education to help them successfully enter, navigate and advance in portable occupations and careers.



Shingles Vaccine Coverage Explained

Apparently there has been some confusion regarding the recent decision to cover the newly approved shingles vaccine under some of the various TRICARE programs. The TRICARE Management Activity provided a clarification earlier this week:

TRICARE covers vaccines as recommended by the Centers for Disease Control (CDC) and Prevention. For beneficiaries 60 and older, TRICARE now covers Zostavax, the vaccine designed to prevent shingles. TRICARE officials caution that “covered” doesn’t necessarily mean “free” for TRICARE Standard or TRICARE for Life beneficiaries.

Zostavax is covered under the TRICARE medical benefit and is not reimbursable under the pharmacy benefit. Vaccines are not a part of the TRICARE pharmacy benefit because they cannot be self-administered. Beneficiaries must have vaccinations administered in a doctor’s office.

According to TRICARE officials, the physician should supply the Zostavax and include its price on the itemized bill for the office visit and the injection. TRICARE will reimburse a provider for administering the vaccine in its office as a part of the TRICARE

medical benefit. Just as with any TRICARE medical benefit, beneficiaries are responsible for their deductibles and cost shares.

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New Faces around the VSC



Doreen Lafferty was born in Liverpool, NY where she lived until moving to Westerville Ohio at the age of 15. She graduated from Westerville South in 1996. In 2003 she left for the Army. She has been stationed in Freidberg, Germany and completed two tours of duty for Operation Iraqi Freedom. The first tour was in Baghdad from August 03 to July 04 and the second was in Ar Ramadi from December 05 to February 07. She currently resides in Worthington and is a full time student working towards a degree in Business Management.



Angel Guillereault, former US Army Medic. The Military is a long standing tradition in my family. I take great pride in having served my country. I am grateful for the

opportunity the Franklin County Veterans Service Commission provides me to serve my fellow Veterans. It is both my privilege an honor. I have traveled the majority of my life and have lived too many places to name. I am looking forward to settling down here in Ohio. I am the proud Mom of one exceptionally wonderful daughter.

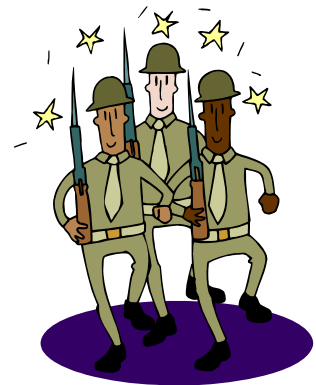


Matthew Wyman is originally from Oberlin, Ohio, and has resided in Franklin County since 2001. He is a veteran of OIF III and was an infantry Marine with Weapons Company Third Battalion Twenty Fifth Marines. During his time in Iraq he served in the Haditha Corridor in 2005. Previous to Matthew's military experience he attended Youngstown State University and played football for Coach Tressel between the years of 1998-2001. Matthew has obtained a Bachelor's degree from The Ohio State University after transferring from Y.S.U. He currently is in the process of obtaining his Masters of Business Administration from Franklin University.



Schjuan Morris is a native of Columbus Ohio, I attended Columbus West High school which

I'm a graduate of 1992 I'm 34 years old I have a 14 year old daughter who's a student at Centennial High school. I'm an alumnus of Park University in which I graduated in 2005 and 2006 with bachelor's degrees in Social Psychology and Criminal Justice. Service- focused professional which I served eight years on Active duty Regular Army and one year in the National Guard. In which I was ordered to active duty for the purpose of Operation Noble Eagle/ Enduring Freedom. I previously worked as a Group Leader Counselor with troubled teens with severe behavioral problems at the Discovery School of Virginia. I am now embarking on a career with the Franklin County Veterans Service as a Veterans Benefits Specialist.



The 2008 Central Ohio Armed Forces Day Observance

Will be Sponsored by

The Military/Veterans Educational Foundation (MILVETS)

Luncheon will be on Friday May 16, 2008 at Villa Milano Restaurant

1630 Schrock Road Columbus, Ohio.

Doors will open at 11 am and Luncheon and Program will begin at 11:45 am.

Tickets: \$20 Prepaid, \$25 at the door. Make checks payable to "MILVETS".

**For Luncheon Information,
Please call:**

Mike Brown (614)875-6459.

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New VA Rules for Specially Adapted Housing Grants Program Aids Most Seriously Injured

WASHINGTON – A change in the law that allows certain seriously injured veterans and servicemembers to receive multiple grants for constructing or modifying homes has resulted in many new grants, the Department of Veterans Affairs (VA) announced today. Before the change, eligible veterans and servicemembers could receive special adaptive housing grants of \$10,000 or \$50,000 from VA only once. Now they may use the benefit up to three times, so long as the total grants stay within specified limits outlined in the law.

“Veterans seriously disabled during their military service have earned this benefit,” said Secretary of Veterans Affairs Dr. James B. Peake. “This change ensures that every eligible veteran and service member has the chance to use the maximum amount afforded to them by our grateful nation.”

In order to ensure all previous recipients are aware of this opportunity, VA has mailed more than 16,000 letters to eligible veterans, reaching out to those who used only a portion of

their grant or who decided not to use the grant even after initially qualifying.

The response over the past year has been dramatic, with more than 4,600 applications received thus far. Of these, approximately 3,900 veterans have been determined eligible under the new law, and more than 200 grants already awarded.

VA has averaged about 1,000 adaptive housing grant applications per year during the past 10 years. Since the program began in 1948, it has provided more than \$650 million in grants to about 34,000 seriously disabled veterans.

-More Specially Adapted Housing Grants 2/2/2/2

To ensure veterans’ and servicemembers’ needs are met and grant money is spent properly, VA works closely throughout the entire process with contractors and architects to design, construct and modify homes that meet the individuals’ housing accessibility needs. Eligible for the benefit are those with specific service-connected disabilities entitling them to VA compensation for a “permanent and total disability.” They may receive a grant to construct an adapted home or to modify an existing one to meet their special needs.

VA has three types of adapted housing grants available. The Specially Adapted Housing grant (SAH), currently limited to \$50,000, is generally used to create a wheelchair-accessible home for those who may require

such assistance for activities of daily living.

VA’s Home Loan Guaranty program and the Native American Direct Loan program may also be used with the SAH benefit to purchase an adaptive home.

The Special Housing Adaptations (SHA) grant, currently limited to \$10,000, is generally used to assist veterans with mobility throughout their homes due to blindness in both eyes, or the anatomical loss or loss of use of either hands or extremities below the elbow.

A third type established by the new law, the Temporary Residence Adaptation (TRA) grant, is available to eligible veterans and seriously injured active duty servicemembers who are temporarily living or intend to temporarily live in a home owned by a family member.

While the SAH and SHA grants require ownership and title to a house, in creating TRA Congress recognized the need to allow veterans and active duty members who may not yet own homes to have access to the adaptive housing grant program.

-More Specially Adapted Housing Grants 3/3/3/3

Under TRA, veterans and servicemembers eligible under the SAH program would be permitted to use up to \$14,000, and those eligible under the SHA program would be allowed to use up to \$2,000 of the maximum grant amounts. Each grant would count as one of the three grants allowed under the new program.

“The goal of all three grant programs is to provide a barrier-

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free living environment that offers the countries most severely injured veterans or servicemembers a level of independent living,” added Peake.

Other VA adaptive housing benefits are currently available through Vocational Rehabilitation and Employment Service’s “Independent Living” program, the Insurance Service’s Veterans Mortgage Life Insurance program, and the Veterans Health Administration’s Home Improvement and Structural Alterations grant.

For more information about grants and other adaptive housing programs, contact a local VA regional office at 1-800-827-1000 or local veteran service organization. Additional program information and grant applications (VAF-26-4555) can be found at <http://www.homeloans.va.gov/sah.htm>.

Post details: Payments Under VA CWT Program Are Nontaxable Veterans' Benefits (Rev. Rul. 2007-69) 11/19/07

12:17:04 pm, Categories: [News](#), 201 words 

[Payments Under VA CWT Program Are Nontaxable Veterans' Benefits \(Rev. Rul. 2007-69\)](#)

CCH (cch.taxgroup.com) reports:

The IRS has ruled that payments made by the U.S. Department of Veterans Affairs under the Compensated Work Therapy (CWT) Program are exempt from federal income tax as veterans' benefits. The ruling reflects the IRS's acquiescence (TAXDAY, 2007/10/29, I.5) to the Tax Court's decision in R. Wallace , 128 TC 132, Dec. 56,899 (TAXDAY, 2007/04/17, J.1), that payments received under the CWT Program constitute nontaxable veterans' benefit under 38 U.S.C. §5301 (as cross-referenced in Code Sec. 140(a)(3)).

The IRS noted that the legislative history for Code Sec. 134, which provides an exclusion from gross income for qualified military benefits, indicates that veterans' benefits under 38 U.S.C. §3101 (now 38 U.S.C. §5301) constitute qualified military benefits. The IRS further ruled that, because payments made under the CWT Program are exempt from federal income tax, they are not required to be reported on an information return.

Rev. Rul. 65-18, 1965-1 CB 32, is revoked and Rev. Rul. 72-605,

1972-2 CB 35, is amplified.
Rev. Rul. 2007-69, 2007FED ¶46,715
Other References:
Code Sec. 61
CCH Reference - 2007FED ¶5504.027
CCH Reference - 2007FED ¶5504.74
CCH Reference - 2007FED ¶5504.785
CCH Reference - 2007FED ¶5507.2736
Code Sec. 134
CCH Reference - 2007FED ¶7501.01
Code Sec. 140
Code Sec. 3401
CCH Reference - 2007FED ¶33,538.5575
Code Sec. 6041
CCH Reference - 2007FED ¶35,836.52
Tax Research Consultant
CCH Reference - TRC INDIV: 33,360
CCH Reference - TRC COMPEN: 6,608



Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make

things a little easier after your death.

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Here are some startling statistics from the VA on the Veterans population. Notice that Ohio is 6th in the nation. Enclosed you will find a very informative and useful resource detailing the mission of the Department of Veterans Affairs.

OEF/OIF veterans' statistics:

- 48% are Active Duty, 52% are Reserve/National Guard
- 88% are men, 12% are women
- 65% Army; 12% Air Force; 12% Navy; 12% Marine
- 34% were deployed multiple times
- 52%, largest age group, is 20-29 years old
- 69% of those who filed disability claims received service-connected disability compensation award

Veteran Population

- There are about 23.8 million living veterans, 7.5% of whom are women.
- There are about 37 million dependents (spouses and dependent children) of living veterans and survivors of deceased veterans.
- Together they represent 20% of the US population.
- Most veterans living today served during times of war.
- The Vietnam Era veteran, about 7.9 million, is the largest segment of the veteran population.
- In 2007, the median age of all living veterans was 60 years old, 61 for men and 47 for women. Median ages by period of service: Gulf War, 37 years old; Vietnam War, 60; Korean War, 76; and WW II 84.
- Sixty percent (60%) of the nation's veterans live in urban areas. States with the largest veteran population are CA, FL, TX, PA, NY and OH, respectively. These six states account for about 36% of the total veteran population.

VETERANS NEWS

From NAUS

From March 7, 2008

World War I Veterans Honored

The White House had a very special visitor yesterday, America's last surviving veteran of World War I. Frank Woodruff Buckles, 107, met with President Bush and later in the day attended a ceremony at the Pentagon to dedicate a photography exhibit of the last nine American veterans who served in WWI. To see photos taken at that ceremony,

Education Benefits for Guard and Reserves

Under new provisions, National Guard and Reserve members who accumulate three years on active duty, regardless of breaks in

service, may be eligible for the maximum payment under the Reserve Education Assistance Program (REAP). Previously, individuals had to serve two continuous years on active duty to receive the highest payment.

The new eligibility rules are retroactive to Oct. 1, 2007. The top payment under REAP is currently \$880.80 per month.

Also, REAP-eligible National Guard and Reserve members may contribute extra to the program to increase monthly benefit rates. Service members receive an additional \$5 per month for each \$20 contributed. With the maximum \$600 contribution, this option can add up to \$5,400 to a member's total 36-month education benefit package. For more information on changes to VA's GI Bill benefits, call VA directly at 1-888-GIBILL1 (1-888-442-4551).

VETERANS NEWS

From NAUS

From Feb. 29, 2008

Five Years of VA Health Care for Combat Veterans

(VA Press Release)

Military veterans who served in combat since Nov. 11, 1998, including veterans of Iraq and Afghanistan, are now eligible for five years of free medical care for most conditions from the Department of Veterans Affairs (VA). This measure increases a two-year limit that has been in effect nearly a decade.

The five-year deadline has no effect upon veterans with medical conditions related to their military service. Veterans may apply at any time after their discharge from the military -- even decades later -- for medical care for service-connected health problems.

The new provision, endorsed by NAUS, is part of the National Defense Authorization Act of 2008 signed by President Bush on Jan. 28, 2008, and it applies to care in a VA hospital, outpatient clinic or nursing home. It also extends VA

dental benefits -- previously limited to 90 days after discharge for most veterans -- to 180 days.

Combat veterans who were discharged between Nov. 11, 1998, and Jan. 16, 2003, and who never took advantage of VA's health care system, have until Jan. 27, 2011, to qualify for free VA health care.

The five-year window is also open to activated Reservists and members of the National Guard, if they served in a theater of combat operations after Nov. 11, 1998, and were discharged under other than dishonorable conditions.

Veterans who take advantage of this five-year window to receive VA health care may continue to receive care after five years, although they may have to make copayments for medical care unrelated to their military service. Copayments range from \$8 for a 30-day supply of prescription medicine to \$1,024 for the first 90 days of inpatient care each year.

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U.S. Veteran Population

According to the VA, there are about 23.8 million living U.S. veterans, 7.5 percent of whom are women. There are about 37 million dependents (spouses and dependent children) of living veterans and survivors of deceased veterans. Together they represent 20 percent of the US population.

Most veterans living today served during times of war. The Vietnam Era veteran, about 7.9 million, is the largest segment of the veteran population. In 2007, the median age of all living veterans was 60 years old, 61 for men and 47 for women. Median ages by period of service: Gulf War, 37 years old; Vietnam War, 60; Korean War, 76; and WW II 84.

Sixty percent of the nation's veterans live in urban areas. States with the largest veteran population are CA, FL, TX, PA, NY and OH, respectively. These six states

account for about 36 percent of the total veteran population

VA Hotline

As previously reported, VA has hired suicide prevention counselors at each of its 153 medical centers to help support the national suicide prevention hot line. This is a direct line that puts veterans in touch with trained professionals who can help veterans cope with emotional crises. The hot line is available 365 days a year, 24 hours a day and can be reached by calling 1-(800) 273-TALK (8255).

VA Adds New Vet Centers

A year ago the VA announced it would open 23 new Vet Centers over the next two years. Fifteen of those centers are already operational, and five others are seeing patients in temporary facilities while finalizing leases. Three additional facilities will begin operations later this year.

The 15 new Vet Centers that are open in permanent locations are in Binghamton, N.Y.; Middletown, N.Y.; Watertown, N.Y.; Hyannis, Conn.; DuBois, Pa.; Gainesville, Fla.; Melbourne, Fla.; Macon, Ga.; Manhattan, Kansas; Escanaba, Mich.; Saginaw, Mich.; Grand Junction, Colo.; Baton Rouge, La.; Killeen, Texas; and Las Cruces, N.M.

Five additional Vet Centers are providing services in temporary space while they finalize leases: These are located in Toledo, Ohio; Ft. Myers, Fla.; Montgomery, Ala.; Everett, Wash.; and Modesto, Calif. The final three locations where Vet Centers will open for clients later this year will locate in Berlin, N.H., Nassau County, N.Y., and Fayetteville, Ark.

Vet Centers provide counseling on employment, plus services on family issues, education and outreach, to combat veterans and their families. Vet Centers are staffed by small teams of professional counselors, outreach specialists and other specialists, many of whom are combat veterans themselves.



Aid and Attendance

The Veterans' Administration offers a Special Pension with Aid and Attendance (A&A) benefit that is largely unknown. This Special Pension (part of the VA Improved Pension program) allows for Veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing, undressing or taking care of the needs of nature to receive additional monetary benefits. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisted living facility also qualifies.

This most important benefit is overlooked by many families with Veterans or surviving spouses who need additional monies to help care for ailing parents or loved ones. This is a "pension benefit" and is not dependent upon service-related injuries for compensation. Most Veterans who are in need of assistance qualify for this pension. Aid and Attendance can help pay for care in the home, nursing home or assisted living facility. A Veteran is eligible for up to \$1,519 per month, while a surviving spouse is eligible for up to \$976 per month. A couple is eligible for up to \$1,801 per month*.

The Aid and Attendance Benefit is considered to be the third tier of a VA program called Improved Pension. The other two tiers are Basic and Housebound. Each tier has its own level of benefits and qualifications. While the objective of this site is to disseminate information about the Aid and Attendance Benefit, we urge you to read an important document prepared by the American Veterans Institute that clearly explains the Improved Pension program, its levels of benefits and the qualifications for each. If you or

your loved one does not qualify for Aid and Attendance, you may want to check to see if you qualify for another level of the Pension.

HOW TO APPLY FOR THE AID & ATTENDANCE SPECIAL PENSION
There is much information that needs to be gathered and prepared when applying for the Aid & Attendance Special Pension. We have compiled a list of the documents you will need, as well as links to download some of the VA and Government Forms that you will need. While it may seem to be a daunting task, we recommend that you read through this site to better your understanding of the application process to be prepared before you speak with any Veterans' Affairs Office.

To apply for the Aid & Attendance Special Pension, you will need the following documents. Prepare these before making your filing.

- Discharge/Separation Papers (DD-214). If you need to request military records, you can either fill out Standard Form 180

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Cont. of Aid and Attendance

- (right click to save) or, you can visit <http://www.archives.gov/st-louis/military-personnel/standard-form-180.html>. Full instructions on how to request military records is listed on that site.
- Copy of Marriage Certificate and all marital information (surviving spouses only).
- Copy of the Death Certificate (surviving spouses only).
- Copy of current Social Security Award Letter (the

letter that Social Security send at the beginning of the year stating what your monthly amount will be for the following year).

- Net Worth information, including bank accounts, CDs, Trusts, Stocks, Bonds, Annuities, etc.
- Proof of all income from pensions, retirement, interest income from investments, annuities, etc.
- If you are a court-appointed guardian of the veteran or surviving spouse, a certified copy of the court order of the appointment is required.
- Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare, or Medicaid.
- Physician statement that includes current diagnosis, medical status, prognosis, name and address, ability to care for self, ability to travel unattended, etc. If you are a veteran in a nursing home, or a family member of a veteran in a nursing home, you can use this form as a certification of that status (right click to save): Nursing Home Status Statement
- Banking information for Direct Deposit of A&A monthly payments (include a voided check).
- Employment history (does not apply if you are over 65).
- List of all doctors and hospitals visited in the last year.

Once you have this information compiled, you will need to obtain and complete VA Form 21-526 and/or VA Form 21-534 for Special

Pension benefits with Aid & Attendance.

Now that you have all your information, follow the instructions on Form 21-526 or Form 21-534 to file for your Aid & Attendance Special Pension. In most cases, you will send the information to your local or regional Veterans' Administration. If you need assistance with filing your paperwork, you can contact the VA, or Franklin County Veterans Service Commission. We encourage you to explore all the available options and services provided through the VA and service agencies to find the option that's right for you and your circumstances.

PLEASE NOTE:

Because of the number of individuals currently dealing with this issue, it has created a business opportunity for many companies who have seized the demand and lack of information pertaining to Aid & Attendance to their advantage. I caution you not to fall victim to one of these "scam services". The majority of these individuals have no association with the VA and are not well versed in the laws and applications of the VA.

They offer to file for this Pension for "free", while the true intention is to gain you as a client for the actual services they offer. In other cases, there are companies that actually charge an inflated fee as high as \$1,200 to process the application. These individuals do not have your best interest at heart and it would be easy in times of desperation for you to be taken advantage of. There are actually agencies who do specialize in filing for the Aid and Attendance pension, who do have backgrounds in working either with or for the VA and are veterans themselves. However, the VA's laws stipulate that a veteran is not entitled to council and cannot be charged for

assistance in the initial filing of an application, either for benefits or disability.

In applying for the "Aid and Attendance" benefit keep the following in mind:

- If you call or visit your local Department of Veterans' Affairs for information on this benefit, do not be surprised that the individual with whom you speak will not know about this benefit or be knowledgeable about it. You will have to be persistent in getting to speak with someone who does. Regretfully, this is more common than not.
- This process takes approximately 6 months (possibly longer) for you to receive a "determination of eligibility." You need to be proactive in making sure that you have all of the required documentation when you begin your application, or you will encounter additional delays.

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- Be sure to keep copies of all correspondence, applications, and records submitted through the filing process.
- If the application is approved, the benefit will be retro-active to the date the application was made.
- If you or your loved one has any mental incapacities such as Dementia or Alzheimer's documented by the Physician who will be providing the medical portion for this application, be aware that the Department of Veterans' Affairs will require that a fiduciary be appointed, as the individual will be declared incompetent for

handling their own financial affairs. UPDATE: For more information on the fiduciary process, click here. Pay special attention to the paragraph labeled "GENERAL".

- It is important to note, that this fact will not be brought to your attention by The Department of Veterans' Affairs in the beginning of your application process, and will be responsible for delaying payment for any monies due to the applicant for an undetermined amount of time.
- The application process will be put on hold as they will require that one of their representative's meet and interview the applicant in person.
- The process and the length of time for the Department of Veterans' Affairs to actually send one of their representatives for this meeting can take up to several months, and they will not release the funds under any circumstances until this has been done.
- In addition, they will then have to assign a fiduciary of their choosing, which will increase the wait time even more. Again, please see this document.
- If there is already a fiduciary in place who handles the financial affairs for the applicant, be aggressive in the beginning and making sure they are aware of it, and ask them to go on and schedule an appointment for not only the applicant, but the attorney who is acting in this capacity in an attempt to avoid these imposed delays rather than being informed of their policy and procedures well into the process.

- They will have to approve the individual who acts as the fiduciary as someone reputable to handle the financial affairs according to their guidelines.
- Be aware that if you file the claim in the state where you live, but your parent or loved one is in a different state than which you filed the claim on their behalf, that you cannot call the state in which the applicant resides to speak with anyone about the application. The information associated with the claim is only accessible by the office in the state the claim was filed.
- Be advised that if the applicant should decease prior to "approved benefits" being released that this money is considered to be "accrued benefits", and you are entitled to file against these funds to help offset any and all funeral expenses that were not covered by other means such as pre-paid funeral arrangements, insurance polices etc.
- The Department of Veterans' Affairs will not make you aware that this option is available.
- You will need to have an original copy of the death certificate, all the bills related to the cost of burial, which also includes appropriate grave markers. This process will take up to another additional 6 months to get it signed off on and for monies to be disbursed to the individual who actually paid for the expenses.

I will note here that even though you may not have immediate need of the pension now, but suspect that in the near future you will, start gathering all the necessary documents and forms well in

advance so you will be prepared when the time comes. Most adult children of Veterans may not have immediate access or knowledge as to where discharge papers, marriage licenses, bank account information, and other important documents are. In some cases, it may be necessary to arrange for copies, and this can be a timely process.

In review, you will need to be persistent, and aggressive. You need to expect to encounter imposed delays from the Department of Veterans' Affairs, and to be overwhelmed with the amount of documentation and forms that are not easy to understand.

Don't take NO for an answer and if you encounter an individual who truly is not well informed about this benefit, keep going until you find someone who is.

I ask that you please share this information with everyone you know who may be able to benefit.
<http://www.veteranaid.org/apply.php>
Click on #7 in the link below to get more Q&A info on the benefit.
<http://www.vba.va.gov/bln/21/pension/vetpen.htm>

<http://www1.va.gov/opa/vadocs/fedben.pdf>

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