

## Allowable Benefit Amounts

	Monthly	Annual
Married Veteran and Spouse.....	\$1,949	\$23,396
Single Veteran.....	\$1,644	\$19,728
Spouse of a Living Veteran.....	\$1,291	\$15,498
Surviving Spouse...	\$1,056	\$12,672

Too often, Veterans believe they do not qualify, because they are told that their current income or their assets are too high. This is often not true, and is why it is important to work with a trained Life Transition Specialist, who understands the proper income/asset ratio in order to qualify for this Veterans benefit.

Call John T. Gasper III, at (609) 254-2175 to learn how to qualify.

**Don't wait, call today!**



VA Aid and Attendance Program Assistance when you need it most.

The need for assistance of another individual, *DOES NOT* have to be service related. Call today to see if you qualify for this benefit.

## Veterans of New Jersey

**John T. Gasper III**  
Life Transition Specialist

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Not affiliated with the Veterans Administration or any government agency.

## Veterans Long Term Care Benefits

Information Compliments of:  
**John T. Gasper III**  
Life Transition Specialist

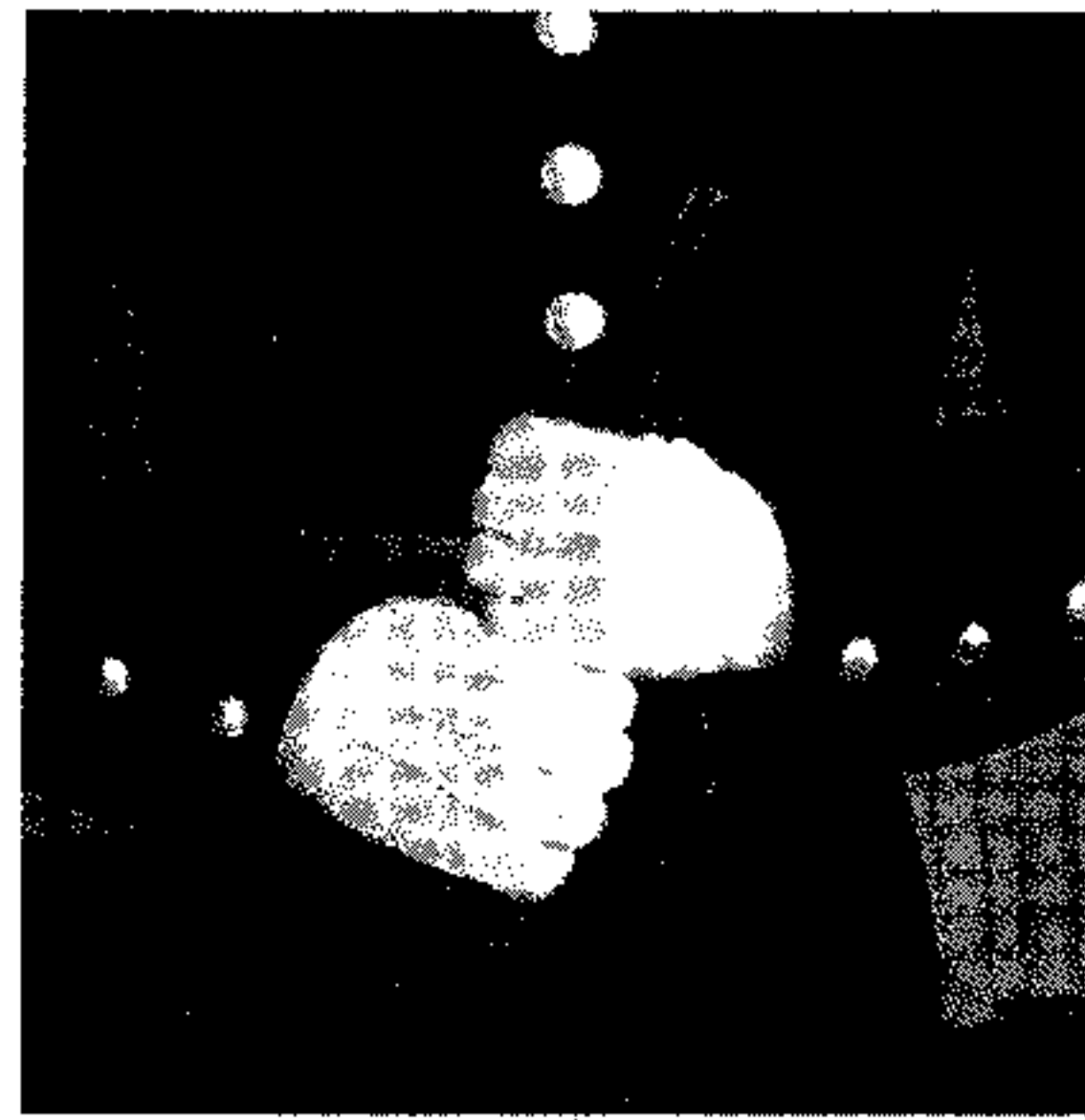




# Service With Honor



“Veterans have earned this benefit by their service to our nation,” said former Secretary of Veterans Affairs Jim Nicholson “We want to ensure that every veteran or surviving spouse who qualifies has the chance to apply.”



Serving our country in a time of war represents one of the greatest sacrifices the men and women of America can make for their country. We salute you for your sacrifice to America.

Whether you served on the front line or here at home, it is time to honor you through the Veterans Aid and Attendance program. Because of your service you could be eligible for tax free funds to help pay for home health care, an assisted living community or nursing home costs.

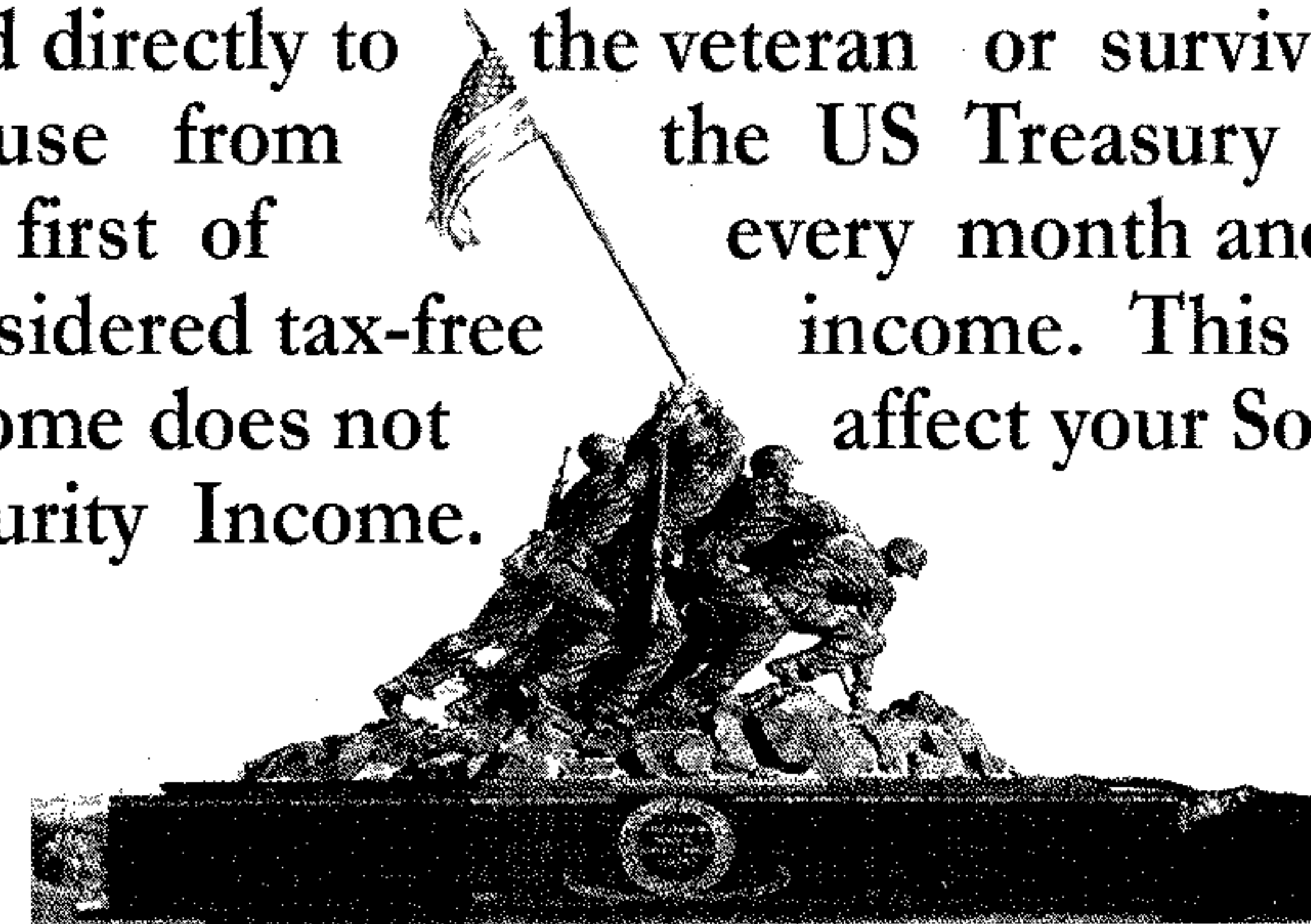


## What are Veterans Improved Pension Benefits?

The Aid and Attendance Improved Pension was established in 1952 to provide benefits for veterans and surviving spouses who require regular assistance from another individual. Assistance can be given in the veterans home, in an assisted living community or in a nursing home.

### THE PENSION

Offers reimbursement for medical expenses not covered by insurance, Medicare, Medicaid or other agencies. The benefit is paid directly to the veteran or surviving spouse from the US Treasury on the first of every month and is considered tax-free income. This income does not affect your Social Security Income.



### THE PROBLEM

1. The application is very complex.
2. If the application is incomplete or filled out incorrectly, benefits will be delayed.
3. Time lost in applying is money lost forever.

### THE SOLUTION

Meet with a Life Transition Specialist with Veterans of New Jersey who will work with you and your family to insure you are provided all of the necessary information. The VA requires that you accurately complete the application for benefits and that you have satisfied the eligibility requirements.

## QUALIFICATION REQUIREMENTS

Veteran must have served one day during wartime and 90 days of active duty.

Have a honorable or general discharge.

Disability does not have to be related to service.

Must be 65 or older;  
(if under 65 must be 100% disabled).

## PERIODS OF WAR

World War II: Dec 7, 1941 through Dec 31, 1946.

Korean Conflict: Jun 27, 1950 through Jan. 31, 1955.

Vietnam Era: Aug. 5, 1964 through May 7, 1975 or Feb. 28, 1961 through May 7, 1975, for veterans who served in the Republic of Vietnam.

Gulf Conflict from Aug. 2, 1990 - current.

## MEDICAL QUALIFICATION

To qualify medically a War-Time Veteran or surviving spouse must need the assistance of another person to perform daily tasks such as eating, dressing, undressing, taking care of the needs of nature, etc. Being blind or in a nursing home for mental or physical incapacity or residing in an assisted living community also qualifies.

## ASSETS AND INCOME QUALIFICATION

Assets and income, for the purpose of this program are a relationship between total income and out going expenses for qualified medical care. Total allowable assets are determined by the negative out going expenses. Your home is only exempt if it is the primary residence, the place you are actually residing.

It is important to properly position your assets prior to applying for the VA benefits. Improper planning can cause the application to be denied. Denial may result in a one year wait to re-apply from the date of denial.