

The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible.

- Do NOT count their residence or vehicle when estimating net worth.
- Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it).
- DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc.
- DO count any assets owned by the spouse as well.
- As a rule of thumb, assets should not exceed \$129,094.

**List below the estimated ANNUAL income of the veteran or surviving spouse**

Estimate total income (If married include spousal income): \$ \_\_\_\_\_

- *All income must be included. This includes social security, pension, interest income, dividends, income from rental property, etc.*

**List all unreimbursed, recurring health care expenses**

This includes:

Assisted Living costs (per month): \$ \_\_\_\_\_

Nursing Home costs (per month): \$ \_\_\_\_\_

Home Care service (per month): \$ \_\_\_\_\_

Health Insurance premium (per month): \$ \_\_\_\_\_

Medicare premium (per month): \$ \_\_\_\_\_

Regular (unreimbursed) prescriptions (per month & verifiable through a pharmacy print-out): \$ \_\_\_\_\_

TOTAL Expenses per month: \$ \_\_\_\_\_

Multiply x 12 to get total annual expenses: \$ \_\_\_\_\_

Total Annual Medical Expenses \$ \_\_\_\_\_

Add your Medical Expenses to the total annual health care expenses and Subtract from your total annual income and write the amount here: \$ \_\_\_\_\_

**This is your "countable" income**

**Pension Document Checklist**

**Income**

- Social Security Statement for current year and previous year
- Annuity Statements
- Pension/Retirement statements
- Interest bearing accounts statements

**Assets**

- Bank statements for ALL accounts
- IRA/Mutual Funds/ Investments (Excluding Burial Trust)
- 401K

### **Expenses**

- OTC (Over the Counter) pharmacy.
- Pharmacy total paid for the current year
- Medical Expense to include Co-Pays (SEE BELOW)
- Assisted Living expense/ Nursing home expense
- Supplemental Insure cost
- In home care expense

### **LISTING OF POSSIBLE MEDICAL EXPENSES**

**(Write the cost next to each one that applies)**

Abdominal supports

Acupuncture service

Ambulance hire

Anesthetist

Arch supports

Artificial limbs and teeth

Back supports

Braces

Cardiographs

Chiropodist

Chiropractor

Convalescent home (for medical treatment only)

Crutches

Dental service (e.g., cleaning, x ray, filling teeth)

Dentures

Dermatologist

Eyeglasses

Food or beverages specially prescribed by a physician (for treatment of illness, and in

addition to, not as a substitute for. regular diet - physician's statement needed)

Gynecologist

Hearing aids and batteries  
Home health services  
Hospital expenses  
Insulin Treatment  
Insurance premiums (for medical insurance only)  
Invalid chair  
Lab tests  
Lip reading lessons (designed to overcome a disability)  
Neurologist  
Nursing services (for medical care, including nurse's board paid by claimant)  
Occupational therapist  
Ophthalmologist  
Optician  
Optometrist  
Oral surgery  
Osteopath, licensed  
Pediatrician  
Physical examinations  
Physician  
Physical therapy  
Podiatrist  
Prescriptions and Drugs  
Psychiatrist  
Psychoanalyst  
Psychologist  
Psychotherapy  
Radium therapy  
Sacroiliac belt  
Seeing-eye dog and maintenance  
Speech therapist  
Splints  
Supplementary medical insurance (Part B) under Medicare  
Surgeon  
Telephone/teletype special communications equipment for the deaf  
Transportation expenses for medical purposes (20 cents per mile plus parking and tolls or actual fares for taxi, buses, etc.)  
Vaccines

Vitamins prescribed by a doctor (but not as a food supplement or to preserve general health)

**Wheelchairs**

Whirlpool baths for medical purposes

X rays