

Are you eligible for VA pension benefits to cover the costs of your long-term care?

Are you a veteran or the surviving spouse of a veteran who:

- Is 65 or older;
- Served at least 90 days active duty with one (1) day during a period of war;
- Has a non-service connected disability that causes you to need help with daily tasks such as dressing, feeding, bathing, etc.;
- Currently paying for or in need of some form of nursing home, assisted living or in-home care?

Then you may be eligible for tax-free income from the Veterans Administration to help cover the costs.

Learn more inside!

About Heather Chubb, Esq. The Chubb Law Firm



Heather Chubb is an elder law and estate planning attorney accredited by the VA (#20532) committed to helping older veterans and their families receive the long-term care benefits (VA and Medi-Cal) and legal protection they deserve.

She is an advocate for seniors in the greater Sacramento area and a frequently requested speaker and media personality on the issues of estate planning, VA benefits and having "tough conversations" with aging loved ones.

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Attention Wartime
Veterans and Their Families:

Aid & Attendance - The VA's Best Kept Secret



Are you missing out on up to \$26,766.00 per year in tax-free income from the Veterans Administration to offset expenses or cover costs related to long-term or home health care?

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Don't Miss Out on VA Pension Benefits Available To Pay For Your Long-Term Care

The Aid and Attendance Pension is often referred to as the **"VA's Best Kept Secret ."**

This 3-tiered tax-free benefit is available for older war-time veterans and their spouses who need financial assistance covering the costs associated with long-term care or unreimbursed medical expenses.

These critical benefits are overlooked by many families with Veterans or surviving spouses... simply because the VA is not required to tell you if you qualify!

What would you do with up to \$26,766.00 per year? Could you finally get the medical care and financial help that you deserve?

The purpose of the Aid and Attendance Pension Benefit is to help veterans offset the costs associated with nursing home, assisted living or in-home care. The benefit can even be used to pay a family member who oversees or provides the care for their loved-one.

Unfortunately, accessing the benefits and working with the VA can be difficult. There is a really good chance if you go it alone you won't qualify. There are 4 criteria for eligibility: service, income, net worth and medical expenses.

Many veterans are turned away because they don't understand the VA's rules or the planning available to help meet the VA's asset and income requirements. A skilled attorney in the area of VA Benefits can help you determine the best legal and financial tools necessary to accomplish this and quickly help you get the benefits you deserve.

Getting Help

Never assume you are not eligible for benefits!



At The Chubb Law Firm we specialize in helping families during difficult times. This is a complicated area of law with a lot of pitfalls for the unwary. We make sure our client's journey is as smooth as possible. We generally charge \$350 for an initial consultation. However, in gratitude for your service to our country we will waive the consultation fee with the mention of this brochure. **Call us at 916-241-9661** to schedule your VA Benefit Briefing. You'll learn how to avoid common mistakes that will delay your approval, as well as strategies to ensure you aren't denied benefits based on your current assets or income levels.

FAQs

What if I have a house and some savings - can I still qualify for a VA Pension?

YES! While net worth and income are both factors, there are no specific income or asset limits set by the VA. As part of a long-term care plan, prepared by a skilled elder law attorney, most estates can be adjusted so the veteran or widowed spouse qualifies for VA Aid and Attendance benefits. Never assume your loved one is not eligible!

Do I need to hire a professional caregiver to become eligible for the pension?

NO. In order to receive the VA pension, claimants must show that they require assistance with activities of daily living. Many people do not realize that even if they do not live in a nursing home or assisted living facility, go to adult day care, or have professional caregivers coming into the home, they may still have caregivers – the friends and family that help them on a daily basis. An experienced professional who is accredited with the VA can help veterans and surviving spouses determine if their friends and family provide enough services to be caregivers.

What are unreimbursed medical expenses?

Many items fall into this category, including health insurance premiums, doctor, hospital and prescription co-pays, in-home care services, assisted living facility rent and family caregivers to name a few. Often veterans don't realize that they have medical expenses that would qualify under the Aid & Attendance program.