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VA Pension Benefits – A Benefit You May Have Earned but Never Heard About

VA pension benefits are monthly income payments available to many veterans to help offset the cost of long term care. The benefits are available to those who meet the service qualifications and have monthly recurring medical expenses that exceed their monthly incomes. The disability or medical condition does not have to be a service related injury or condition. If you are over 65, you are automatically considered disabled.

The benefits are payable to the veteran and in some cases the veteran's widow. The monthly payment can be as much as \$2,054 for an eligible veteran who is married. The benefit amount depends on several factors including the degree to which the veteran needs assistance and the amount of recurring expenses for medical care. The benefit is needs based and not income based.

There are three different levels of benefits. Those are basic pension, housebound and aid and attendance. Unlike Medicaid benefits, VA benefits can be payable for in home care and to assisted living facilities. Medicaid benefits are only available for nursing home care. One of the countable expenses for VA benefits is the cost of a caregiver as long as it

is not a spouse or other relative who lives in the home.

In order to qualify, there are limits on how much income you have per month and the amount of assets the veteran owns. However, there are strategies available to help you qualify and, unlike Medicaid, there is no look back period if you do have to transfer assets to qualify. Sadly, most veterans who have earned this benefit know nothing about it and never even apply even though it could be worth almost \$25,000 to you. If you would like to know if you qualify, please contact Mary at our office at 256 530 0366 to learn more. ♦

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State of Alabama
7th Judicial Circuit



Obie
Court Specialist
Calhoun County Courthouse

Obbie's Observations

It's spring! I am really enjoy rolling in the grass in the warm sunshine and going for walks with Dad again now that his knee is fixed. Thank you, Dr. Ray! High 5-PAW!!

My Dad's granddaughters got to hunt Easter eggs even though the newest probably won't remember. After all, she will turn a year old in May which apparently for humans isn't very long. Good grief, I was practically full grown at that age.

I also like Dad's new office. It has deep window sills so I can sit in them and watch what's going on outside while he is working on the weekends. Before I just had to be bored or take a nap and wait till he was finished so we could ride in the car some more. Also, the building has an elevator and I think riding in the elevator is fun! It's the little things that make your tail wag.

I can't sign off without reminding you about three really special programs near and dear to my heart and Dad's. Wounded Warriors, Best Friends Animal Sanctuary and Foothills Day Camp are all worthy of support. They help our heroes who have been injured while in Military Service, animals that are abandoned or abused and children in our own county that couldn't otherwise have a camp experience. God bless them and you for your prayers and donations!

Many Wags! Obbie



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The Top 10 Tips On How To Have A Positive Attitude

1. **Take ownership of your attitude.** We control our attitude. It is not something that is genetically or environmentally determined. Each of us can decide what our attitude is going to be. We can choose to have a positive attitude about life. A ready smile is a gift to all those around you.

2. **Take action to eliminate what bothers you.** You may be putting up with more things than you have realized. Think about what you are tolerating. You may be tolerating things, or ways that someone speaks to you that you don't like. Just paying attention to what you are tolerating will be the first step towards eliminating it. Tolerations infect your attitude.

3. **Live in the present.** Let go of living in the past or in the future and enjoy the present.

4. **Let go of things that don't matter.** Stop wasting energy on being irritated and annoyed at things that really don't matter.

5. **Be non-judgmental.** Let go of being critical of others. Try instead to listen and understand. As you open yourself up to not judging others you will be able to accept yourself and others more.

6. **Listen to yourself and trust what you hear.** Let go of other people's voices that you carry in your head. Instead, listen to yourself and take responsibility for what you can and want to do.

7. **Live your values.** By living your life according to your values you will develop an attitude of true acceptance of yourself. You will realize that you are fine the way you are. You may choose to make some changes in your life simply because you realize that you have greater potential than you have utilized so far.

8. **Have fun and enjoy humor.** Take delight in life and create fun experiences for yourself. Don't make life be too heavy.

9. **Invest energy in the people who you love and care about.** Meaningful relationships are developed and sustained by positive attitudes and commitment.

10. **Develop an attitude of love.** By developing a loving attitude towards yourself you will in turn interact with others from a basis of love. ♦

Submitted by Kristina von Rosenvinge, who can be reached at kristina@kristinavonr.com Copyright by Coach U, all rights reserved.



A bad attitude is like a flat tire. If you don't change it, you'll never go anywhere!



Carr Family Recipe

Hot Taco Rice

- 1 lb. ground beef
- 1.5 cup medium salsa
- 1 chicken bouillon cube
- 1 onion, chopped
- 1 cup tomato sauce (8 oz.)
- 1.5 cup instant rice

Brown beef and onion. Add salsa, tomato sauce and bouillon cube. Bring to full boil. Reduce heat to low, cover and simmer 5 minutes. Meanwhile, prepare rice as directed on package. Serve beef mixture over rice and top with garnishes such as chopped tomatoes, sour cream, shredded cheese, tortilla chips.

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How Does My Alabama Workers Compensation Effect My Social Security Disability Payment?

Sometimes when a person is injured on the job they cannot go back to work due to that injury. Other times, there may be some physical or mental impairment that is not related to an on-the-job injury that occurs and that person qualifies for Social Security disability benefits. When a person is receiving Social Security disability income (SSDI) he will receive a monthly income check in an amount based on his prior earnings. The problem is that when you receive an Alabama workers compensation judgment or settlement proceeds this can affect your monthly Social Security disability payments.

In Alabama, if you settle your workers compensation case and have a permanent impairment or restrictions, you will be entitled to receive a lump sum. When you do so, you are required by law to notify the Social Security Administration. The lump sum benefits could then cut off your Social Security disability benefits which is not what you want to happen.

One of the benefits to hiring an Anniston Alabama worker's compensation lawyer is that he can tell you how to minimize the negative impact of your worker's compensation settlement on your disability payments and still keep the worker's compensation settlement money. The way to do so is for your attorney to request language in the court order that basically amortizes the lump sum workers compensation payment over the duration of the remainder of your life. That calculation is based on annuity tables which are easily accessible. If the court enters an order with this "Social Security language" in it then Social Security will deem it that you only get a certain amount of your workers compensation payment per week or per month even though you actually received it all up front.

Social Security takes the position that your Social Security payments and worker's compensation monthly payment and any other benefits cannot exceed 80% of your average earnings at the time you became disabled. Failing to get this language in the court order could totally cut out your Social Security benefits. On the other hand, if you have the language in the Order then the impact may be that you lose nothing or, worst-case scenario, you lose very little.

For example, say you were making \$3000 per month before you became disabled. Also assume you are getting \$2,000 per month in Social Security benefits because you are now totally disabled. You then settle your worker's compensation claim for \$40,000. If you amortize that \$40,000 over the remainder of your life let's assume that it equates to \$600 per month. In this scenario, your Social Security benefits would be cut by \$200 per month. That is because 80% of your pre-injury earnings is \$2400 per month. Your total Social Security and workers comp is \$2600 per month. Therefore, Social Security would reduce your monthly benefit by \$200.

You would now receive \$1800 per month in Social Security benefits and have \$40,000 from the worker's compensation case to do with as you please. However, if you take the lump sum settlement and do not have the appropriate language in your Order, your Social Security benefits would be cut off completely! Unfortunately, this is one of the biggest mistakes that people make when they handle their own worker's compensation claim here in Anniston or have an attorney who does not regularly handle Alabama Worker's Compensation cases handle the case for them. At Adams Miller, LLP in Anniston, we have been handling Alabama workers compensation claims and Social Security disability claims for more than 20 years. We would be happy to meet with you in help you evaluate your claim and decide how you can best maximize your recovery. **Give us a call at 256 530 0366 – we are happy to help.** ♦

Written by Bill Miller, Adams Miller LLP – April 9, 2014

Steps To A Happier Life

Think and Act Happy. You will create that state of mind for yourself and inspire it in others



- ✓ Take Control. Make effective changes in your life
- ✓ Set Goals that urge you forward, yet are still realistic
- ✓ Engage Your Skills. Seek activities that use your abilities
- ✓ Be Healthy. Eat well, exercise regularly and get plenty of sleep
- ✓ Surround Yourself with happy people and nurture these relationships
- ✓ Be Compassionate and help those in greater need
- ✓ Stay Open to new people and experiences so you continue to grow
- ✓ Take A Moment each day to reflect on the positive things in your life ♦

- Author Unknown

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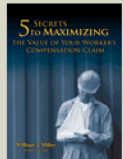
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VA Care



DUI



Workers' Comp

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