

# Veterans Extended Care Benefits

War-time veterans and their surviving spouses, could be eligible for a tax free benefit to help pay for the cost of home health care, assisted living community or nursing home costs.

## Qualification Requirements

Veteran must have served one day during wartime with 90 days active duty.  
Have an honorable or general discharge

## TOTAL MONTHLY BENEFITS

**Single Veteran: \$2,358 per month**  
**Married Veteran: \$2,795 per month**  
**Spouse of a Living Veteran: \$1,851 per month**  
**Dual Veterans (Husband and Wife): \$3,740 per month**  
**Surviving Spouse of a Veteran: \$1,515 per month**  
**This benefit is "tax-free" and does not effect Social Security benefits**

## PERIOD OF WAR

World War II: December 7, 1941 through December 31, 1946  
Korean Conflict: June 27, 1950 through January 31, 1955  
Vietnam War: August 5, 1964 through May 7, 1975 or November 1, 1955, for those who served in the Republic of Vietnam.  
Gulf Conflict: August 2, 1990, through a future date set by law or presidential proclamation.

## MEDICAL QUALIFICATIONS

To qualify medically, qualified claimants must have the need of the assistance of another individual with at least 2 activities of daily living (ADL's). ADL's include bathing, dressing, eating, toileting, transferring, and ambulating. In addition, the VA now recognizes medication management along with instrumental activities of daily living (IADLs).

## BRIGHT-LINE NET WORTH LIMIT

The Veteran Administration uses a "Bright-line Net Worth Limit" that gives the claimant a fairly straight-forward way to determine the total amount of assets a claimant can have and still qualify for Veteran's Pension program. The Veteran's Pension Bright line-limit (VPBL), for 2025 is \$159,240. This is the amount of total assets you can have in your name not including your home or any vehicles.

## ASSET TRANSFER PENALTY

Currently, there is a 3 year look-back for transferring assets for less than "Fair Market" value or for gifting assets, which will create a penalty period based on the amount that was transferred over the VPBL amount. Please note that the word "penalty" does not mean illegal. There are a number of qualification strategies that will allow you to qualify for benefits now. Call us to discuss your case today.

## William M. Morgan

VA Accredited Claims Agent  
Accredited by the Dept. of Veterans Affairs



**FUTURE CARE FUNDING**

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Do you reside in an independent living community? Ask how you too could qualify.  
Not employed by or affiliated with the Veterans Administration or any government agency



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With  
Honor**

