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# About Compensation & Other Related Benefits

## Disability Compensation Benefits

### What Is VA Disability Compensation?

Disability compensation is a tax-free benefit paid to a veteran for disabilities that are a result of or made worse by injuries or diseases that happened while on active duty, active duty for training, or inactive duty training. Disability compensation is also paid to certain veterans disabled from VA health care.

### Who Is Eligible?

You may be eligible for disability compensation if you have a service-related disability and you were discharged under other than dishonorable conditions.

### How Much Does VA Pay?

The amount of basic benefit paid ranges from \$123 to \$2,673 per month, depending on how disabled you are.

Note: You may be paid additional amounts, in certain instances, if:

- you have very severe disabilities or loss of limb(s)
- you have a spouse, child(ren), or dependent parent(s)
- you have a seriously disabled spouse

### How Can You Apply?

You can apply by filling out **VA Form 21-526EZ**, Veterans Application for Compensation and/or Pension. If you have any of the following material, please attach it to your application:

- Discharge or separation papers (DD214 or equivalent)
- Dependency records (marriage & children's birth certificates)
- Medical evidence (doctor & hospital reports)

You can also apply online here: <http://vabenefits.vba.va.gov/vonapp>.

## **Related Benefits**

- Priority Medical Care
- Vocational Rehabilitation
- Clothing Allowance
- Grants for Specially Adapted Housing
- Automobile Grant & Adaptive Equipment
- Service-Disabled Veterans Insurance
- Federal Employment Preference
- State/Local Veterans Benefits
- Military Exchange & Commissary Privileges

# **Individual Unemployability Fact Sheet**

## **What Is Individual Unemployability?**

Individual Unemployability is a part of VA's disability compensation program that allows VA to pay certain veterans compensation at the 100% rate, even though VA has not rated their service-connected disabilities at the total level.

## **What Is the Eligibility Criteria for Individual Unemployability?**

A veteran must be unable to maintain substantially gainful employment as a result of his/her service-connected disabilities. Additionally, a veteran must have:

- One service-connected disability ratable at 60 percent or more, OR
- Two or more service-connected disabilities, at least one disability ratable at 40 percent or more with a combined rating of 70 percent or more.

## **How Do I Apply?**

- Submit VA Form 21-8940, "Veteran's Application for Increased Compensation Based on Unemployability"
- Send application to your nearest VA Regional Office. To find the closest regional office to you, go to <http://www1.va.gov/directory/guide/home.asp?isFlash=1> The application can be downloaded at <http://www.vba.va.gov/pubs/forms/VBA-21-8940-ARE.pdf> or call 1-800-827-1000 and request the form be mailed to you.

## Can I Work?

Veterans who are in receipt of Individual Unemployability benefits may work as long as it is not considered substantially gainful employment. The employment must be considered marginal employment.

- Substantially gainful employment is defined as employment at which non-disabled individuals earn their livelihood with earnings comparable to the particular occupation in the community where the veteran resides.
- Marginal employment is generally deemed to exist when a veteran's earned income does not exceed the amount established by the U.S. Census Bureau as the poverty level for the veteran only. For more information on the U.S. Census Bureau's poverty thresholds, see <http://www.census.gov/hhes/www/poverty/threshld.html>

## What If I Don't Meet the Percentage Criteria?

Special consideration will be given for veterans when the following criteria is met:

- The veteran is considered unemployable due to a service-connected disability(ies) but fails to meet the minimum percentage standards, OR
- There is evidence of exceptional or unusual circumstances to impairment of earning capacity due to disabilities (for example, interference with employment or frequent periods of hospitalization)

Note: Veterans may have to complete an employment questionnaire once a year in order for VA to determine continued eligibility to Individual Unemployability.

# "Presumptive" Disability Benefits for Certain Groups of Veterans

## What is "Presumptive" Service Connection?

VA *presumes* that specific disabilities diagnosed in certain veterans were caused by their military service. VA does this because of the unique circumstances of their military service. If one of these conditions is diagnosed in a veteran in one of these groups, VA presumes that the circumstances of his/her service caused the condition, and disability compensation can be awarded.

## What Conditions are “Presumed” to be Caused by Military Service?

Veterans in the groups identified below: Entitlement to disability compensation may be presumed under the circumstances described and for the conditions listed.

Veterans within one year of release from active duty: Veterans diagnosed with chronic diseases (such as arthritis, diabetes, or hypertension) are encouraged to apply for disability compensation.

Veterans with continuous service of 90 days or more: Veterans diagnosed with amyotrophic lateral sclerosis (ALS)/Lou Gehrig's disease at any time after discharge or release from qualifying active service is sufficient to establish service connection for the disease, if the veteran had active, continuous service of 90 days or more.

Former Prisoners of War	Vietnam Veterans (Exposed to Agent Orange)	Atomic Veterans (Exposed to Ionizing Radiation)	Gulf War Veterans (Undiagnosed Illness)
<p>(1) Imprisoned for any length of time, and disability at least 10 percent disabling:</p> <p>psychosis any of the anxiety states dysthymic disorder organic residuals of frostbite post-traumatic osteoarthritis heart disease or hypertensive vascular disease and their complications stroke and its residuals</p> <p>(2) Imprisoned for at least 30 days, and disability at least 10 percent disabling:</p> <p>avitaminosis beriberi chronic dysentery helminthiasis malnutrition (including optic atrophy) pellagra any other nutritional deficiency irritable bowel syndrome peptic ulcer disease peripheral neuropathy cirrhosis of the liver</p>	<p>Served in the Republic of Vietnam between 1/9/62 and 5/7/75:</p> <p>chloracne or other acneform disease similar to chloracne* porphyria cutanea tarda* soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma) Hodgkin's disease multiple myeloma respiratory cancers (lung, bronchus, larynx, trachea) non-Hodgkin's lymphoma prostate cancer acute and subacute peripheral neuropathy* type 2 diabetes chronic lymphocytic leukemia ischemic heart disease Parkinson's disease</p> <p>*Must become manifest to a degree of 10 percent or more within a year after the last date on which the veteran was exposed to an herbicide agent during active military, naval, or air service.</p>	<p>Participated in atmospheric nuclear testing; occupied or was a POW in Hiroshima or Nagasaki; service before 2/1/92 at a diffusion plant in Paducah, KY, Portsmouth, OH, or Oak Ridge, TN; or service before 1/1/74 at Amchitka Island, AK:</p> <p>all forms of leukemia (except for chronic lymphocytic leukemia) cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (kidneys, renal pelves, ureters, urinary bladder and urethra), brain, bone, lung, colon, ovary bronchiolo-alveolar carcinoma multiple myeloma lymphomas (other than Hodgkin's disease) primary liver cancer (except if cirrhosis or hepatitis B is indicated)</p>	<p>Served in the Southwest Asia Theater of Operations during the Gulf War with condition at least 10 percent disabling by 12/31/11. Included are medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms that have existed for six months or more, such as:</p> <p>chronic fatigue syndrome fibromyalgia irritable bowel syndrome any diagnosed or undiagnosed illness that the Secretary of Veterans Affairs determines warrants a presumption of service connection</p> <p>Signs or symptoms of an undiagnosed illness include: fatigue, skin symptoms, headaches, muscle pain, joint pain, neurological symptoms, respiratory symptoms, sleep disturbance, GI symptoms, cardiovascular symptoms, weight loss, menstrual disorders</p>

# **Special Monthly Compensation (SMC) for Serious Disabilities**

## **Can a Veteran Receive Additional Payments for Serious Disabilities?**

*VA can pay additional compensation to a veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities.*

## **What Is Considered Loss or Loss of Use?**

Loss, or loss of use, is described as either an amputation or, having no effective remaining function of an extremity or organ. The disabilities VA can consider for SMC include:

- loss, or loss of use, of a hand or foot
- immobility of a joint or paralysis
- loss of sight of an eye (having only light perception)
- loss, or loss of use, of a reproductive organ
- complete loss, or loss of use, of both buttocks
- deafness of both ears (having absence of air and bone conduction)
- inability to communicate by speech (complete organic aphonia)
- loss of a percentage of tissue from a single breast, or both breasts, from mastectomy or radiation treatment

## **What if I Have a Combination of These Disabilities?**

The VA will pay higher rates for combinations of these disabilities such as loss or loss of use of the feet, legs, hands, and arms, in specific monetary increments, based on the particular combination of the disabilities. There are also higher payments for various combinations of severe deafness with bilateral blindness.

Additional SMC is available if a veteran is service connected for paraplegia, with complete loss of bowel and bladder control.

In addition, if you have other service-connected disabilities that, in combination with the above special monthly compensation, meet certain criteria, a higher amount of SMC can also be considered.

## **Can VA Pay SMC for Being Bedridden, Housebound, or in Need of the Aid and Attendance of Another Person?**

If a veteran is service connected at the 100% rate and is housebound, bedridden, or is so helpless to need the aid and attendance of another person, then consideration of payment of additional SMC can be considered. The amount of SMC will vary depending on the level of aid and attendance needed.

## **How Can You Apply?**

You should contact your local VA regional office for information about applying for SMC. In determining qualifications for SMC, the VA must review the medical evidence regarding the loss or loss of use and then make a decision regarding the level of SMC to be paid.

# **Automobile and Special Adaptive Equipment Grants**

## **Can a Veteran Receive Financial Assistance From VA to Purchase an Automobile?**

Yes. Financial assistance, in the form of a grant, is available to purchase a new or used automobile (or other conveyance) to accommodate a veteran or servicemember with certain disabilities that resulted from an injury or disease incurred or aggravated during active military service. The grant may also be paid, if disabilities are a result of medical treatment, examination, vocational rehabilitation, or compensated work therapy provided by the Department of Veterans Affairs (VA).

The grant is paid directly to the seller of the automobile for the total price (up to \$11,000) of the automobile. The veteran or servicemember may only receive the automobile grant once in his/her lifetime.

## **What Disabilities Must You Have to Qualify for the Automobile Grant?**

A veteran or servicemember must have one of the following disabilities to qualify for the automobile grant:

- loss, or permanent loss of use, of one or both feet
- loss, or permanent loss of use, of one or both hands, or
- permanent impairment of vision in both eyes to a certain degree

## **Does VA Pay to Adapt a Vehicle?**

Yes. Those qualified for the automobile grant, and veterans or servicemembers with ankylosis (immobility of the joint) of one or both knees or hips resulting from an injury or disease incurred or aggravated by active military service may also qualify for the adaptive equipment grant.

Adaptive equipment includes, but is not limited to, power steering, power brakes, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle. Contact should be made with your local VA medical center's Prosthetic Department prior to purchasing any equipment.

The adaptive equipment grant may be paid more than once, and it may be paid to either the seller or the veteran.

## **How Can I Apply for an Automobile and/or Special Adaptive Equipment Grant?**

You can apply for the automobile and/or the special adaptive equipment grant by completing VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment and submitting it to your local VA regional office. The instructions on the VA Form 21-4502 contain a list of adaptive equipment that has been pre-approved for particular disabilities.

Note: After you complete and submit Section I of the application, VA will complete Section II and return the original to you. You are responsible for obtaining the invoice from the seller, updating Section III, and submitting the form to your local VA regional office for payment.

If you are entitled to adaptive equipment only (i.e., service connected for ankylosis of knees or hips) you should complete VA Form 10-1394, Application for Adaptive Equipment – Motor Vehicle and submit it to your local VA medical center. Additionally, VA Form 10-1394 should be completed for approval of equipment not specified on the VA Form 21-4502.



# Home Modification Programs

VA has three main grant programs to assist disabled veterans and servicemembers with necessary home modifications.

## What Is a Specially Adapted Housing (SAH) Grant?

The SAH Grant is designed to help provide a barrier-free living environment that affords the individual a level of independent living they may not otherwise enjoy, such as creating a wheelchair accessible home. Veterans and servicemembers with specific service-connected disabilities may be entitled to a grant for the purpose of constructing or modifying a home to meet their adaptive needs. This grant is currently limited to \$63,780.

The SAH grant is available to veterans who are and servicemembers who will be entitled to disability compensation for permanent and total disability due to:

- Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, or
- Loss or loss of use of one lower extremity together with (1) residuals of organic disease or injury, or (2) the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair or,
- Loss or loss of use of both upper extremities such as to preclude use of the arms at or above the elbow, or
- A severe burn injury (as so determined)

## What Is a Special Home Adaptation (SHA) Grant?

The SHA grant is for modifying an existing home to meet adaptive needs, such as assistance with mobility throughout the home. Veterans and servicemembers with specific service-connected disabilities may be entitled to this type of grant. The grant is currently limited to \$12,756. A temporary grant may be available to veterans and servicemembers who are/will be temporarily residing in a home owned by a family member.

The SHA grant is available to veterans who are and servicemembers who will be entitled to disability compensation for permanent and total disability due to:

- Blindness in both eyes with 5/200 visual acuity or less or,
- The anatomical loss or loss of use of both hands or extremities below the elbow, or
- A severe burn injury (as so determined).

## **What Is a Home Improvements and Structural Alterations (HISA) Grant?**

Under the HISA program, veterans may receive assistance for any home improvement necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. A HISA grant is available to veterans who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of their disability. A veteran may receive both a HISA grant and either a SHA or SAH grant.

The HISA program is available for both service-connected veterans and non service-connected veterans.

- Home improvement benefits up to \$4,100 may be provided to service-connected veterans.
- Home improvement benefits up to \$1,200 may be provided to nonservice-connected veterans.

## **How Can You Apply?**

You can apply for the SAH and SHA grants by completing VA Form 26-4555, Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant, and submitting it to your local VA regional office.

You can apply for a HISA grant by completed VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations, and submitting it to your local VA medical center.

# Former Prisoners of War (POWs)

## Who Are Former Prisoners of War?

Since World War I, more than 142,000 Americans, including 85 women, have been captured and interned as POWs. Not included in this figure are nearly 93,000 Americans who were lost or never recovered. Only one fifth of America's former POWs since World War I are still living (about 22,641). More than 90% of living former POWs were captured and interned during World War II. About 15,367 former POWs are in receipt of compensation for service-connected injuries, diseases, or illnesses.

In 1981, Congress passed Public Law 97-37 entitled "Former Prisoners of War Benefit Act." This law accomplished several things. It established an Advisory Committee on Former Prisoners of War and mandated medical and dental care. It also identified certain diagnoses as presumptive service-connected conditions for former POWs. Subsequent public laws and policy decisions by the Secretary of Veterans Affairs have added additional diagnoses to the list of presumptive conditions.

## What Are the Presumptive Conditions for Former POWs?

Today, former POWs are generally entitled to a presumption of service-connection for seven diseases, regardless of the length of captivity, if manifested to a degree of 10 percent or more after discharge or release from active military, naval, or air service. These diseases are:

Psychosis

Any of the Anxiety States

Dysthymic disorder, or depressive neurosis

Cold Injury

Post-traumatic osteoarthritis

Stroke and Complications

Heart Disease and Complications

If a former POW was interned for 30 days or more, the following additional diseases are presumed to be service-connected:

Avitaminosis

Beriberi

Chronic Dysentery

Cirrhosis of the Liver

Helminthiasis

Irritable Bowel Syndrome

Malnutrition, including associated

Pellagra and any other nutritional deficiency

Optic Atrophy

Any other nutritional deficiency

Peptic Ulcer Disease

Peripheral Neuropathy, except where directly related to infectious causes

## **How Should a Former POW Apply for VA Compensation?**

Former POWs can apply for compensation for their service-connected injuries, diseases, or illnesses by completing VA Form 21-526, Veterans Application for Compensation and/or Pension. They can also apply online at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

## **Are There Medical Benefits for Former POWs?**

Yes. Additionally, the VA health care system affords priority treatment for former POWs. Those who have a service-connected disability are eligible for VA health care. This includes hospital, nursing home, and outpatient treatment. Former POWs who do not have a service-connected disability are eligible for VA hospital and nursing home care – without regard to their ability to pay. They are also eligible for outpatient care on a priority basis – second only to veterans with service-connected disabilities.

While former POWs are receiving treatment in an approved outpatient treatment program, they are eligible for needed medicines, glasses, hearing aids, or prostheses. They are also eligible for all needed dental care. There is no co-payment requirement for former POWs at VA pharmacies.

## **Are There Benefits for Survivors of Former POWs?**

Yes. The major benefit is Dependency and Indemnity Compensation (DIC) which is a monthly benefit payable to the surviving spouse (and the former POW's children and parents in some cases) when the former POW:

- was a service member who died on active duty; or
- died from service-related disabilities; or
- died on or before September 30, 1999 and was continuously rated totally disabled for a service connected condition (including individual unemployability) for at least 10 years immediately preceding death; or
- died after September 30, 1999, and was continuously rated totally disabled for a service-connected condition (including individual unemployability) for at least 1 year immediately preceding death.

DIC is terminated for a surviving spouse who remarries, but can be resumed if the remarriage ends in death, divorce, or annulment. However, a surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, can continue to receive DIC.

## **Are There Other Benefits for Former POWs and Their Dependents/Survivors?**

The following are other significant VA benefits to which certain veterans may be entitled: disability pension, medical care, education and training, home loan guaranty, and burial benefits. Certain disabled veterans may be eligible for vocational rehabilitation and employment services, insurance, clothing allowance, special adapted housing assistance, and specially adapted automobile equipment. Certain dependents/survivors may be entitled to health care, death pension, education and training, home loan guaranty, and burial in a national cemetery. See other VA fact sheets on those benefits, or contact VA for more information.

## **Is Special Assistance Available to Former POWs?**

Each VA regional office has a coordinator for former POWs. Any former POW who needs special assistance should ask to speak to the Former POW Coordinator. Additional former POW information is available at <http://www.vba.va.gov/bln/21/Benefits/POW/index.htm>.