

VETERAN'S BENEFITS

Emergencies always go to the nearest hospital

1877-874-2273 North Region www.va.gov, www.tricare.osd.mil
1800-827-1000 benefits information
1800-273-8255, press 1 crisis number
1412-621-4357 County Veterans Affairs Office
1800-633-4227 www.tricare.osd.mil/ProviderDirectory
www.elderlawofpgh.com/veterans-benefits.php ←
1888-838-8737 www.ucci.com family dental coverage information
1888-363-2273
1855-838-7744 www.PAServes.org, 20 organizations helping vets

The VA is the federal health and support agency for those with one of five types of a discharge document having served two years, and since 1980, having service related injuries, mental health issues or low income. Presently the income limits for a single veteran is \$36,500, a couple \$41,700. Each veteran is assigned to one of eight priority groups. Benefits vary. Groups one, two and three have no co-pays for prescriptions. Veterans assigned to groups 5,6,7 and 8 have co-pays. You are assigned Group 5 if also enrolled in Medicaid. There is no time limit if it is a service related issue and you can appeal if you are denied benefits. All veterans should enroll because some benefits may be available for each group. Only about 15% are getting help that could be.

The VA provides health, restricted dental care and education programs for qualifying veterans and their families with dependents covered to age 30 in PA. A veteran any age not using education benefits can give part to a spouse or dependent child to age 26. The best place for veterans to enroll is to walk in between 8-4 in the Federal Building in downtown Pittsburgh (412-360-6993 or 412-360-6628). They will assist you getting a copy of your discharge document, DD214, free online. Bring a marriage license if seeking spousal benefits. There are no spousal benefits after a divorce or for Common Law wives. Widowed spouses living with the veteran at the time of death receive approximately \$1,094 a month. We have 2 VA hospitals in Pittsburgh taking about 30 days to set an appointment. If longer, they may see a private doctor at the VA's expense. Each hospital has an Emergency Room to address an immediate need. Aspinwall has a walk-in-behavior health clinic and there are also five outpatient clinics each with a lab and an Urgi Care Center. If living over 40 miles from a facility, you may see a private physician at the VA's expense. The VA has programs for homeless veterans, those with addictive disorders or dementia, vocational services, suicide prevention, an Adult Day Care Center, a transplant program and hospice care. The Aid & Attendance Program pays for care giving if you are a war era veteran unable to perform 2 activities of daily living. 1877-427-8065

Tricare for Life (1866-773-6404) is the Plan for 20 year service retirees who are dual eligibles, those also eligible for Medicare and enrolled in Parts A & B. Tricare For Life will pay your Medicare Part A \$1,260 hospital deductible and the Part B annual deductible of \$166. You may use any MD or hospital worldwide. If it's a covered Medicare service, Medicare pays first then Tricare steps in paying the 20% gap. Some services Medicare doesn't cover, but Tricare does. There is no coverage for health clubs, routine eye exams, chiropratic care or acupuncture and hearing aids are at cost. The VA accepts UPMC, Highmark and other plans as back-up protection to have these covered and for drugs not included in the VA formulary. Vietnam Vets

with one of 15 listed illnesses associated with agent orange have expenses covered up to \$2,800 a month.

Depending on your assets, you could use the VA for those housebound over age 65 in the Aid and Attendance Program for personal care and housekeeping services including payment to a relative as the caregiver. Benefits are available for Independent Living if you are unable to perform 2 ADL's and up to \$1,949 for Assisted Living and Nursing Home Skilled confinements. Individual assets over \$50,000 for a single and \$80,000 for a couple can be reduced via an Asset Protection Trust, a VA qualified trust. The Trust also protects a spouse and heirs from creditors. Va Benefits are income tax free and the estate 5% probate tax is eliminated. You can own the home you live in, but owned rental property is considered an asset. Life insurance is not. Consult a Certified Elder Law Attorney for advice. There is no look back period to spend down as with Medicaid, but if you might eventually need Medicaid, they will then look back to see if you eliminated any assets within the past 60 months.

The VA has recently increased benefits in the Family Caregiver Program, Adult Day Care, burial and property tax exemption benefits, disability compensation and pensions. They look at a couple's combined incomes and your out of pocket medical expenses. (www.caregiver.va.gov)

You will have a VA Primary Care Provider who you must see annually. With your permission, electronic records are shared with your community Primary Care Provider. There is a drug mail program available for just the vet from the VA pharmacy (1412-665-6706). Generics have a \$3 co-pay, brand drugs \$9 and non-formulary drugs are \$22. The script can be from any Tricare authorized provider which are most MD's. You can also fill scripts at most pharmacies with a small co-payment.

Medicare pays first
Employer Plans pay next
Supplement (Medigap) or Medical Advantage Plans are next
Tricare next
Medicaid is the last to pay

Tricare claims you mail to Wisconsin Physicians Services, PO Box 7890, Madison, WI 53707 (1866-773-0404 www.tricare4u.com)

www.va.gov/GERIATRICS/Guide/LongTermCare/index.asp
www.va.gov/explore
www.pittsburgh.va.gov/services
www.pittsburgh.va.gov/CBOC.asp for five VA community clinics
www.caregiver.va.gov Caregiver assistance 1855-260-3274
www.USAA/retirement 1866-461-8722, auto insurance