



AAFMMA[®]

COMPASSION • TRUST • PROTECTION

THE VA BENEFITS YOU MAY FORGET TO CLAIM





AAFMAA

Our Mission: to be the premier provider of Financial Solutions to the American Armed Forces community.





AAFMAA

Focusing exclusively on the needs of the military family, we work to provide innovative, personalized, and lifestyle appropriate financial solutions.





American Armed Forces Mutual Aid Association

- Proudly serving America's Armed Forces since 1879!
- Non-profit, Member Owned Mutual Aid Association
- Open to all branches of the U.S. Armed Forces
- Life Insurance, Financial Planning, Investment Management and Trust Services
- **Nearly 90,000 members**





Disclaimer

This presentation and any material attached to it has been prepared for informational purposes only and is not legal, financial or tax advice and should not be relied on as such. You should consult with your own professional legal, financial, or tax advisor before taking any action that relates to the subject matter of this presentation or any attached material.

If you have any questions, please contact Carlos Perez at
cperez@aafmaa.com



AAFMAA Member and Survivor Benefits

Hallmark Services Designed Specifically for the Military Community

- **Member Benefits**
 - Personalized service for government benefits, entitlements, insurance
 - Vault document storage
 - Military Benefit Report
- **VA Claims Coordination**
 - Disability and Survivor claims representation
- **Survivor Benefits Coordination**
 - Expeditious claims initiation and representation



Today's Agenda

- Dependency Eligibility
- Adding/Removing Dependents
- Veteran's Responsibility
- Timelines
- VA's Verification





VA Dependency Qualifier

Rated
30%
OR
HIGHER

If you have a 30% or higher disability rating from VA, you may receive additional compensation by adding your eligible dependents to your VA Award.



Who is an Eligible Dependent?

ELIGIBLE DEPENDENTS



SPOUSE

includes spouses in same-sex marriages and common-law marriages



CHILDREN

(biological, adopted, step-children) who are: unmarried and under the age of 18 OR between 18-23 and attending school full-time OR severely disabled



PARENTS

whose income and net worth are below the limit set by the law



Am I Currently Receiving Compensation for Dependents?

- Check eBenefits – www.eBenefits.va.gov



A Service of the Department of Veterans Affairs and the Department of Defense

Log in

Register

DS LOGON Registration

Welcome to the registration wizard.
Here you can create your DS LOGON account,
whether you are a service member, veteran, or family member. ?

Select registration method

- I have a Common Access Card (CAC) with accessible card reader. ?
- I have a Defense Finance and Accounting Service (DFAS) myPay account. ?
- None of the above conditions apply, however at least one of the following conditions is true:
 1. I am a Veteran
 2. I am a Dependent of a Veteran
 3. I am a Survivor of a Veteran
 4. I am registered in the Defense Enrollment Eligibility Reporting System (DEERS) ?

Continue

Cancel



Check Your VA Award Letter



DEPARTMENT OF VETERANS AFFAIRS

April 17, 2017

John Q. Veteran
123 Anystreet
Anycity, US 12345

In reply, refer to:
111/xx
File Number: 123456789

Dear Mr. Veteran:

We made a decision regarding your entitlement to VA benefits.

This letter tells you about your entitlement amount, payment start date, and what we decided. It includes the evidence used and reasons for our decision. We have also included information about what to do if you disagree with our decision and who to contact if you have questions or need assistance.

Payment Summary

Your monthly entitlement amount is shown below:

\$1,894.71	\$0.00	\$1,894.71	Apr 1, 2017	Retired Pay Adjustment
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We are currently paying you as a Veteran with one dependent. *Let us know right away if there is any change in the status of your dependents.*

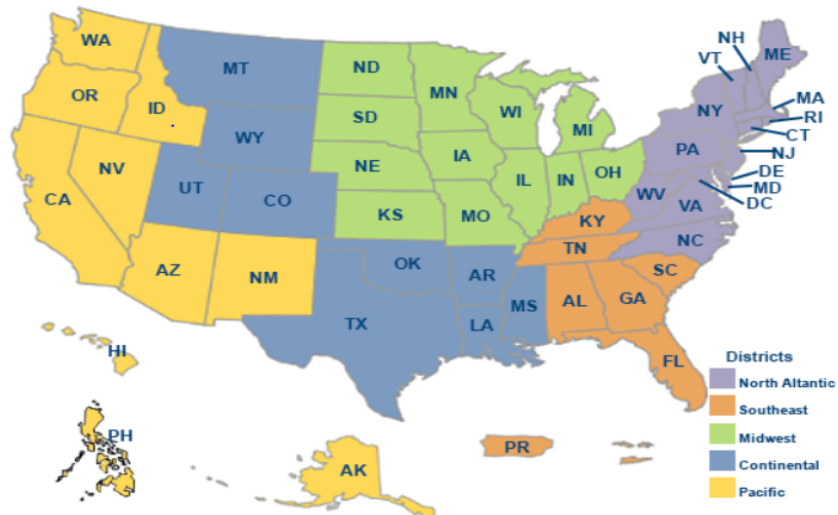


Contact VA

- VA Call Center – 1-800-827-1000
- Visit a VA Regional Office
 - <https://www.benefits.va.gov/benefits/offices.asp>

Regional Benefit Office Websites

The map and by state index below provide links to VA regional benefit offices, an email address for contacting the regional benefit office director and a listing of additional VA facilities located in each state. Visit your regional benefit office website to learn about the services the regional office provides, directions to the facility, hours of operation, and the leadership team that serves the regional office.





Necessary Documents and Information

- Social Security Numbers
- Marriage Certificates
- Divorce Decrees
- Educational information for children over the age of 18, including name and address of the institution, and course load hours for your child
- Birth Certificates
- Certificates of Adoption

How Do I Add or Remove a Dependent?

- The fastest way is online through eBenefits at www.eBenefits.va.gov



Click, “Add or Remove Dependent” under the Apply section.



Fill out all the information required in the step-by-step application.

 **Don't leave anything blank.**



Make sure all your information is accurate before you click “Submit.”

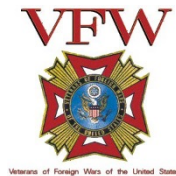


VA will contact you if they have questions or need more information about your claim.



Other Options to Add or Remove a Dependent

- Call VA – 1-800-827-1000
- Visit a VA Regional Office –
 - <https://www.benefits.va.gov/benefits/offices.asp>
- Work with an accredited Veterans Service Organization (VSO). They can answer your questions and even file your dependency claim online for you.
 - <https://www.va.gov/vso/>





Divorce and Death

- Report a change in your marital status to VA ASAP !
If VA continues to pay you for an ineligible dependent you will incur a debt that must be repaid to VA





Important Actions After the Loss of a Spouse

- Update your Life Insurance Beneficiaries
 - Name, Date of Birth, Social Security Number, Contact Info
 - Owners can designate any individual(s), legal entity or estate as beneficiary

- Keep a File of Critical Documents
 - Death Certificates
 - Divorce Decrees
 - Legal Documents – Trusts, Wills, Powers of Attorney, etc.
 - Letters of Instruction/Burial Wishes
 - Communicate with your family the location of these records



VA Debt Management Center



- Works with veterans who have incurred an obligation to reimburse the VA
- Usually by withholding a certain amount from your monthly checks until the full debt is paid



When Your Child Turns 18

- VA will remove the child as a dependent (compensation decreased)
- If the child is attending high school or college you must update VA with the name and address of the institution, and course load hours for your child





Children Between Ages 18-23

BE AWARE !

- If using VA educational benefits they cannot remain as a dependent on your VA award
- If attending one of the military service academies they are not an eligible dependent





One Year Deadlines

- VA may pay you back to the date of your marriage or the birth of your child if you had already received your 30% or higher disability rating and:
 - Notified VA within one year of the date the dependence arose, and
 - Responded within one year to VA's request for any additional information needed to confirm your dependent(s)
- If it has been longer than one year since your marriage and/or birth of your child, VA may only pay you back to the date you submitted your dependency claim



Verification of Dependents

- Status of Dependents Questionnaire
- 60 days to respond
- No response = VA action to remove dependent
- Remember – The veteran is responsible to notify VA of any dependency changes!

The image shows a sample of the VA Status of Dependents Questionnaire form. The form is titled "STATUS OF DEPENDENTS QUESTIONNAIRE" and includes instructions for completion. It contains several sections for providing personal information, including the veteran's name, address, and contact information. There are also sections for listing dependents, including their names, birth dates, and social security numbers. The form is designed to be filled out by the veteran or their representative.



Summary

- Veterans with 30% or higher VA ratings can file dependency for spouse, children (age 0-18 and 18-23 if attending school) and/or dependent parents
- Veterans are responsible to report dependency changes to VA ASAP. Failure to do so could result in a debt owed to VA
- It is important to respond immediately to any communication from VA to verify dependents
- eBenefits is the most efficient means to file dependency changes



Resources

- Register or Log Into www.eBenefits.va.gov
- VSO Listing – <https://www.va.gov.vso/>
- VA Offices –
<https://www.benefits.va.gov/benefits/offices.asp>
- VA Contact Center – 1-800-827-1000
- Helpful YouTube Videos:
 - <https://www.youtube.com/watch?v=nYQU4ADGimi>



HOW TO ADD A DEPENDENT THROUGH EBENEFITS



Today's Expert Panel

A. E. Lyne Babin
Manager, Member and Survivor
Benefits
MemberBenefits@aafmaa.com
(800) 522-5221
Select Option 2 then Option 2

Jodee Neumann
Team Leader
VA Benefits Coordination
VABenefits@aafmaa.com
(800) 522-5221
Select Option 2 then Option 3



Thank you!



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