|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Rating by percentage** | **Monthly****benefit** | **DIC Spouse only \*** | **Priority****Group** | **Medical Coverage****by rating** | **See Footnotes** |
| 0% | 0.00 | NA | GROUP 6 | **SC MED ONLY** | **C-1, R-0** |
| 10% | 175.51 | NA | GROUP 3 | **SC MED & RX ONLY** | **C-1, R-1** |
| 20% | 346.95 | NA | GROUP 3 | **SC MED & RX ONLY** | **C-1, R-2** |
| 30% | 537.42 | 601.42 | GROUP 2 | **REDUCED COSTS** | **C-1, R-3-4** |
| 40% | 774.16 | 859.16 | GROUP 2 | **REDUCED COSTS** | **C-1, R-3-4** |
| 50% | 1,102.04 | 1,208.04 | GROUP 1 | **NO COST MED & RX** | **R-50** |
| 60% | 1,395.93 | 1,523.93 | GROUP 1 | **NO COST MED & RX** | **R-60-90** |
| 70% | 1,759.19 | 1,908.19 | GROUP 1 | **NO COST MED & RX** | **R-60-90** |
| 80% | 2,044.89 | 2,214.89 | GROUP 1 | **NO COST MED & RX** | **R-60-90** |
| 90% | 2,297.96 | 2,489.96 | GROUP 1 | **NO COST MED & RX** | **R-60-90** |
| 100% | 3,831.30 | 4.044.91 | GROUP1 | **NO COST MED & RX** | **R-100** |
|  |  |  |  |  |  |
| **SMC K** | 4,027.37 | 4,180.97 | ADDED | **ADDS 136.06** | **SMC** |
| **SMC S** | 4,288.45 | 4,392.25 | ADDED | **ADDS 195.42** | **SMC** |
| **SMC R-1** | 9,702.07 |  |  |  | **SMC** |
| **SMS-R2** | 11,107.51 |  |  |  | **SMC** |

**\* DIC**: Dependent Indemnity Compensation SC: Service Connected

**The 3 required elements to approving or increasing your VA compensation claims:**

1. **Medical evidence documenting a diagnosis with a medical diagnostic code. (DBQ forms)**
2. **Current proof the conditions exist, for more than 6 months & is at least 10% disabling.**
3. **A Medical Nexus linking the 2 above as Service Connected using one the phrases:**

**“At least likely than not” (50%), or “more likely than not is related to military service.”**

* **A Medical Nexus is not required** **if:** Service Records document an injury in service, **but** medical evidence documenting the conditions exists now, has for more than six months and is at least 10% disabling **is still required.**
* **A Medical Nexus is not required if:** Your illness is listed on a “Presumptive List”, **but** current medical evidence, as listed above, **is still required. (See PACT Act.)**

**The Veterans Health Admin. (VHA) & Veterans Benefits Admin. (VBA) are separate entities.**

**Rating increase requests & secondary claims are new claims. A 21-526 EZ app. is required.**

**Use “Secondary Claims” to increase your ratings.** Example: Insomnia (Secondary) to PTSD.

Meaning your PTSD condition caused the Secondary Condition of Insomnia.

Obstructive Sleep Apnea (secondary) was caused by type 2 diabetes or hypertension.

If a CPAP is medically prescribed for OSA, that alone is a 50% rating.

Erectile disfunction (secondary) to Service-Connected medications. (See SMC K, pays $132.74/ month)

**Use “Buddy Letters” & lay evidence to describe your current conditions. (VA form 21-4138)**

**Medical Priority Group data:** <https://www.va.gov/health-care/eligibility/priority-groups/>

**C-1** **Copay rates vary by rating and other factors and were intentionally not listed.**

 **The most up-to-date information can be found at the VA link below:**

<https://www.va.gov/health-care/copay-rates/>

**R-0 A** **Service Connected rating of 0% does not pay monthly compensation but comes**   **several benefits:**

* A 10-point Veteran preference in federal hiring
* No cost healthcare and Rx drugs for service-connected disabilities, (if income limits are met)
* Travel allowance for scheduled appointments at a VA facility or VA authorized health care facility
* Use of commissaries, exchanges, and morale welfare and recreation (MWR) retail facilities.
* National Park Pass:

<https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm>

**Note: In some instances, there are individuals who have separate and more than two zero percent** **service connected disabilities who are paid at the minimum 10 percent. (38 CFR 3.324)**

 **R-1**  **Added benefits at 10%:**

* Waiver of VA funding fee for VA home loan
* Burial and plot allowance
* Vocational Rehabilitation & Employment AKA Veteran Readiness & Employment

**R-2 Added benefits at 20%:**

* [No cost health care](https://www.va.gov/HEALTHBENEFITS/cost/copays.asp)
* [Prescription medications for service connected disabilities](https://www.va.gov/HEALTHBENEFITS/cost/copays.asp)

**R-3-4 Added benefits at 30% to 40%:**

* [Direct hire authority](https://www.opm.gov/policy-data-oversight/hiring-information/direct-hire-authority)**, travel reimbursement to VA exams.**
* Additional compensation for eligible dependents, Dependent Indemnity Compensation/ DIC
* May include aid and attendance for eligible spouse. (See SMC restrictions)

**R-50 Added benefits at 50%:**

* [No cost health care and prescription medications](https://www.va.gov/HEALTHBENEFITS/cost/copays.asp)

**R-60-90 Added benefits at 60% to 90%:**

* [**Dental care,**](https://www.va.gov/dental) **(only if rated unemployable)**
* [**Concurrent receipt of military retired pay**](https://www.dfas.mil/retiredmilitary/disability/crdp.html)
* **I**[**ndividual Unemployability**](http://www.benefits.va.gov/compensation/claims-special-individual_unemployability.asp) **(must be unemployable due to service-connected disabilities)**
* **See TDIU requirements and 70-40 rule below (\*\*\*)**
* [**Dependents Educational Assistance**](http://www.benefits.va.gov/GIBILL/DEA.asp) **(unemployable condition must be considered permanent)**
* [**Special restorative training**](http://www.benefits.va.gov/GIBILL/DEA.asp#special)
* **CHAMPVA–Civilian Health and Medical Program.**
* **Unemployable condition must be considered permanent**
* **No Aid and attendance fee (>70%)**

**R-100 Added benefits for 100% Schedular, Permanente & Total:**

* **Dental care, veteran only.**
* **CHAMP VA supplemental health care for spouse or dependents.**
* **Uniform Services card (See DEERS data below.)**
* **DOD DEERS Application Form DD-1172-2 is required, see links below:**
* [**https://www.defense.gov/Contact/Help-Center/Help-Center-Listing/Category/22673/militarycivilian-records-deers-and-dod-id-cards/**](https://www.defense.gov/Contact/Help-Center/Help-Center-Listing/Category/22673/militarycivilian-records-deers-and-dod-id-cards/)

**\*\*\* Eligibility for TDIU: Total Disability Individually Unemployable, pays 100% rating amount.**

**One rating at 70%, or one at 40% plus other ratings totaling 70% or** **greater is required.**

**TDIU Veterans can only work in a sheltered/modified work environment, or below federal poverty amount for that year. See link below for 2024 Federal Poverty rates:**

[**https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines**](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines)

**Special Monthly Compensation (SMC) amounts listed above are for Spouse only and do not**  **list other qualifying dependents. Up-to-date information can be found at the link below:**

[**https://www.va.gov/disability/compensation-rates/special-monthly-compensation-rates/**](https://www.va.gov/disability/compensation-rates/special-monthly-compensation-rates/)

**Some helpful links are listed below:**

* **My Healthy Vet: (Upgrade to the Premier edition to see appointments & records):**

[**https://www.va.gov/**](https://www.va.gov/)

* **VA Welcome Kit:**

[**https://www.va.gov/welcome-kit/**](https://www.va.gov/welcome-kit/)

* **VA Quick Submit, upload all your VA forms, no mail required.**

[**https://eauth.va.gov/accessva/?cspSelectFor=quicksubmit**](https://eauth.va.gov/accessva/?cspSelectFor=quicksubmit)

* **VA Disability Calculator, (learn to understand VA Math.)**

[**https://www.va.gov/disability/about-disability-ratings/**](https://www.va.gov/disability/about-disability-ratings/)

* **VA DBQ, Disability and Compensation, forms. (Study the DBQ for your illness.)**

[**https://www.benefits.va.gov/compensation/dbq\_publicdbqs.asp**](https://www.benefits.va.gov/compensation/dbq_publicdbqs.asp)

* **38 CFR Part 4 - Schedule for Rating Disabilities:**

[**https://www.ecfr.gov/current/title-38/chapter-I/part-4**](https://www.ecfr.gov/current/title-38/chapter-I/part-4)

* **VA Gulf War Registry Health Exam, Separate exam than Airborne/Burn pit**

[**https://www.publichealth.va.gov/exposures/gulfwar/benefits/registry-exam.asp**](https://www.publichealth.va.gov/exposures/gulfwar/benefits/registry-exam.asp)

* **VA Burn Pit registry and exam:**

[**https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home**](https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home)

* **Agent Orange Health Registry Exam:**

[**https://www.publichealth.va.gov/exposures/agentorange/benefits/registry-exam.asp**](https://www.publichealth.va.gov/exposures/agentorange/benefits/registry-exam.asp)

* **VA Environmental Health Coordinators, listed by State:**

[**https://www.publichealth.va.gov/exposures/coordinators.asp**](https://www.publichealth.va.gov/exposures/coordinators.asp)

* **VA PACT Act and your benefits:**

[**https://www.va.gov/resources/the-pact-act-and-your-va-benefits/**](https://www.va.gov/resources/the-pact-act-and-your-va-benefits/)

* **VA Gulf War List of Presumptive Conditions and requirements:**

[**https://www.va.gov/disability/eligibility/hazardous-materials-exposure/gulf-war-illness-southwest-asia/**](https://www.va.gov/disability/eligibility/hazardous-materials-exposure/gulf-war-illness-southwest-asia/)

* **VA medical diagnostic codes, 38 CFR Book C:**

[**https://www.benefits.va.gov/WARMS/bookc.asp**](https://www.benefits.va.gov/WARMS/bookc.asp)

* **VA burial benefits: (Need form 21P-530EZ)**

[**https://www.benefits.va.gov/compensation/claims-special-burial.asp**](https://www.benefits.va.gov/compensation/claims-special-burial.asp)

* **VA Survivor's Burial and Benefits Kit:**

[**https://news.va.gov/85171/plan-legacy-va-survivors-burial-benefits-kit/**](https://news.va.gov/85171/plan-legacy-va-survivors-burial-benefits-kit/)

* **VA Advance Directive: Durable POA for Health Care & Living Will:**

[**https://www.va.gov/find-forms/about-form-10-0137/**](https://www.va.gov/find-forms/about-form-10-0137/)

* **Burial flags to honor Veterans & Reservists:**

[**https://www.va.gov/burials-memorials/memorial-items/burial-flags/**](https://www.va.gov/burials-memorials/memorial-items/burial-flags/)

* **App. for Disability Indemnity Compensation, (DIC) surving Spouse/Children**

[**https://www.va.gov/find-forms/about-form-21p-534ez/**](https://www.va.gov/find-forms/about-form-21p-534ez/)

* **Application for a Govt. headstone or marker:** [**https://www.va.gov/find-forms/about-form-40-1330/**](https://www.va.gov/find-forms/about-form-40-1330/)
* **Application for Pre-need Elgibility in a National Cemetery:** [**https://www.va.gov/burials-memorials/pre-need-eligibility/**](https://www.va.gov/burials-memorials/pre-need-eligibility/)
* **VA Insurance information:**

[**https://www.va.gov/life-insurance/options-eligibility/**](https://www.va.gov/life-insurance/options-eligibility/)

* **Service-Disabled Veteran Life Insurance, SDVI:**

[**https://www.va.gov/life-insurance/options-eligibility/s-dvi/**](https://www.va.gov/life-insurance/options-eligibility/s-dvi/)

* **VA Compensation, home page:**

[**https://www.benefits.va.gov/compensation/index.asp**](https://www.benefits.va.gov/compensation/index.asp)

* **Veterans Readiness and Employment (Chapter 31)**

[**https://www.va.gov/careers-employment/vocational-rehabilitation/eligibility/**](https://www.va.gov/careers-employment/vocational-rehabilitation/eligibility/)

* **Veteran Survivors’ and Dependents Education and Assistance (Chapter 35)**

[**https://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance/**](https://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance/)

* **VA War Related Illness and Injury Study Center**

[**https://www.warrelatedillness.va.gov/warrelatedillness/education/healthconditions/gulf-war-illnesses.asp**](https://www.warrelatedillness.va.gov/warrelatedillness/education/healthconditions/gulf-war-illnesses.asp)

* **An excellent source of Gulf War related news and study projects**

[**http://www.91outcomes.com/**](http://www.91outcomes.com/)

* **VA Public Health/ Occ. Exp. web page, Asbestosis, Jet fuel, Etc. (See 38 CFR 3.303.)**

[**https://www.publichealth.va.gov/exposures/categories/occupational-hazards.asp**](https://www.publichealth.va.gov/exposures/categories/occupational-hazards.asp)

* **Colorado Parks and Wildlife, Disabled Veterans Benefits**

[**https://cpw.state.co.us/buyapply/Pages/DisabledVeteransPlate.aspx**](https://cpw.state.co.us/buyapply/Pages/DisabledVeteransPlate.aspx)

* **Disabled Vet Property tax exemptions by state, AARP link:**

[**https://www.aarp.org/money/taxes/info-2023/veterans-with-disabilities-state-property-tax-breaks.html**](https://www.aarp.org/money/taxes/info-2023/veterans-with-disabilities-state-property-tax-breaks.html)

* **CHAMP VA benefits (A 100% rating is required.)**

[**ttps://www.va.gov/family-and-caregiver-benefits/health-and-disability/champva/**](https://www.va.gov/family-and-caregiver-benefits/health-and-disability/champva/)

* **VA Office of General Council page listing Accredited Attorneys, Claim Reps. & VSO’s.**

[**https://www.va.gov/ogc/apps/accreditation/index.asp**](https://www.va.gov/ogc/apps/accreditation/index.asp)**? (Last name first!)**

* **Code of Federal Regs. (CFR) part 4, VA Schedule for Rating Disabilities. (Important)**

[**https://www.ecfr.gov/current/title-38/chapter-I/part-4**](https://www.ecfr.gov/current/title-38/chapter-I/part-4)

**Common VA forms are listed below:**

* **VA Welcome kit: https://www.va.gov/welcome-kit/**
* **VA form search:** [**https://www.va.gov/find-forms/**](https://www.va.gov/find-forms/)
* **VA form 10-10 EZ Application for VA Health Care: (Step #1)**

[**https://www.va.gov/health-care/apply-for-health-care-form-10-10ez/introduction**](https://www.va.gov/health-care/apply-for-health-care-form-10-10ez/introduction)

* **VA form 20-10206: FOIA/ PA application for your C-File. (Takes months, start now.)** [**https://www.va.gov/find-forms/about-form-20-10206/**](https://www.va.gov/find-forms/about-form-20-10206/)
* **VA form 21-0966: Intent to File Claim: (Step 2 after Enrollment is confirmed)**

[**https://www.va.gov/find-forms/about-form-21-0966/**](https://www.va.gov/find-forms/about-form-21-0966/)

* **VA form 21-0966 EZ: Application for Compensation & Related Benefits**

[**https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction**](https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction)

* **VA form 21-4138: Statement in Support of Claim AKA “Buddy Letter.”**

[**https://www.va.gov/find-forms/about-form-21-4138/**](https://www.va.gov/find-forms/about-form-21-4138/)

* **VA form 20-0995: Supplemental Claim, Decision Review Request. (New and relevant evidence req.)** [**https://www.va.gov/find-forms/about-form-20-0995/**](https://www.va.gov/find-forms/about-form-20-0995/)
* **VA form 20-0996: Request for higher level Review, (No new evidence accepted)**

[**https://www.va.gov/decision-reviews/higher-level-review/request-higher-level-review-form-20-0996/introduction**](https://www.va.gov/decision-reviews/higher-level-review/request-higher-level-review-form-20-0996/introduction)

* **VA form 21-0781: Statement in Support of Claim PTSD/ Mental Health Disorder.**

[**https://www.va.gov/find-forms/about-form-21-0781/**](https://www.va.gov/find-forms/about-form-21-0781/)

* **VA form 21-686C: Application to add/remove dependents AKA DIC application**

[**https://www.va.gov/find-forms/about-form-21-686c/**](https://www.va.gov/find-forms/about-form-21-686c/) **(30% rating & above)**

* **VA Form 26-1880 Application for COE, (Cert. of Eligibility) for a VA home Loan**

[**https://www.va.gov/housing-assistance/home-loans/request-coe-form-26-1880/introduction**](https://www.va.gov/housing-assistance/home-loans/request-coe-form-26-1880/introduction)

During the claim process, the VBA may ask you to have an exam. They may request this to help determine if a claimed disability is related to your service or to determine the severity of your disability.

Not every claim requires an exam. It depends on what medical evidence is already in your file and what you included with your application. If the VBA asks you to have an exam, they will schedule your appointment at a VHA facilitity or with one of the contracted medical examiners listed below.

Examinations with Medical Disability Examination Contractors

A contractor will contact you by email or phone to schedule your appointment. If they can't reach you in one of these ways, they'll schedule your appointment and mail you the details about it.

The VBA uses several contractors to provide claim exams:

* Loyal Source Government Services, customer service number 833-832-7077.
* OptumServe Health Services, customer service number 866-933-8387 (TTY: 711).
* Leidos QTC Health Services, customer service number 800-682-9701.
* Veterans Evaluation Services, customer service number 877-637-8387.