

Did You Know?

(By: Raymond P. Toczek Legion Service Officer)

312-980-4264

Raymond.Toczek@va.gov

That after my last article in this newsletter I thought I had answered all the rumors circulating out there regarding VA benefits. To my surprise the calls and e-mails kept coming in from all over the state. I heard from Post 336 (Peoples Gas) Post 236 (Elvin J. Carey), 231 (William McKinley) and 687 (Stickney) to name a few. Just goes to show that our Department newsletter is well read by our comrades. I sorted through these recent rumors and have taken five more which I think will interest our members. As for the other Posts, keep them coming and I will publish them at a later date.

- 1. I am receiving compensation at the 100% rate, if I return to work they will reduce my benefits.** Partially true. There are two types of 100% ratings; straight ratings and those based on individual unemployability. If you receive a straight 100% rating e.g. severe lung cancer, COPD, diabetes, etc. and you still wish to try work, there would be no reduction. But if your 100% rating is based on the fact that your conditions keep you from working and you return to work, you could be reduced. (This can be somewhat technical so if you are in this situation contact our office for advice).
- 2. I have been rated 100% service-connected disabled, I can't get any more VA compensation.** This is generally true, 100% is usually the most you can get. But there are exceptions and it falls under a unique benefit called Special Monthly Compensation or SMC. This is a fixed amount added on to your 100% rate based on special medical conditions. For instance, due to a stroke you lost your voice, or the use of your left hand or leg. Or your diabetic and you now suffer from erectile dysfunction. Or you are housebound and need someone to clean and bathe, dress and feed you. These are just some examples and the additional payment can range anywhere from \$136 a month more to over several thousand dollars.
- 3. I am rated service-connected disabled for blindness, obviously I can't get the VA car grant.** False. As long as you are blind due to service you do qualify for the special car grant which can be up to \$ 20,000. You'll just have to have someone else drive the car.
- 4. Veterans returning from Iraq or Afghanistan automatically are being granted 10% service-connection for PTSD and tinnitus.** It depends. Although many of our returning warriors do suffer the symptoms of PTSD (flashbacks, nightmares, anger, sleep issues) and tinnitus (ringing or buzzing in the ears) they still need to be diagnosed with these conditions. Symptoms are a good leading indicator but medical records showing the actual medical diagnosis are helpful.. We encourage all returning veterans from these areas to file their claim and let the VA set up an exam to determine if they qualify.

5. I owe the VA money and have to pay it back; I can't list that as a debt if I declare bankruptcy. This is false. Veterans may end up owing the VA money due to many reasons. The most common is a foreclosure on a VA guaranteed loan but debts can be created when veterans fail to timely report changes in their dependents e.g. the spouse dies or their son/daughter drops out of college. Debts also happen when veterans on the need basis pension program return to work and don't report it. The VA computers talk to the IRS computers twice a year and many debts are discovered this way. Although bankruptcy should be a decision of last resort if the veteran decides to go that route they should have their lawyer list the Department of Veterans Affairs as one of their outstanding debts. If the judge okays the motion then the VA must erase this debt.

Hope you found these five rumors enlightening. I will continue to look out for more rumors from our Posts. Keep your calls and e-mails coming and I'll check them out. In the meantime, as always, your VA&R staff is ready to assist you. Just contact me at the above telephone number or e-mail address.