

## Federal Benefits for Veterans, Dependents and Survivors

### Chapter 2 Service-Connected Disabilities

**Disability Compensation** Disability compensation is a monetary benefit paid to veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered to be service-connected.

Disability compensation varies with the degree of disability and the number of a veteran's dependents, and is paid monthly. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The benefits are not subject to federal or state income tax.

The payment of military retirement pay, disability severance pay and separation incentive payments, known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation paid to disabled veterans.

To be eligible, the service of the veteran must have been terminated through separation or discharge under conditions other than dishonorable. For additional details, visit the Web site at [www.vba.va.gov/bln/21/](http://www.vba.va.gov/bln/21/).

**Receiving Disability Benefit Payments** Most veterans receive their disability benefit payments by direct deposit to a bank, savings and loan or credit union account. Other veterans may still be receiving benefits by paper check. Compensation and pension beneficiaries can establish direct deposit through the Treasury's Go Direct helpline. Call toll-free 1-800-333-1795, or enroll online at [www.GoDirect.org](http://www.GoDirect.org).

Veterans also have the option of receiving their benefits via a prepaid debit card, even if they do not have a bank account. There is no credit check, no minimum balance required, and basic services are free. To sign up for the debit card program, call toll-free 1-888 544-6347.

<b>2011 VA Disability Compensation Rates for Veterans</b>	
<b>Veteran's Disability Rating</b>	<b>Monthly Rate Paid to Veterans</b>
10 percent	\$123
20 percent	\$243
30 percent*	\$376
40 percent*	\$541
50 percent*	\$770
60 percent*	\$974
70 percent*	\$1,228
80 percent*	\$1,427

<b>2011 VA Disability Compensation Rates for Veterans</b>	
90 percent*	\$1,604
100 percent*	\$2,673

\*Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating and the number of dependents.

**Presumptive Conditions for Disability Compensation:** All veterans who develop Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig’s Disease, at any time after separation from service may be eligible for compensation for that disability.

**Prisoners of War:** For former POWs who were imprisoned for any length of time, the following disabilities are presumed to be service-connected if they are rated at least 10 percent disabling anytime after military service: psychosis, any of the anxiety states, dysthymic disorder, organic residuals of frostbite, post-traumatic osteoarthritis, atherosclerotic heart disease or hypertensive vascular disease and their complications, stroke and its complications, residuals of stroke and effective October 10, 2008, osteoporosis if the veteran has post-traumatic stress disorder (PTSD).

For former POWs who were imprisoned for at least 30 days, the following conditions are also presumed to be service-connected: avitaminosis, beriberi, chronic dysentery, helminthiasis, malnutrition (including optic atrophy associated with malnutrition), pellagra and/or other nutritional deficiencies, irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy except where related to infectious causes, cirrhosis of the liver, and effective September 28, 2009, osteoporosis.

**Veterans Exposed to Agent Orange and Other Herbicides:** A veteran who served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975, is presumed to have been exposed to Agent Orange and other herbicides used in support of military operations.

**Fourteen illnesses are presumed by VA to be service-connected for such veterans:** AL amyloidosis, 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, diabetes mellitus (Type 2), all chronic B-cell leukemias (including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia), Parkinson’s disease, and ischemic heart disease.

**Veterans Exposed to Radiation:** For veterans who participated in “radiation risk activities” as defined in VA regulations while on active duty, active duty for training, or inactive duty training, the following conditions are presumed to be service-connected: 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 (renal pelvis, ureter, urinary bladder

and urethra), brain, bone, lung, colon, and ovary; bronchiolo-alveolar carcinoma; multiple myeloma; lymphomas (other than Hodgkin's disease), and primary liver cancer (except if cirrhosis or hepatitis B is indicated).

To determine service connection for other conditions or exposures not eligible for presumptive service connection, VA considers factors such as the amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a non-service-related exposure could contribute to disease, and the relative sensitivity of exposed tissue.

**Gulf War Veterans with Chronic Disabilities** may receive disability compensation for chronic disabilities resulting from undiagnosed illnesses and/or medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms. A disability is considered chronic if it has existed for at least six months.

The undiagnosed illnesses must have appeared either during active service in the Southwest Asia Theater of Operations during the Gulf War period of Aug. 2, 1990, to July 31, 1991, or to a degree of at least 10 percent at any time since then through Dec. 31, 2011. This theater of operations includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.

Examples of symptoms of an undiagnosed illness and medically unexplained chronic multi-symptom illness defined by a cluster of signs and symptoms include: chronic fatigue syndrome, fibromyalgia, irritable bowel syndrome, fatigue, signs or symptoms involving the skin, skin disorders, headache, muscle pain, joint pain, neurological signs or symptoms, neuropsychological signs or symptoms, signs or symptoms involving the respiratory system (upper or lower), sleep disturbances, gastrointestinal signs or symptoms, cardiovascular signs or symptoms, abnormal weight loss, and menstrual disorders.

**Presumptive service connection may be granted for the following infectious diseases:**

Brucellosis, *Campylobacter jejuni*, *Coxiella burnetti* (Q fever), Malaria, *Mycobacterium tuberculosis*, Nontyphoid *Salmonella*, *Shigella*, Visceral leishmaniasis, and West Nile virus. Qualifying periods of service for these infectious diseases include active military, naval, or air service in the above stated Southwest Asia theater of operations during the Gulf War period of August 2, 1990, to July 30, 1991, or active military, naval, or air service on or after September 19, 2001, in Afghanistan.

**Concurrent Retirement and Disability Payments (CRDP)** restores retired pay on a graduated 10-year schedule for retirees with a 50 to 90 percent VA-rated disability. Concurrent retirement payments increase 10 percent per year through 2013. Veterans rated 100 percent disabled by VA are entitled to full CRDP without being phased in. Veterans receiving benefits at the 100 percent rate due to individual unemployment are entitled to full CRDP effective Jan. 1, 2005.

**Eligibility:** To qualify, veterans must also meet all three of the following criteria:

1. Have 20 or more years of active duty, or full-time National Guard duty, or satisfactory service as a reservist, or
2. Be in a retired status.
3. Be receiving retired pay (must be offset by VA payments). Retirees do not need to apply for this benefit. Payment is coordinated between VA and the Department of Defense (DoD).

**Combat-Related Special Compensation (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.

**Eligibility:** 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 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)

For information, visit [www.defenselink.mil](http://www.defenselink.mil), or call the toll free phone number for the veteran's branch of service: (Army) 1-866-281-3254; (Air Force) 1-800-616-3775; (Navy) 1-877-366-2772. The Army has its own Web site at <https://www.hrc.army.mil/site/crsc/index.html> and e-mail at [crsc.info@us.army.mil](mailto:crsc.info@us.army.mil)

### **Programs for Service-Connected Disabilities**

Vocational Rehabilitation and Employment (VR&E) Program assists veterans who have service-connected disabilities obtain and maintain suitable employment. Independent living services are also available for severely disabled veterans who are not currently ready to seek employment. Additional information is available on VA's Web site at [www.vetsuccess.gov](http://www.vetsuccess.gov).

**Eligibility:** A veteran must have a VA service-connected disability rated at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions. Servicemembers pending medical separation from active duty may also apply if their disabilities are reasonably expected to be rated at least 20 percent following their discharge.

**Entitlement:** A VA counselor must decide if the individual has an employment handicap based upon the results of a comprehensive evaluation. After an entitlement decision is made, the individual and

counselor will work together to develop a rehabilitation plan. The rehabilitation plan will specify the rehabilitation services to be provided.

**Services:** Rehabilitation services provided to participants in the VR&E program are under one of five tracks. VA pays the cost of approved training that is included in an individual's rehabilitation plan. Subsistence allowance may also be provided. The tracks are:

**Reemployment with Previous Employer:** For individuals who are separating from active duty or in the National Guard or Reserves and are returning to work for their previous employer.

**Rapid Access to Employment:** For individuals who either wish to obtain employment soon after separation or who already have the necessary skills to be competitive in the job market in an appropriate occupation.

**Self-Employment:** For individuals who have limited access to traditional employment, need flexible work schedules, or who require more accommodation in the work environment due to their disabling conditions or other life circumstances.

**Employment Through Long-Term Services:** For individuals who need specialized training and/or education to obtain and maintain suitable employment.

**Independent Living Services:** For veterans who are not currently able to work and need rehabilitation services to live more independently.

**Period of a Rehabilitation Program:** Generally, veterans must complete a program within 12 years from their separation from military service or within 12 years from the date VA notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

**VetSuccess on Campus:** The VetSuccess on Campus Program was started in June 2009 as a pilot at the University of South Florida. The program is designed to provide on-campus benefits assistance and adjustment counseling to assist veterans in completing their college educations and entering the labor market in viable careers. Pilot sites have been expanded to include Cleveland State University, San Diego State University, Rhode Island Community College, Rhode Island College, Texas A&M, Salt Lake City Community College, and Arizona State University.

**Work-Study:** Veterans training at the three-quarter or full-time rate may participate in VA's work-study program and provide VA outreach services, prepare/process VA paperwork, work at a VA medical facility, or perform other VA-approved activities. A portion of the work-study allowance equal to 40 percent of the total may be paid in advance.

## **Specially Adapted Housing Grants**

Certain veterans and servicemembers with service-connected disabilities may be entitled to a Specially Adapted Housing (SAH) grant from VA to help build a new specially adapted house, to adapt a home

they already own, or buy a house and modify it to meet their disability-related requirements. Eligible veterans or servicemembers may now receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional SAH grant.

**Eligibility for up to \$63,780:** 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 \$63,780. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and servicemembers must be determined eligible to receive compensation for permanent and total service-connected disability due to one of the following:

1. Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.
2. Loss or loss of use of both upper extremities at or above the elbow.
3. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity
4. 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.
5. Severe burn injuries

**Eligibility for up to \$12,756:** VA may approve a grant for the cost, up to a maximum of \$12,756, for necessary adaptations to a veteran's or servicemember'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:

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

**Temporary Residence Adaptation (TRA):** Eligible veterans and servicemembers who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the veteran or servicemember adapt the family member's home to meet his or her special needs. Those eligible for a \$63,780 grant would be permitted to use up to \$14,000 and those eligible for a \$12,756 grant would be permitted to use up to \$2,000. Grant amounts will also be adjusted annually based on a cost-of-construction index.

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. For more information on the use of such grants, contact Brian Bixler, Specially Adapted Housing via e-mail at [brian.bixler@va.gov](mailto:brian.bixler@va.gov).

**Supplemental Financing:** Veterans and servicemembers 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. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000. Additional information about the Specially Adapted Housing Program is available on VA's Web site at <http://www.benefits.va.gov/homeloans/sah.asp>.

## **Automobile Allowance**

Veterans and servicemembers may be eligible for a one-time payment of not more than \$11,000 (effective October 1, 2011, the maximum payment is \$18,900) toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, permanent impairment of vision of both eyes to a certain degree, or ankylosis (immobility) of one or both knees or one or both hips.

They 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. To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA health care facility.

## **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.

## **Additional Allowances for Veterans who Need Aid and Attendance are Housebound**

A veteran who is determined by VA to be in need of the regular aid and attendance of another person, or a veteran who is permanently housebound, may be entitled to additional disability compensation or pension payments. A veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person.

## **Vocational Rehabilitation & Employment Rates**

In some cases, a veteran requires additional education or training to become employable. A subsistence allowance is paid each month during training and is based on the rate of attendance (full-time or part-time), the number of dependents, and the type of training. The charts below show the rates as of Oct. 1, 2010.

**Subsistence allowance is paid at the following monthly rates for training in an institution of higher learning.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$547.54	\$687.47	\$810.13	\$59.05
3/4-time	\$416.43	\$516.35	\$605.69	\$45.41
1/2-time	\$278.64	\$345.23	\$405.81	\$30.30

**Subsistence allowance is paid at the following monthly rates for full-time training only in non-pay or nominal pay on-the-job training in a federal, state, local or federally recognized Indian tribe agency; training in the home; and vocational training in a rehabilitation facility or sheltered workshop.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$554.22	\$687.47	\$810.13	\$59.05

**Subsistence allowance is paid at the following monthly rates for full-time training only in farm cooperative, apprenticeship, and other on-job training. Payments are variable, based on the wages received. The maximum rates are:**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$484.57	\$585.99	\$675.36	\$43.93

**Subsistence allowance is paid at the following monthly rates for non-pay or nominal pay work experience in a federal, state, local or federally recognized Indian tribe agency.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$554.22	\$687.47	\$810.13	\$59.05
3/4-time	\$416.43	\$516.35	\$605.69	\$45.41
1/2-time	\$278.64	\$345.23	\$405.81	\$30.30

**Subsistence allowance is paid at the following monthly rates for training programs that include a combination of institutional and on-job training.**

<b>Greater Than Half-Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Institutional	\$554.22	\$687.47	\$810.13	\$59.05
On-job	\$484.57	\$585.99	\$675.36	\$43.93

**Subsistence allowance is paid at the following monthly rates for full-time training only for non-farm cooperative institutional training and non-farm cooperative on-job training.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Institutional	\$554.22	\$687.47	\$810.13	\$59.05
On-job	\$484.57	\$585.99	\$675.36	\$43.93

**Subsistence allowance is paid at the following monthly rates during the period of enrollment in a rehabilitation facility when a veteran is pursuing an approved independent living program plan.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$554.22	\$687.47	\$810.13	\$59.05
3/4-time	\$416.43	\$516.35	\$605.69	\$45.41
1/2-time	\$278.64	\$345.23	\$405.81	\$30.30

**Subsistence allowance is paid at the following monthly rates during the period of enrollment in a rehabilitation facility when a veteran requires this service for the purpose of extended evaluation.**

<b>Training Time</b>	<b>Veterans With No Dependents</b>	<b>Veterans With One Dependent</b>	<b>Veterans With Two Dependents</b>	<b>Additional Dependent</b>
Full-time	\$554.22	\$687.47	\$810.13	\$59.05
3/4-time	\$416.43	\$516.35	\$605.69	\$45.41
1/2-time	\$278.64	\$345.23	\$405.81	\$30.30
1/4-time	\$139.30	\$172.63	\$202.90	\$15.11

### **Fiduciary Program**

VA's Fiduciary Program is designed to protect the benefits paid to Veterans and beneficiaries who are unable to manage their own financial affairs. To qualify for this service, a VA beneficiary must be either a minor or an adult who has been determined to be unable to manage their financial affairs by VA, or under legal disability by reason of court action. When VA benefits are payable to an individual who meets the above criteria, then a third party payee or fiduciary is appointed to ensure the beneficiary's funds are expended for the care, support, welfare, and needs of the beneficiary and their recognized dependents. The Fiduciary Program's duty, mandated by Congress, is to provide oversight to fiduciaries by ensuring that they are providing the proper services for those beneficiaries who have shown a need of the program's protection. For more information please visit the VA Fiduciary Program webpage at <http://www.vba.va.gov/bln/21/Fiduciary/index.htm>.