



The Care They Deserve: A Benefit Guide for Veterans With Service-Connected Disabilities

It can be difficult to make heads or tails of the many benefits available to veterans in the United States. There are plenty of options to choose from—whether you seek financial support for your education, housing, medical care, retirement, or your basic needs—so long as you are willing to wade through all the red tape. But as an honored member of the armed forces, you deserve all the support you can get—especially if you developed a disability as a result of your service. This guide will provide you with an overview of the main benefits available for veterans with service-connected disabilities.

The Basics

Most benefits and programs for veterans with service-connected disabilities will judge your eligibility based on your “disability rating.” VA will generally evaluate the degree or severity of your disability with a rating, which is given in 10% increments between 0 and 100. You will need to provide medical records or medical opinions as evidence of your disability. Some veterans have “presumed” disabilities, which means they don’t need as much specific evidence to prove their claim. Disability is often presumed for veterans who were prisoners of war, who contracted tropical diseases, or who were exposed to ionizing radiation, for example.

The more basic benefits include compensation for physical and mental health conditions, but others are more restricted. If you are granted certain benefits, they may be deducted from your military retirement pay, disability severance pay, or separation incentive payments, if applicable. Some programs allow you to retrieve the “offset” money under specific circumstances.

General Eligibility:

- Active duty in the Uniformed Services
- Active duty training
- Inactive duty training where the disability was caused by injury, heart attack, or stroke
- Discharged under any conditions besides dishonorable.

Disability Compensation

A common benefit for service-connected disability is called Disability Compensation. To qualify for this tax-free monetary benefit, you must have incurred an illness or injury during service that either caused a disability or aggravated an existing disability. You will typically get more compensation for a higher disability rating. In some cases you can also get compensation for additional disabilities related to your service-connected disability, even if they developed or



became apparent after service. If your combined disability is rated 30% or greater and you have dependents, you may be granted an extra allowance.

Applies to:

- Veterans who have a disability rating of 10% or more, AND
- A disability stemming from (or aggravated by) an illness or injury incurred during service.

Special Monthly Compensation (SMC)

SMC may be awarded in special circumstances as a tax-free benefit. If your specific disability is severe and requires you to receive aid from another person, you may be eligible for this additional benefit. For example, you might apply if you were blinded or lost the use of a limb, making it necessary for you to receive help from someone. It can be paid to veterans and certain family members based on “the need of aid and attendance by another person.”

Applies to:

- Veterans with service-connected disabilities
- Their spouse, surviving spouse, and parents.

Concurrent Retirement and Disability Payments (CRDP)

If you served in the military long enough and have a significant disability, you may be eligible for the CRDP program for military retirees. In most cases, your retirement pay would be reduced to offset the amount of disability benefits you receive. The CRDP program allows you to receive disability payments in addition to all or most of your retirement pay.

Applies to:

- Veterans (retirees) who served for 20 or more years, AND
- Who have a service-connected disability rated 50% at minimum.

Combat-Related Special Compensation (CRSP)

Military retirees with combat-related illnesses and injuries can get access to a program called CRSP. When you receive disability compensation and your military retirement pay is reduced as a result, CRSP essentially pays you back. It can restore some or all of the money that was offset for combat-related disability compensation only (but not for any service-connected disability). You can apply if you served on active duty in the military, or if you are a reservist aged 60 or older or retired through Temporary Early Retirement Authorization (TERA).



Applies to:

- Veterans (retirees) who have a disability rating of 10% or more, AND
- At least 20 years of military service or a medical retirement, AND
- A service-connected disability that is also combat-related.

VA Nursing Home Care

If you meet the basic requirements for VA benefits, you may be able to receive nursing home care, but veterans with service-connected disability ratings of 60% or more get priority. You can apply for short-term or long-term care. The program is designed to help veterans who are too disabled or elderly to care for themselves, but who are not sick enough to stay in the hospital. The types of available nursing care include community living centers, contract nursing home care (in public or private facilities), and state-run veterans homes.

Applies to:

- Veterans who meet the basic eligibility requirements for VA benefits
- Veterans who need nursing home care because of a service-connected disability (Priority)
- Veterans with a combined disability rating of at least 70% (Priority)
- Unemployable or totally/permanently disabled veterans with a disability rating of 60% or more. (Priority)

What Else?

You can find a range of other VA benefits including education benefits, home loan guarantees, insurance, and adapted housing grants, though they are not all specific to veterans with service-related disabilities. You can complete and file your benefits applications online, on the phone, by mail, or in person at your local VA office.

If you recently made a reasonable application for benefits and were denied, or if you would like an edge on your next application, you should contact a qualified attorney. Lilac City Law is here to ensure you get the compensation you deserve for your service-connected disability. Don't hesitate to call us at 509-624-1610 when you need a strong, dedicated advocate to defend your best interests.