

Complete Description of Our Marketing System and How to Use It

How this Educational Video Marketing System Will Sign Up New Residents

1. Many of your potential new residents, who might want to join your community, do not have the funds to afford to live in your community.
2. There are 9 veterans disability income benefits programs that could provide additional income for potential residents or even existing residents so that these people could afford to live in your community. **(See the rate tables appendix at the end of this document.)**
3. About 1 out of 5 seniors is a veteran or a surviving spouse of a veteran, which gives you the potential of increasing your occupancy by another 20% through tapping into these programs.
4. You are undoubtedly aware of the so-called “Aid and Attendance Benefit” which is available to help reimburse war veterans or their surviving spouses for out-of-pocket costs for long-term care services.
5. The Aid and Attendance Benefit only represents about 8% of all individuals who are receiving VA monthly income benefits and by only focusing on this benefit you are missing out on 92% of all other cash benefit possibilities that may actually produce more income.
6. We provide you 2 narrated video presentations to educate potential residents about all 9 veterans disability income programs including the Aid and Attendance Benefit. We also educate your residents about Medicare coverage for nursing homes, home health care and hospice, as well helping them understand Medicaid and Medicaid spend down.
Presentations can be provided on-site or remotely as webinars or through online viewing.
7. Our educational program for veterans benefits called “Veterans Benefits for Residents of Senior Living Communities,” **includes, not just education on the so-called Aid and Attendance Benefit, but also education on 8 other veterans benefits income opportunities that you or your residents likely know nothing about.**
8. Our veterans education program also provides instruction on veterans health care, free hearing aids, free hearing aid batteries, free eyeglasses, VA prescription drugs and veterans burial benefits which are additional VA programs to save money or provide needed services
9. Our educational program for Medicare and Medicaid called “Government Benefits for Residents of Senior Living Communities,” helps potential residents or existing residents understand how these government programs work and how to use them to an advantage.
10. **You can differentiate yourself from competing senior living communities by offering potential residents or existing residents this important educational opportunity – only available from the National Care Planning Council – that educates on all 9 VA disability benefit income programs – including the Aid and Attendance Benefit. None of your competitors likely know anything about these additional 8 benefit income programs.**

More Detail about This Educational Marketing System and How to Use It

It is important for you to know that the National Care Planning Council has designed this educational marketing approach using a narrator who is an expert in the area of government benefits. This expert appears to be working directly with you. That is the image that we want to project. The presentation is designed so that attendees will look to you for further support as you are represented as the sponsor of the educational encounter. At the end of the videos, our narrator refers viewers to your organization.

In turn, the NCPC is behind you and we will provide you referrals to Medicaid or Medicare experts or to a nonprofit organization that will provide the veterans benefits claims assistance for all 12 of the little-known benefits addressed in our program. This organization does not charge you or the applicants for assistance with claims for veterans benefits. In accordance with federal law – **prohibiting fees for assistance with filing initial veterans claims** – no one, neither you nor your residents, should have to pay a dime for filing an application for veterans benefits. However, there may be other prefiling consultation charges involved. You are not responsible for any of these ancillary charges unless you choose to participate in the costs.

We provide you two high-quality workbooks – for each marketing video – that contain copies of the slides along with printed copies of the narration. These are in PDF format. You can email these workbooks as attachments in PDF format directly to your potential attendees. Or you can print out the workbooks in black and white or color and provide them directly to attendees at your facility or mail the printed workbooks to remote attendees. We highly suggest that you print in color if possible, as in color, these workbooks are effective marketing pieces that will impress your current or potential residents.

You receive the following with this educational marketing system:

1. A 45-minute educational video on 12 little-known veterans benefits for residents of senior living communities and entitled: **“Veterans Benefits for Residents of Senior Living Communities”**
2. A 26-minute educational video on Medicare services for long-term care, Medicaid and Medicaid planning strategies to preserve assets from spend down and entitled **“Government Benefits for Residents of Senior Living Communities”**
3. Unlimited use, for your facility, of a full color workbook in PDF format that contains the narration text and slides from the 45-minute educational video on veterans benefits
4. Unlimited use, for your facility, of a full color workbook in PDF format that contains the narration text and slides from the 26-minute educational video on Medicare, Medicaid and Medicaid planning strategies
5. Yearly update of all materials to include any changes in rules as well as the most current payment rates, co-pays or coinsurance rates for the various benefits
6. Instructions on how to use the marketing system

Please Note: If you as an administrator or marketing representative for your organization also have oversight authority over other facilities or properties that belong to your organization and these operations are located in your local geographic area or on a common campus, you have our permission to use this marketing program for those facilities or properties as well. You do not have our permission to use this marketing program with any sister facilities or properties belonging to your corporate or nonprofit owner and that are under different administrative management for each of those locations. Irregardless of this particular caveat, you are subject, in addition, to the terms of use that you agreed to when you paid for this product.

Three Marketing Strategies for the Educational Videos

We discuss below three possible marketing strategies for using our educational marketing system. You may come up with additional strategies yourself. First let's introduce you to the 3 viewing formats for the videos. Then further on we will discuss each of these strategies based on the viewing formats. Both of the educational marketing videos come with the following presentation formats:

- in MPEG-4 (M4V) format on a flash drive
- as a playable DVD
- online for anyone wishing to view either presentation (password-protected)

The flash drive that you receive also contains these instructions and the PDF workbook versions of both videos. We believe this is a unique opportunity for you to reach out to your marketing list and convert a number of those people into residents using an educational marketing approach. We discuss the three strategies below.

Using the Workbooks for All Three of These Marketing Strategies

The workbooks we provide you for both video presentations play an important role in your ability to close sales. They are used as professional looking, full-color marketing pieces that will provide a favorable impression. They also have, on the front cover of the workbook, a place for you to include your community name, address and contact information. If you are emailing the workbooks, you need to have a version of Adobe Acrobat or some similar PDF editing program that will allow you to place your contact information on the covers of the workbooks that we furnish you on the flash drive. If you are having a printer produce the workbooks for you, the printer will be able to place your information in the PDF versions prior to printing. To really make an impression, print the workbooks in full-color with the front and back covers printed on gloss coated heavier stock, and the interior pages printed on heavy stock gloss paper.

Strategy for Live Webinars or Pre-Recorded Webinars

This approach involves your setting up a live webinar using Zoom or some other webinar program such as GoToMeeting to educate potential residents along with family members or other supporters in their homes. You would have to have a software version of your webinar program that will allow you to show a talking version of yourself as well as allow you to broadcast a video on your computer in MPEG format or from a DVD. Most advanced versions of Zoom or GoToMeeting or any of the other programs available allow for this option.

You would introduce yourself and explain why you are showing this webinar – which is to provide information on how to find additional income with veterans benefits or how to plan for preserving some assets from Medicaid – depending on which version of the training you are showing. You would then show the video. The video itself does not promote any particular company – other than the expertise that would be required to obtain benefits. The narrator refers attendees to your organization for arranging for assistance. At the end, you will use your persuasive abilities and invite them to a tour of your property either online or in person – if that is possible at this time. Of course you will promise them that if they commit to your marketing tour and they need the extra money from the benefits information you provide, you will help them with the appropriate benefits and provide the extra funding for them to secure a room.

The workbooks that we provide you play an important part in getting people you invite to actually watch the presentation as well as encouraging them to contact you. We have done numerous webinars over the years and have discovered that even though people preregister through the email invitation that they receive in order to get the viewing code, many don't show up when we broadcast the webinar. There has to be something more to commit them to watch.

This commitment involves sending them a copy of the high-quality workbook pertaining to that presentation. You can email it, but we recommend actually mailing a printed version of it and packaging it in a manner that will not appear as junk mail. This may require some ingenuity on your part. On the other hand they should be expecting the packet and looking for it based on your prior description of what you are sending. The mailing is also too hefty of a package to be regarded as junk mail. If you print the workbook in full color and bind it with a spiral binding based on the sample that we have given you, it will impress your potential attendees with the quality of the program you are offering. They will look through it, study it and they will eagerly anticipate attending the webinar.

You can also record the webinar for broadcasting to any number of potential residents in the future even if it is only one person or even no one who attends as you do not have to commit to be there live. With either version, whether live or recorded, you should be available for questions or provide contact information for questions. Questions are particularly useful, because they indicate an interest from the attendee and as a result you should be able to close an appointment with someone asking a question.

Strategy for Educational Presentations On-Site, at Your Community

Conditions permitting, a live presentation, on-site in your community is by far the best approach to creating new residents. Of course this is a strategy that you would likely have used prior to the pandemic. Once we can recover from social distancing, you can do these presentations in-house. We provide you a DVD for showing the educational video on your community large-screen TV, or if you have a meeting room with a projector and a wall or screen, you can use the MPEG version on the flash drive for that option. Or perhaps your system uses a DVD which we have furnished as well. Having potential residents or existing residents attend in person obviously allows you to set up tours as well as helping them get the benefits.

We highly recommend that you provide a full color printed version of the workbook for every attendee at your live presentation. It is a convincing sales piece that will help them make a decision to use your community over your competitors.

Strategy for Online Viewing

If you choose not to do a webinar and you are constrained from doing live, on-site presentations, we have provided you a third option for educating potential residents and their family members or other supporters. We provide you access to online versions of the presentations so that individuals can watch them at home on their computers, laptops or cell phones. We provide you the links for these presentations as well as passwords for accessing the viewing.

For this option, the workbooks are extremely important. First of all, unless the attendee is watching the presentation on a reasonably sized monitor and instead listening to it on a cell phone, the actual contents of the slides would be difficult to make out. People whom you invite for online viewing, must have a copy of the workbook for online presentations. Again, you can email workbooks to these people – which would probably include members of the family – but we recommend actual physical copies that have been surface-mailed to them.

Obtaining Assistance with the Government Programs Discussed in the Videos

Assistance with Applications for Veterans Benefits

For a number of years, we have worked with a nonprofit veterans support organization to process veterans benefits applications for potential applicants. As part of this process, we work through a third party entity to make sure all of the necessary documents are furnished by the family. This third party entity specializes in supporting applications for veterans benefits by providing medical record reviews, research of existing claimant files, document reviews, medical opinions and other necessary back office input for a successful claim.

There is a process in place where a nominal fee is paid to this third party entity for a determination letter before the veterans organization will assist with a claim. The purpose of this prefilng review is to save time and effort for the nonprofit organization by eliminating the paperwork review and processing for determining entitlement. This prefilng fee is in compliance with The Department of Veterans Affairs, Office of General Counsel policy allowing a fee for what is called a “prefilng consultation.” The determination letter constitutes a prefilng consultation. The third party determination letter comes from a different entity that is not part of the nonprofit veterans support organization. In accordance with federal law – **which prohibits the charging of fees for assistance with initial veterans claims** – the nonprofit organization does not in any way charge a fee or require any other remuneration, either upfront or disguised, from any individuals they help with initial veterans benefits applications.

This nonprofit organization is highly experienced with all veterans benefits applications, not just the so-called Aid and Attendance Benefit. They have been serving the veterans community since 2011. Not only do they submit applications, but they provide training for other accredited claims representatives. They also have a comprehensive website explaining all benefits and provide continuing education courses for individuals who are accredited through the Department of Veterans Affairs and require this continuing education every two years in order to maintain their accreditation. This is a highly expert and experienced organization.

If you are interested, you can contact the National Care Planning Council for further information on the nonprofit organization and how they might be willing to work with you. We need to protect this organization from those who might deliberately or unwittingly attempt to circumvent

laws pertaining to filing claims for veterans benefits. There is a vetting process to make sure that no one is taking advantage of claimants by forcing them to commit to services in return for finding help for them with their applications. There is certainly an implied agreement to this effect of anyone helping in return for signing a contract, but there should be no formal arm-twisting for doing this. Coercion is legally improper with the filing of veterans claims. In addition you have to be willing to follow all appropriate legal restrictions for being involved with benefits claims submitted to the Department of Veterans Affairs.

You can also participate in the process by ensuring the applicants complete the paperwork – under direction of accredited claims representatives – and submit it in a timely manner instead of those representatives having to chase down the applicants to get the paperwork in. This further locks existing or potential residents into your community and your services. However, your participation requires a vetting and training process as well. This on-site oversight from you results in a much smaller determination letter fee as it frees up a great deal of time. You can also participate in this process by choosing to pay the nominal determination letter fee instead of the applicant paying this fee. Again, this also entices your potential residents to use your services.

Applications for veterans benefits with the nonprofit veterans support organization are always done virtually using the phone and email as well as perhaps fax services and other scanning services. This nonprofit has been doing claims this way since 2011 and has been very successful submitting applications using this method. Applications are fully developed before filing, resulting in very few if any denials and producing timely decisions. All communications and instructions regarding the applications are done between the applicants and the staff at the nonprofit organization.

Assistance with Medicaid Planning Strategies

Medicaid planning strategies, as addressed in the video presenting this information, are unique to every state. In addition, not everyone can do this type of planning. It requires someone – usually an attorney – who understands the process and will do it correctly. In some states, Medicaid planning can only be done by an attorney.

We will furnish you a list of experienced Medicaid planners in your area. You can provide this list to residents or potential residents who might be interested in this service. We take no responsibility for any of the advice or actions that these planners might take. We only provide you a list from which your residents or potential residents can choose an experienced planner and contact that person.

Disclaimer

Any residents or other individuals who respond to the educational training for further action must realize that examples of planning strategies and other opportunities for benefits addressed in the educational presentations do not constitute specific advice or specific instructions for any would-be applicants for the benefits described or the services presented. The NCPC is not responsible for actions taken by individuals who, as a result of viewing the educational presentations, decide to apply for benefits or incorporate strategies presented in the videos and do it without competent assistance. Any individual desiring further assistance with any of the benefits, strategies or services covered in the video presentations must seek competent expert advice or competent legal advice where legal advice is required.

VA 2020 Benefits Utilization, Benefit Income Rate Tables and Pension Dates of War

Period of War	Beginning and Ending Dates
World War II	December 7, 1941 through December 31, 1946
Korean Conflict	June 27, 1950 through January 31, 1955
Vietnam Era	August 5, 1964 through May 7, 1975; for veterans who served “in country” before August 5, 1964, February 28, 1961 through May 7, 1975
Gulf War	August 2, 1990 through a date to be set by law or Presidential Proclamation

Veterans Benefits Administration Number of Beneficiaries

	2018 Actual	2019 Estimate	2020 Estimate
Compensation Beneficiaries including DIC	5,070,505	5,281,013	6,105,364
Pension Beneficiaries including Survivors Pension	462,849	447,805	442,711
Education Program Students	893,656	883,626	876,742
Vocational Rehab & Employment Trainees	97,770	122,500	123,725
New Housing Loans	581,767	556,281	562,178
Insured Persons	5,924,525	5,909,865	5,867,231

Source: DVA 2020 budget proposal

Disability Income and health care benefits comprise the largest portion of the VA budget which for 2020 will be about \$216.2 billion. Projected spending for medical care in 2020 will be \$80.93 billion. Another \$95 billion is for Disability Compensation benefits including DIC. Another \$5.4 billion is for Pension including Survivors (Death) Pension. These 3 specific expenditures represent about \$181.33 billion and encompass about 84% of the entire VA budget.

Number of Beneficiaries – 2018	Younger than 65	Age 65 and Older	Total all Ages	Percent of All Claims
Disability Compensation	3,150,664	1,592,444	4,743,108	84.7%
DIC for Surviving Spouse	149,915	255,632	405,547	7.2%
Veterans Pension	65,124	194,965	260,089	4.6%
Survivors Pension for Spouse	24,580	168,243	192,823	3.4%
Fiduciary Beneficiaries (Compensation, Pension and DIC)			190,540	3.4%
100% Disabled			684,851	12.2%
Individual Unemployability (Paid at 100% Disabled Rate)			356,668	6.4%
Special Monthly Compensation (SMC)			691,708	12.3%
Tinnitus and Hearing Loss – Most Prevalent Disabilities			3,363,237	60.0%
Total Beneficiaries – Compensation, DIC and Pension			5,601,567	
Healthcare System Enrolled			9 million +	

Source: VA Annual Benefits Report 2018, DVA 2020 Budget Proposal

Aid and Attendance or Housebound Allowances for 2020

Aid & Attendance or Housebound Allowances for Spouses or Surviving Spouses of Veterans

1. Gradually increasing allowances for the spouse of a veteran where the spouse needs aid and attendance and the veteran is at least 30% disabled. A different benefit corresponds to each 10% rating increase from 30% up to 100%. See applicable rate table below.
2. An aid and attendance or housebound allowance for a surviving spouse receiving Dependency and Indemnity Compensation (DIC). See applicable rate table below.
3. An allowance for the spouse of a veteran where the spouse needs aid and attendance and the veteran is receiving Special Monthly Compensation (SMC). See rate table below.

Disability Compensation Rate Table for 2020

Disability Percent	30%	40%	50%	60%	70%	80%	90%	100%
Spouse Aid and Attendance Allowance	\$48.00	\$63.00	\$80.00	\$96.00	\$111.00	\$127.00	\$143.00	\$158.82

Dependency and Indemnity Compensation (DIC) for 2020

Basic Monthly Rate = \$1,340.14, with 1 Child \$1,672.14, with 2 Children \$2,004.14, etc.

Allowances: with A&A \$1,672.14, with Housebound \$1,495.67, with 8 Yrs Continuous Disabled \$1,624.71

1. Add \$284.57 for veteran's death, if veteran was in receipt of or entitled to receive compensation for a service-connected disability rated totally disabling (including a rating based on individual unemployability) for a continuous period of at least 8 years immediately preceding death AND the surviving spouse was married to the veteran for those same 8 years. (38 U.S.C. 1311(a)(2))
2. Add the following allowance for each dependent child under age 18: Effective 12/1/14 \$332.00 per child (38 U.S.C. 1311(b))
3. If the surviving spouse is entitled to Aid and Attendance, add \$332.00 . (38 U.S.C. 1311(c))
4. If the surviving spouse is entitled to Housebound, add \$155.53 (38 U.S.C. 1311(d))
5. If the surviving spouse has one or more children under the age 18 on the award, add the 2-year transitional benefit of \$286.00 effective, December 1, 2014 (38 U.S.C. 1311(f))

Special Monthly Compensation (SMC) Rate Table for 2020

SMC Schedule	L	R.1	R.2 or T	S
Aid and Attendance Allowance for Spouse	\$158.82	\$158.82	\$158.82	\$158.82

Special Disability Incomes under SMC for Veterans Who Are Totally Disabled and Who Need Aid and Attendance or Are Housebound

1. An income under SMC Schedule L is available for a veteran who needs aid and attendance and is receiving Disability Compensation at 100% disability under a single disability rating. Generally this cannot be a combined 100% rating, but under certain circumstances it can be if the same underlying condition contributes to the various disabilities in the combined rating. The condition rated 100% or the combined 100% due to contributing impairments from the same condition must be all or partly responsible for the need for aid and attendance. If this is not the case, SMC under schedule L is not allowed. We will discuss in more detail below how VA evaluates the need for aid and attendance under schedule L. see table below.
2. An income under SMC Schedule S is available for veterans 100% disabled with an additional single rating of 60% or more, or who are permanently confined to their residence and are considered housebound. This is an alternative benefit for veterans who do not meet criteria for aid and attendance but do meet criteria for being housebound. Generally this requires a 100% disability under a single disability rating. However, court rulings have allowed the 100% rating under Individual Unemployability (IU) which requires a single rating of 60% or more to be paid at the 100% IU rate. ***The combined rating option of 70% for qualifying for IU is not applicable for qualifying for SMC schedule S – only the 60% single disability option.*** The condition or conditions rated 100% or 100% IU must be all or partly responsible for the need for being housebound. If this is not the case, SMC under schedule S is not allowed. We will discuss in more detail below how VA evaluates the need for housebound under schedule S. See the applicable rate table below.
3. Two special increased aid and attendance allowances are available for severely disabled veterans receiving SMC under Schedule (R.1) and Schedule (R.2) under very specific conditions. These special ratings require daily intensive home care under certain conditions and there are only a few score thousand veterans who are receiving this special benefit which could be as much as \$8,626 a month for a veteran with dependents. See table below.
4. An income under SMC Schedule T due to residuals from traumatic brain injury (TBI) is available. The benefit is available for TBI injury that requires aid and attendance. We will discuss this option below. This benefit is paid at the applicable rate of SMC schedule R.2

Special Monthly Compensation (SMC) Rate Table for 2020 showing the extra allowances for A & A and housebound

SMC Schedule	L	R.1	R.2 or T	S
Veteran SMC Alone	\$3,864.90	\$7,749.68	\$8,889.08	\$3,476.65
Veteran Alone Rated 100%	\$3,106.04	\$3,106.04	\$3,106.04	\$3,106.04
Difference between SMC and Rated 100%	\$758.86	\$4,643.64	\$5,783.04	\$370.61
Veteran & Spouse SMC	\$4,038.08	\$7,922.86	\$9,062.26	\$3,649.83
Veteran & Spouse Veteran Rated 100%	\$3,279.22	\$3,279.22	\$3,279.22	\$3,279.22
Difference between V&S SMC and 100%	\$758.86	\$4,643.64	\$5,783.04	\$370.61
Aid and Attendance Allowance for Spouse	\$158.82	\$158.82	\$158.82	\$158.82

Aid and Attendance or Housebound Allowances for Veterans or Spouses Receiving Pension

2020 Maximum Annual Pension Rates (MAPR) Showing Aid and Attendance and Housebound Allowances

FOR A VETERAN	Annual	Monthly
Basic MAPR without Spouse or Child	\$13,752	\$1,146
Basic MAPR with One Dependent	\$18,008	\$1,500
Basic MAPR Plus Housebound Allowance without Spouse or Child	\$16,805	\$1,400
Amount of Housebound Allowance without Spouse or Child	\$3,053	\$254
Basic MAPR Plus Aid and Attendance Allowance without Spouse or Child	\$22,939	\$1,911
Amount of Aid and Attendance Allowance without Spouse or Child	\$9,187	\$765
Basic MAPR Plus Housebound Allowance with One Dependent	\$21,063	\$1,755
Amount of Housebound Allowance with One Dependent	\$3,053	\$254
Basic MAPR Plus Aid and Attendance Allowance with One Dependent	\$27,195	\$2,266
Amount of Aid and Attendance Allowance with One Dependent	\$9,187	\$766
FOR A SURVIVING SPOUSE	Annual	Monthly
Basic MAPR Without Child	\$9,224	\$768
Basic MAPR With One Dependent Child	\$12,072	\$1,006
Basic MAPR Plus Housebound Allowance without Child	\$11,273	\$939
Amount of Housebound Allowance without Child	\$2,049	\$171
Basic MAPR Plus Aid and Attendance Allowance without Dependent Child	\$14,742	\$1,228
Amount of Aid and Attendance Allowance without Child	\$5,518	\$460
Basic MAPR Plus Housebound Allowance with One Dependent Child	\$14,116	\$1,176
Amount of Housebound Allowance with One Dependent Child	\$2,049	\$171
Basic MAPR Plus Aid and Attendance Allowance with One Dependent Child	\$17,586	\$1,465
Amount of Aid and Attendance Allowance with 1 Dependent Child	\$5,518	\$460

2020 Maximum Annual Veterans Pension Rates (MAPR) Effective December 1, 2019 – 1.6% COLA Increase		
If you are a veteran...	Annual	Monthly
Without Spouse or Child	\$13,752	\$1,146
No dependents, medical expenses must exceed 5% of MAPR	\$687	\$57
With One Dependent	\$18,008	\$1,500
With dependents, medical expenses must exceed 5% of MAPR	\$900	\$75
Housebound Without Dependents	\$16,805	\$1,400
Housebound With One Dependent	\$21,063	\$1,755
A&A Without Dependents	\$22,939	\$1,911
A&A With One Dependent	\$27,195	\$2,266
Two Vets Married to Each Other	\$18,008	\$1,500
Two Vets Married to Each Other One H/B	\$21,063	\$1,755
Two Vets Married to Each Other Both H/B	\$24,114	\$2,009
Two Vets Married to Each Other One A/A	\$27,195	\$2,266
Two Vets Married to Each Other One A/A One H/B	\$30,241	\$2,520
Two Vets Married to Each Other Both A/A	\$36,387	\$3,032
Add for Each Additional Child to any category above	\$2,351	\$195

2020 Maximum Annual Survivors Pension Rates (MAPR) Effective December 1, 2019 – 1.6% COLA Increase		
If you are a surviving spouse...	Annual	Monthly
MAPR Without Dependent Child	\$9,224	\$768
No dependents, medical expenses must exceed 5% of MAPR	\$461	\$38
MAPR With One Dependent Child	\$12,072	\$1,006
With dependents, medical expenses must exceed 5% of MAPR	\$603	\$50
Housebound Without Dependents	\$11,273	\$939
Housebound With One Dependent	\$14,116	\$1,176
A&A Without Dependents	\$14,742	\$1,228
A&A Without Dependents (SAW Veteran's Surviving Spouse)	\$15,339	\$1,278
A&A With One Dependent	\$17,586	\$1,465
A&A With One Dependent (SAW Veteran's Surviving Spouse)	\$18,119	\$1,509
SBP/MIW Annuity Limitation	\$9,224	\$768
Add for Each Additional Child	\$2,351	\$195
MAPR FOR CHILD ALONE	\$2,351	\$195
Child Earned Income Exclusion effective 1/1/2000	\$7,200	\$600

Disability Compensation Rate Table for 2020 (In Dollars)

Disability Percent	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Veteran Alone	142.29	281.27	435.69	627.61	893.43	1,131.68	1,426.17	1,657.80	1,862.96	3,106.04
Veteran & Spouse			486.69	696.61	979.43	1,234.68	1,547.17	1,795.80	2,017.96	3,279.22
Vet – Sp – 1 Child			525.69	747.61	1,043.43	1,311.68	1,636.17	1,897.80	2,132.96	3,406.04
Vet – 1 Child			469.69	673.61	950.43	1,200.68	1,507.17	1,749.80	1,966.96	3,221.85
Additional Child			25.00	34.00	43.00	51.00	60.00	68.00	77.00	86.05
Addt. Schoolchild			83.00	111.00	138.00	166.00	194.00	222.00	250.00	277.96
A&A for Spouse			48.00	63.00	80.00	96.00	111.00	127.00	143.00	158.82

If veteran has a spouse who requires A&A, add "A&A for spouse" to the amount of dependency & rate code above.

Special Monthly Compensation (SMC) Rate Table for 2020 (In Dollars)

SMC Schedule	L	L½	M	M½	N	N½	O/P	R.1	R.2/T	S
Veteran Alone	3,864.90	4,064.70	4,265.31	4,558.37	4,852.09	5,137.51	5,423.45	7,749.68	8,889.08	3,476.65
Veteran & Spouse	4,038.08	4,237.88	4,438.49	4,731.55	5,025.27	5,310.69	5,596.63	7,922.86	9,062.26	3,649.83
Vet – Sps – 1 Child	4164.90	4364.70	4565.31	4858.37	5152.09	5437.51	5723.45	8049.68	9189.08	3776.65
Vet – 1 Child	3980.71	4180.51	4381.12	4674.18	4967.90	5253.32	5539.26	7865.49	9004.89	3592.46
Additional Child	86.05	86.05	86.05	86.05	86.05	86.05	86.05	86.05	86.05	86.05
Addt. Schoolchild	277.96	277.96	277.96	277.96	277.96	277.96	277.96	277.96	277.96	277.96
A&A for Spouse	158.82	158.82	158.82	158.82	158.82	158.82	158.82	158.82	158.82	158.82
K	110.31	Usually added to other rate or paid as the rate when percentage is zero.								
Q	67.00	Paid in place of a rate.								

If veteran has a spouse who requires A&A, add "A&A for spouse" to the amount of dependency & rate code above

Dependency and Indemnity Compensation (DIC) for 2020

Basic Monthly Rate = \$1,340.14, with 1 Child \$1,672.14, with 2 Children \$2,004.14, etc.

Allowances: with A&A \$1,672.14, with Housebound \$1,495.67, with 8 Yrs Continuous Disabled \$1,624.71

1. Add \$284.57 for veteran's death, if veteran was in receipt of or entitled to receive compensation for a service-connected disability rated totally disabling (including a rating based on individual unemployability) for a continuous period of at least 8 years immediately preceding death AND the surviving spouse was married to the veteran for those same 8 years. (38 U.S.C. 1311(a)(2))
2. Add the following allowance for each dependent child under age 18: Effective 12/1/14 \$332.00 per child (38 U.S.C. 1311(b))
3. If the surviving spouse is entitled to Aid and Attendance, add \$332.00 . (38 U.S.C. 1311(c))
4. If the surviving spouse is entitled to Housebound, add \$155.53 (38 U.S.C. 1311(d))
5. If the surviving spouse has one or more children under the age 18 on the award, add the 2-year transitional benefit of \$286.00 effective, December 1, 2014 (38 U.S.C. 1311(f))

2020 Rates for Burial, Special Benefits, Grants and Special Allowances

Burial and Plot Rate Table 2020 – Effective October 1, 2019

SERVICE CONNECTED DEATH	\$2,000
NON-SERVICE CONNECTED DEATH (Reimbursement; veteran dies while hospitalized by VA)	\$796
NON-SERVICE CONNECTED DEATH (Reimbursement for Veterans not hospitalized by VA)	\$300
NSC DEATH STATE CEMETERY (Paid to a state veterans cemetery for the plot/burial)	\$796
NSC DEATH PLOT ALLOWANCE (This amount will be paid to reimburse for a private-paid plot)	\$796
NSC HEADSTONE OR MARKER ALLOWANCE (If not provided by the Department)	\$195

A service-connected death is one where the veteran was receiving monthly payments for Disability Compensation and the death was due to the disability or condition for which the veteran was receiving pay. It is also possible to receive a service-connected death if the disability or condition was not the direct cause but the disability or condition contributed substantially to the death.

A non-service-connected death is one where the veteran was receiving monthly payments for Disability Compensation or Veterans Pension but the death was due to some other cause not related to the disabilities or conditions for which the veteran was receiving pay.

It should be noted that generally a non-service-connected death can produce \$1,096 a month if the survivors have to pay for a funeral plot. Note that if the veteran died while hospitalized by VA and the survivor has to pay for a funeral plot the total amount available is \$1,892.

Burial Benefits for Service-Related Death

An annual increase in burial and plot allowances for deaths occurring after October 1, 2011 began in 2013 based on the Consumer Price Index for the preceding 12-month period.

Eligibility Requirements

- You paid for a Veteran's burial or funeral, AND
- You have not been reimbursed by another government agency or some other source, such as the deceased Veteran's employer, AND
- The Veteran was discharged under conditions other than dishonorable, AND
- The Veteran died because of a service-related disability, OR
- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, OR
- The Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, OR
- The Veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

NOTE: VA does not pay burial benefits if the deceased:

Died during active military service, OR
Was a member of Congress who died while holding office, OR
Was a Federal prisoner

Evidence Requirements:

- Acceptable proof of death as specified in 38 CFR 3.211., AND
- Receipted bills that show that you made payment in whole or part, OR
- A statement of account, preferably on the printed billhead of the funeral director or cemetery owner. The statement of account must show:
 - The name of the deceased Veteran for whom the services and merchandise were furnished, AND
 - The nature and cost of the services and merchandise, AND
 - All credits, AND
 - The amount of the unpaid balance, if any

How to Apply

- Complete and submit a VA Form 21-530, Application for Burial Allowance. You can find an office on our Facility Locator page, OR
- Apply online using eBenefits, OR
- Work with an accredited representative or agent, OR
- Go to a VA regional office and have a VA employee assist you. You can find your regional office on our Facility Locator page.

For more information on how to apply and for tips on making sure your claim is ready to be processed by VA, visit our How to Apply page.

Combat-Related Special Compensation (CRSC)

CRSC provides tax-free monthly payments to eligible retired veterans with combat-related injuries. With CRSC, veterans can receive both their full military retirement pay and their VA Disability Compensation if the injury is combat-related. Of course, it should be noted that if the veteran is 50% or higher rated he or she is automatically entitled to full retirement pay.

Retired veterans with combat-related injuries must meet all of the following criteria to apply for CRSC:

1. Active or Reserve component with 20 years of creditable service or medically retired.
2. Receiving military retired pay.
3. Have a 10 percent or greater VA-rated injury.
4. Military retired pay is being reduced by VA disability payments (VA Waiver).

In addition, veterans must be able to provide documentary evidence that their injuries were a result of one of the following:

- Training that simulates war (e.g., exercises, field training)
- Hazardous duty (e.g., flight, diving, parachute duty)
- An instrumentality of war (e.g. combat vehicles, weapons, Agent Orange)
- Armed conflict (e.g. gunshot wounds, Purple Heart)

Housing Adaptability Grants

SAH Grant, Eligibility for up to \$90,364 for 2020

VA may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a currently owned home that is being adapted, up to a maximum of \$90,364. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and service members must be determined eligible to receive Compensation for permanent and total service-connected disability due to one of the following:

- Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.
- Loss or loss of use of both upper extremities at or above the elbow.
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity
- Loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) 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 use of braces, canes, crutches or a wheelchair.
- Severe burn injuries

SHA Grant, Eligibility for up to \$18,074 for 2020

VA may approve a grant for the cost, up to a maximum of \$18,074, for necessary adaptations to a veteran's or service member's residence or to help them acquire a residence already adapted with special features for their disability, to purchase and adapt a home, or for adaptations to a family member's home in which they will reside.

To be eligible for this grant, veterans and servicemembers must be entitled to Compensation for permanent and total service-connected disability due to one of the following:

- Blindness in both eyes with 5/200 visual acuity or less.
- Anatomical loss or loss of use of both hands.
- Severe burn injuries.

Temporary Residence Adaptation (TRA)

A temporary grant may be available to SAH/SHA eligible Veterans and Servicemembers who are or will be temporarily residing in a home owned by a family member. **The maximum amount available to adapt a family member's home for the SAH grant is \$39,669 and for the SHA grant is \$7,083 for 2020.**

The first adjustment occurred on Oct. 1, 2009, with future adjustments each Oct. 1 thereafter. These adjustments will increase the grant amounts or leave them unchanged; they will not decrease the grant amounts. The maximum amount for a TRA grant is not indexed and remains unchanged.

The property may be located outside the United States, in a country or political subdivision which allows individuals to have or acquire a beneficial property interest, and in which the Secretary of Veterans Affairs, in his or her discretion, has determined that it is reasonably practicable for the Secretary to provide assistance in acquiring specially adapted housing.

Vocational Rehabilitation and Employment (VR&E) – Housing Adaptation Assistance

VR&E may provide home adaptations to individuals who are not currently able to work because of the effects of their service-connected disabilities, or who require adaptations to achieve a vocational goal. The benefits are limited to those required to improve independence at home and/or in the community. Home adaptations up to \$90,364 may be provided as part of an approved rehabilitation plan.

Supplemental Financing

Veterans and service members with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home.

HISA Grants

A Home Improvements and Structural Alterations (HISA) grant provides assistance for any home improvement necessary for treatment or disability access. Eligible Veterans and Service members can receive a HISA grant, as well as either a SAH or SHA grant. This program is available for both Veterans with service-connected disabilities and non-service-connected disabilities:

- Service-connected disabilities: home improvement benefits up to \$6,800
- Non-service-connected disabilities: home improvement benefits up to \$2,000

Applying for a HISA Grant

The veteran must be registered with VA health care. In order to receive a HISA grant, the Veteran must first have a prescription from a VA physician in the VA health care system. This must include:

- The diagnosis with medical justification
- The Veteran's name, address, SSN, and phone number(s)

To apply, the Veteran must first provide:

- A completed VA Form 10-0103, VETERANS APPLICATION FOR ASSISTANCE In Acquiring Home Improvement and Structural Alterations
- If a leased or rented property, written permission from the owner
- Quotes from licensed contractors (if required by state law), to include:

- The contractors name, address, telephone, and Federal tax ID number or social security number
- The Veteran's name, address, and telephone number
- Plans and drawings
- An itemized list of estimated materials, cost, and labor cost
- All permits required (it is the contractors responsibility to obtain these)
- A picture of the work site prior to construction

Following are the types of projects that HISA grants will pay for. This is not all inclusive and other appropriate projects may be approved.

- Roll-in showers
- Construction of wooden or concrete, permanent ramping to provide access to the home
- Widening doorways to bedroom, bathroom, etc., to achieve wheelchair access
- Lowering of kitchen or bathroom counters and sinks
- Improving entrance paths and driveways in immediate area of home to facilitate access to the home
- Construction of concrete pads and installation of exterior types of wheelchair lift mechanisms if the installation cost exceeds \$500.00
- Interior and exterior railing deemed necessary for patients with ambulatory capability or for veterans rated legally blind if the installation cost is over \$500.00
- Improvements to plumbing or electrical systems made necessary due to the installation of dialysis equipment in the home
- Any cost associated with permits, inspection fees, etc., that are required by local ordinances.

HISA will not pay for:

- Walkways to exterior buildings
- Widening of driveways (in excess of a 7ft x 6ft area)
- Spa, hot tub, or Jacuzzi
- Exterior decking (in excess of 8ft x 8ft)

Special Benefit Allowances

Other benefits may be available after an award for Compensation has been received. Here is a list of these special benefits.

Benefit	Rate	Date Rate Changed
Automobile Allowance	\$21,488.29 once	10-01-19
Clothing Allowance	\$830.56	12-01-19
Medal of Honor Pension	\$1388.68	12-01-19

Automobile Allowance

This one-time allowance can be used toward the purchase of an automobile or other conveyance if the veteran has service-connected loss or permanent loss of use of

- one or both hands or feet or
- permanent impairment of vision of both eyes to a certain degree, or
- ankylosis (immobility) of one or both knees or one or both hips.

The veteran may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance.

Clothing Allowance

Any veteran who is service-connected for a disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance. This allowance also is available to any veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA medical center.

Medal of Honor Pension

This income is available to any Medal of Honor recipient.

Rate Table

Special Benefit Allowances Rate Table			
Benefit	Rate	Date Rate Changed	Public Law
Automobile Allowance	\$21,488.29 once	10-01-19	
Clothing Allowance	\$830.56	12-01-19	
Medal of Honor Pension	\$1,388.68	12-01-19	